



**U.S. DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT**

# **ANNUAL REPORT ON FAIR HOUSING**



**FY 2012-2013**



U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
WASHINGTON, D.C. 20410-0001

THE SECRETARY

November 7, 2014

To the Congress of the United States:

The U.S. Department of Housing and Urban Development (HUD) is pleased to present the Fiscal Year 2012/2013 Annual Report on the State of Fair Housing in America. This report has been prepared in accordance with sections 808(e)(2) and (6) of the Fair Housing Act and section 561(j) of the Housing and Community Development Act of 1987.

HUD is committed to leveling the playing field for all Americans by enforcing federal fair housing laws that ensure equal access to available housing regardless of a person's race, color, national origin, religion, sex, familial status, or disability.

Going forward, HUD will continue to live up to the public's trust, operate its programs in a nondiscriminatory manner, and work toward creating sustainable, inclusive communities of opportunity for all.

Sincerely,

A handwritten signature in blue ink, appearing to read "Julian Castro", written in a cursive style.

Julián Castro

Enclosure



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# About This Report

This report was prepared in accordance with Sections 808(e)(2) and (6) of the Fair Housing Act and Section 561(j) of the Housing and Community Development Act of 1987. These statutes require the Secretary of Housing and Urban Development (HUD) to report annually to Congress on several aspects of HUD's work in fair housing. In particular:

- Section 808(e)(2) of the Fair Housing Act directs HUD to report on the “nature and extent of progress made nationally in eliminating discriminatory housing practices and furthering the purposes of [the Fair Housing Act], obstacles remaining to achieving equal housing opportunity, and recommendations for further legislative or executive action.” It also directs HUD to report on the number of instances in which steps in the complaint process—including investigating a complaint, making a determination of cause, commencing an administrative hearing, or issuing a decision—were not completed as prescribed by law.
- Section 808(e)(6) of the Fair Housing Act requires that HUD annually report data to Congress on the race, color, religion, sex, national origin, age, disability, and family characteristics of persons and households who are applicants for, participants in, or beneficiaries or potential beneficiaries of programs administered by HUD, to the extent that such characteristics are within the coverage of the provisions of the civil rights laws and executive orders listed in Section 808(f).
- Section 561(j) of the Housing and Community Development Act of 1987 requires HUD to report on the progress made in accomplishing the objectives of the Fair Housing Initiatives Program, including a summary of enforcement, education, and outreach activities funded under the program.

This report provides information on the foregoing activities for the period beginning October 1, 2011, and ending September 30, 2013.



# A Message From The Office of Fair Housing and Equal Opportunity

## To the Congress of the United States:

The U.S. Department of Housing and Urban Development is pleased to present the Fiscal Year (FY) 2012-2013 Annual Report on Fair Housing. This report shines a light on the ongoing problem of housing discrimination and the progress we have made in ensuring that everyone is able to fully exercise their rights under the Fair Housing Act.

Housing discrimination has a profound and lasting impact on its victims, as access to housing affects not only where individuals and families live, but the education, employment and other opportunities that are available to them. Neighborhoods and schools that lack diversity because of housing discrimination harm all of us and are inconsistent with the principles upon which this nation was founded.

In FY 2012 and 2013, the Department continued its efforts to fight housing discrimination and obtain relief for those who may have been unfairly denied housing. Over these two years, HUD and Fair Housing Assistance Program (FHAP) agencies obtained over \$425 million in compensation for victims of housing discrimination. In addition, HUD and FHAP agencies obtained a broad range of housing and public interest relief. This relief included making housing opportunities available, obtaining reasonable accommodations for persons with disabilities, and modifying applicant and tenant policies so that they comply with fair housing laws. Further, the U.S. Department of Justice recovered more than \$2 million in damages and civil penalties in Fair Housing Act cases that were investigated and charged by HUD.

Private fair housing groups funded under HUD's Fair Housing Initiatives Program (FHIP) supported HUD's efforts to further fair housing as well, providing guidance and assistance to numerous individuals that had experienced discrimination.

At the same time, HUD reaffirmed its commitment to examining institutional practices and policies for their discriminatory effects on protected groups of individuals by issuing a final rule that formalized HUD's long-held interpretation of the availability of "discriminatory effects" liability under the Fair Housing Act, and provided nationwide consistency in the application of that form of liability.

HUD also made great strides in ensuring that its own housing and lending programs are open to everyone, including lesbian, gay, bisexual, or transgender (LGBT) individuals. In FY 2012, HUD published a final rule requiring that federally assisted housing be offered without regard to sexual orientation or gender identity, and in FY 2013 HUD reached the first settlement under the rule with Bank of America for allegedly denying an FHA-



Gustavo Velasquez, Assistant Secretary for Fair Housing and Equal Opportunity





backed mortgage loan to a gay couple.

But HUD's mandate includes more than responding to individual acts of discrimination. It also requires HUD to ensure that its programs and activities are conducted in a manner that fosters inclusive, sustainable communities. In FY 2012 and 2013, HUD took measures to assist HUD-funded communities in meeting their obligation to affirmatively further the purposes of the Fair Housing Act as a condition of receiving funding. HUD reviewed plans, provided technical assistance, and, when necessary, took steps to disapprove funding applications.

HUD also broke new ground in this area by publishing a proposed rule that more clearly communicates the requirements states, municipalities and public housing agencies that receive HUD funding must meet to fulfill their obligation to Affirmatively Further Fair Housing.

Finally, to further HUD's mission to improve communities, HUD fostered local economic development and individual self-sufficiency in low-income communities through Section 3 of the Housing and Urban Development Act. Section 3 requires that recipients of certain types of HUD financial assistance, to the greatest extent feasible, direct employment and other economic opportunities to low- and very low-income persons and to businesses that employ them. In FY 2012 and 2013, HUD implemented several initiatives to improve compliance with Section 3, including launching a web-based self-certification business registry that allows Section 3 eligible businesses to identify contracting opportunities.

These are just a few examples of HUD's efforts to address housing discrimination, affirmatively further fair housing, and promote economic opportunities throughout the nation. The Department is committed to promoting fair housing and equal opportunity and will continue to work to ensure that its programs and activities promote the creation of inclusive and sustainable communities in the years to come.

Sincerely,

Gustavo Velasquez

Assistant Secretary for the Office of Fair Housing and Equal Opportunity

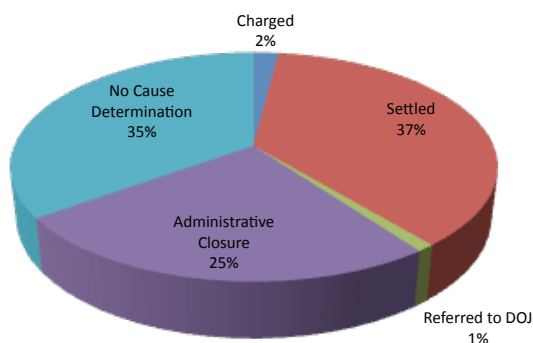


# State of Fair Housing

In fiscal years 2012 and 2013, HUD took unprecedented steps to provide guidance, administer policies, and issue regulations that are helping to ensure that every resident of this nation has equal access to available housing opportunities.

In particular, HUD went to great lengths to enforce federal fair housing laws, including proactively tracking cases that had national fair housing implications, initiating its own investigation of housing discrimination, and taking appropriate legal action against individuals and housing providers found to have violated the Fair Housing Act.

## 2013 HUD Case Disposition



Fair housing enforcement by HUD alone included completing work on 3,577 housing discrimination complaints. Out of these cases, 40 percent were charged, settled, or referred to the Department of Justice.

The resolutions of many of these cases helped to promote housing opportunities and secure reasonable accommodations, reasonable modifications, and monetary relief for persons who believed that they had experienced discrimination.

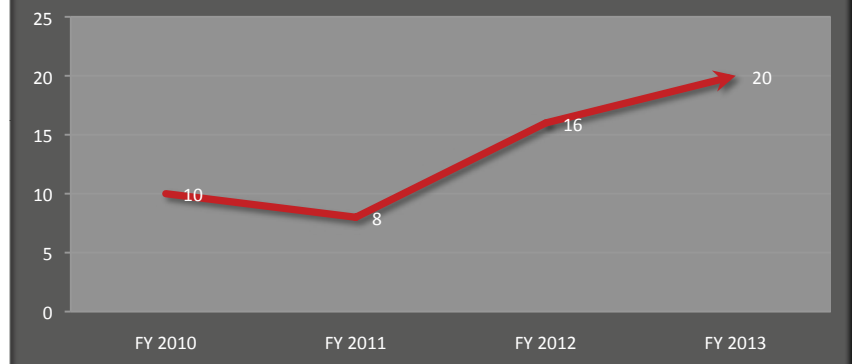
HUD also used its partnerships with Fair Housing Initiatives Program (FHIP) agencies to conduct fair housing enforcement, capacity building, as well as education and outreach activities. With the help of FHIP grants, these groups have been able to help persons who were unfairly denied housing.

In addition to vigorously looking into individual complaints filed by the public, the Department increased its efforts to investigate large-scale discrimination. In FY 2012 and FY 2013, HUD filed 36 Secretary-initiated complaints and charged or reached settlements in 27 Secretary-initiated cases.

Also, consistent with HUD's efforts to address the kind of systemic discrimination that adversely affects some segments of the population, the Department published a final rule, providing nationwide consistency in the application of discriminatory effects liability under the Fair Housing Act.

Fiscal years 2012 and 2013 also saw an increase in the number of systemic

## Secretary Initiated Complaints Filed





complaints that were filed with HUD. In FY 2012, 204 systemic cases were filed and in FY 2013, 356 cases were filed. At the same time, there was increased relief for victims of housing discrimination, with more than \$372 million going to victims in FY 2012 and almost \$60 million going to victims in FY 2013. In addition, between FY 2012 and FY 2013 HUD more than doubled the number of victims who received compensation, from 2,044 in 2012 to 4,147 in 2013.

At the same time, HUD took definitive steps in FY 2013 to reaffirm the longstanding legal requirement that recipients of HUD funding affirmatively further fair housing. The Affirmatively Furthering Fair Housing (AFFH) proposed rule uses a performance-based approach to ensure greater accountability regarding reducing impediments to fair housing choice and provides funded jurisdictions with more clarity regarding how to meet their statutory obligation.

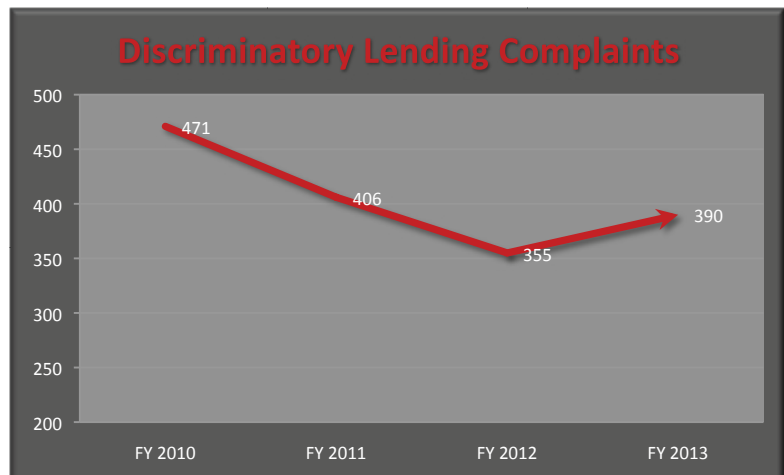
Furthermore, while the Fair Housing Act does not include sexual orientation and/or gender identity as protected classes, HUD published a rule ensuring that lesbian, gay, bisexual and transgender (LGBT) individuals have access to HUD programs and commissioned a nationwide study to better understand the nature and extent of housing discrimination against same-sex couples in the rental market.

And just as HUD stepped up its efforts to address relatively new types of housing discrimination, the Department also used the latest technology to address discriminatory practices. HUD's new fair housing mobile application (app) for iPad and iPhone allows users, in real time, to learn about their fair housing rights and to file housing discrimination complaints.

## Lending Discrimination

HUD also took aggressive steps to combat lending discrimination, including discrimination against minorities who were unfairly denied mortgage loans or targeted with loan products that contained unfavorable terms and conditions. The Department also obtained significant settlements in cases involving lenders that denied mortgage loans to women because they were pregnant or on maternity leave and to persons with disabilities.

The Department's efforts to address lending discrimination resulted in a groundbreaking settlement with MortgageIT, Inc., an indirect subsidiary of Deutsche Bank AG, which required MortgageIT, Inc., to pay \$12.1 million to resolve allegations that the residential lender discriminated against African American and Hispanic borrowers seeking mortgage loans. HUD alleged that the lender's practices contributed to minority borrowers being charged higher annual percentage rates and fees than similarly-situated white borrowers, and denied minority applicants loans more often than similarly-situated white applicants.







And HUD addressed other forms of lending discrimination in FY 2012 and 2013, including affecting policies pertaining to women who were unfairly denied mortgage loans because they were pregnant or on maternity leave when they applied for loans, and obtaining justice for individuals who were unlawfully denied loans because they have disabilities.

## Maternity Leave

In FY 2012 a major settlement involving discrimination against women and families in mortgage insurance was reached when the Department of Justice (DOJ) settled a case that was investigated by HUD against the Mortgage Guaranty Insurance Corporation (MGIC) for discriminating against women on maternity leave. The MGIC settlement was the first involving discrimination against women and families related to mortgage insurance.



The settlement established a \$511,250 fund to compensate 70 individuals whom the United States identified as aggrieved by the alleged discriminatory treatment between 2007 and 2010 and required MGIC to pay a \$38,750 civil penalty to the United States. The settlement also requires MGIC to follow a number of detailed nondiscriminatory provisions in its future review of mortgage insurance applications involving women or men who are on, or have returned from, paid or unpaid leave related to the birth, adoption or foster care placement of a child, and to provide nondiscrimination notices to mortgage applicants.

In another case involving maternity leave, HUD entered into a conciliation agreement with Bank of America, in which the bank paid \$161,180 to resolve allegations that it refused to refinance the mortgages of women on maternity leave.

In other settlements resolving allegations of discrimination based on a woman's maternity status, CMG Mortgage Insurance Company, the nation's largest provider of private mortgage insurance to credit unions, paid \$30,000 to resolve allegations that it refused to insure the home mortgage loan of a married couple because the wife was on maternity leave, and that it maintained a written policy of refusing to consider the regular pay of women on maternity leave as income. SunTrust Mortgage, Inc. paid two couples \$18,000 each to resolve allegations that the couples were denied mortgage loans because the women were on maternity leave. And Land Home Financial Services paid \$20,000 to resolve allegations that it refused to approve a couple's mortgage application because the wife was on maternity leave. Magna Bank in Nashville, TN, paid \$14,085 to a woman who had allegedly been required to return to work from maternity leave before her loan application could be approved; Home Loan Center, Inc., in Irvine, CA, paid \$15,000 to a woman for denying her application to refinance her mortgage because she was on maternity leave; and PNC Mortgage in Trumbull, CT, agreed to pay \$15,000 to a couple for allegedly requiring an applicant on paid maternity leave to return to work before the lender would approve her home loan. PNC also agreed to review VA mortgage applications filed in the previous two years in Maine, Vermont, Connecticut, New Hampshire, Massachusetts, Rhode Island, Pennsylvania, and New York, and pay \$7,500 to any applicant who was denied because of their maternity status.



## Disability

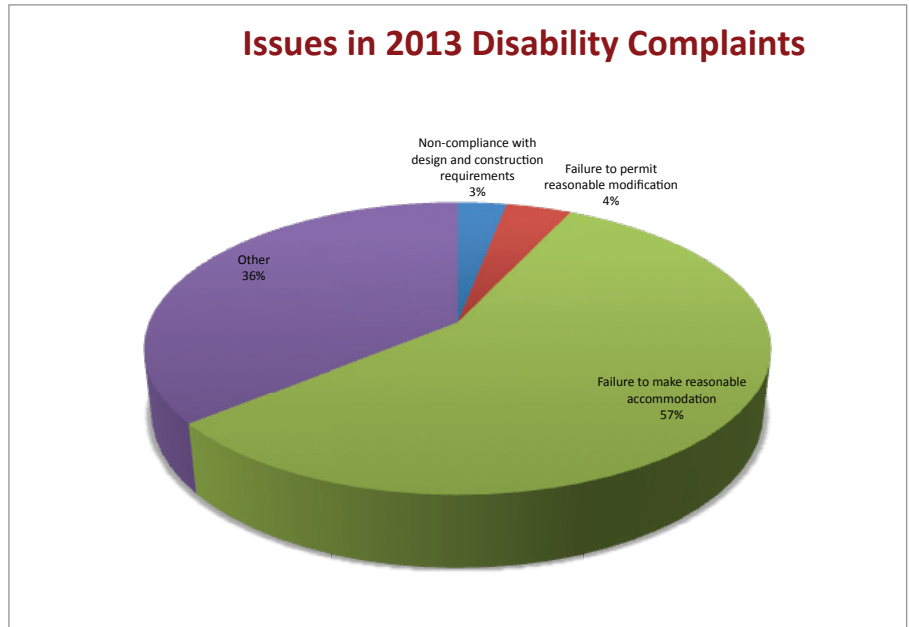
Because discrimination against persons with disabilities continues to be the largest category of complaints HUD receives each year, the Department has increased its enforcement efforts in this area. In FY 2012, DOJ settled four individual complaints with Bank of America, including a Secretary-initiated complaint, after HUD investigated and issued a charge of discrimination alleging that Bank of America refused to consider disability benefits from the Social Security Administration as qualifying income for loans for which the borrowers would otherwise have been eligible.

The settlement required Bank of America to pay \$1,000, \$2,500 or \$5,000 to eligible mortgage loan applicants who were asked to provide a letter from their doctor to document the income Social Security Disability Insurance (SSDI) income they received. The HUD complainants received a total of \$125,000 to compensate them for the harm they suffered and costs associated with their loan applications.

Bank of America hired a third party administrator to search approximately 25,000 loan applications involving SSDI income to identify any other victims. The bank has also revised its lending policies, developed fair lending training for its underwriters and loan officers, and is monitoring loan applications to ensure that applications from individuals with disabilities are treated in a manner consistent with applicable law.

In addition, HUD reached a \$90,000 agreement with Coldwell Banker Residential Brokerage, settling allegations that the mortgage broker violated the Fair Housing Act when it prevented the sale of a house the buyer intended to use as a group home for persons with disabilities. Under the agreement, Coldwell and Bowditch & Dewey, LLP, each paid \$39,000 to the prospective buyer and \$6,000 to his sales agent. In addition, Coldwell Banker Residential Brokerage and Bowditch & Dewey, LLP, provided their employees with fair housing training and Bowditch & Dewey donated 100 hours of free legal services directly related to fair housing and 100 hours of free legal services directly related to the promotion of disability rights.

The Department also reached a settlement with Bank of America and Fannie Mae, settling allegations that the lender and Fannie Mae violated the Fair Housing Act by denying a borrower's application to modify her mortgage loan because she did not provide sufficient information about the nature of her disability. Under the terms of the agreement, Bank of America paid the woman \$22,449, which included \$19,349 to cover the approximate closing costs on a refinance loan, and agreed to follow the Home Affordable Modification Program and Fannie Mae servicing guidelines. Bank of America also agreed to provide fair lending training to its newly-hired employees. Fannie Mae paid the woman \$3,400.



*\* Issues in complaints often overlap and a single complaint may have multiple issues.*



In another disability discrimination settlement, U.S. Bank National Association paid \$12,000 to a loan applicant to resolve allegations that the bank required the applicant to provide unnecessary documentation to establish that he would continue receiving disability income for three years before it would approve his mortgage loan. In addition to the financial compensation, U.S. Bank agreed to accept SSI award letters as establishing at least three years' income and to refrain from requiring applicants receiving disability income to provide doctors' statements concerning the nature, severity, or duration of a disability.

***In FY 2012 and FY 2013, HUD issued two guidance documents related to providing integrated housing opportunities for persons with disabilities.***

### **Disparate Impact**

At the same time, HUD increased its efforts to address systemic discrimination by issuing guidance formalizing existing national standards for determining whether a housing practice violates the Fair Housing Act.

Through its final [disparate impact rule](#), HUD formalized its long-held recognition of discriminatory effects liability under the Fair Housing Act and, for purposes of providing consistency nationwide, formalized a burden-shifting test for determining whether a given practice has an unjustified discriminatory effect, leading to liability under the Act.

### **Affirmatively Furthering Fair Housing**

To ensure that cities, towns, and municipalities that receive HUD funding comply with their AFFH obligation, HUD, in July 2013, published a new proposed rule that provides a framework that will make it easier for funded entities to meet that obligation by providing greater clarity regarding their responsibilities.

The Fair Housing Act not only prohibits discrimination but, in conjunction with other statutes, executive orders, and regulations, directs HUD's program participants to take proactive steps to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities for all.

Under the proposed rule, published in [79 FR 43709](#), HUD will provide program participants with a more clearly articulated definition of what it means to affirmatively further fair housing, an assessment template that replaces the current, loosely defined Analysis of Impediments, nationally uniform data and a geospatial tool, and clear guidance and technical assistance.

From these data, program participants will evaluate their present environment to assess fair housing issues, identify the primary determinants that account for those issues, and set forth fair housing priorities and goals.





HUD is already using its authority to assure compliance with the AFFH obligation in cases involving discrimination based on race and national origin. In FY 2012, DOJ settled a lawsuit against Sussex County, Delaware, and the Planning and Zoning Commission of Sussex County which had alleged that the county's planning and zoning commission denied land use approval for a 50-lot affordable housing subdivision proposed by a Delaware affordable housing developer because of the assumption that the subdivision's residents would be Latino and African American. The lawsuit was the result of a complaint that was filed with HUD and later referred to DOJ.

The DOJ settlement required the county to pay \$750,000 in damages to Diamond State Community Land Trust, take affirmative steps to provide for future affordable housing, communicate its commitment to fair housing, and establish mechanisms to ensure affordable and fair housing in Sussex County.

Simultaneously, HUD and Sussex County entered into a Voluntary Compliance Agreement (VCA) that resolved a related HUD enforcement action. HUD determined that the county violated federal civil rights laws by its actions relating to Diamond State Community Land Trust and by failing to administer its programs in a manner that affirmatively furthers fair housing. Under the VCA, Sussex County agreed to perform a number of corrective actions, including developing a priority fair housing plan to address impediments to fair housing choice, creating strategies to integrate affordable housing into all communities in the county, and evaluating certain predominantly minority communities for future infrastructure and community development efforts.

In FY 2013 HUD reached an agreement with the city of Dubuque, Iowa, that resulted in the city eliminating its Section 8 residency preference. HUD had determined that preference system resulted in a significant decrease in voucher participation by African Americans, in violation of Title VI. The city also agreed to reach out to underserved populations, meet increased and expanded reporting requirements, comply with additional oversight from HUD, and obtain fair housing training for core city employees.

HUD also reached an agreement with Nebraska's Department of Economic Development (DED) which ensures that persons with limited English proficiency (LEP) have meaningful access to critical housing programs. As part of the agreement, DED committed to developing a written language access plan, conducting outreach to LEP communities, and providing training to its staff. In addition, DED agreed to provide its funding sub-recipients with a notice about and training regarding their Title VI LEP obligations and ensure that the organizations comply with the obligations.

In other actions designed to affirmatively further fair housing, HUD reviewed 246 analyses of impediments to fair housing choice in FY 2012 and another 249 in FY 2013.

## **Design and Construction Guidance**

In April 2013, HUD and the Department of Justice released [new guidance](#) reinforcing the Fair Housing Act requirement that multifamily housing must be designed and constructed so that it is accessible to persons with disabilities. The Fair Housing Act requires that multifamily housing built for first occupancy after March 1991 contains accessible features for persons with disabilities. The new guidance is designed to assist design professionals, developers and builders in understanding and meeting their obligations and to assist persons with disabilities in understanding their rights regarding the "design and construction" requirements of the Fair Housing Act.



Further, HUD devoted significant time and resources to investigating complaints received from the public and fair housing organizations alleging systemic abuses observed across communities and industries.

One such case involved Westchester County, New York.

## **Westchester, NY**

In 2009, HUD reached a Consent Decree that resulted from a False Claims Act lawsuit brought by the Anti-Discrimination Center, a civil rights not-for-profit organization located in New York, which alleged that the county, by certifying that it was meeting its AFFH obligation, had made false claims to the federal government.

Under the consent decree, the county agreed to promote legislation making it unlawful to deny housing to a person because of his or her source of income and to hold municipalities under its jurisdiction that receive HUD funding accountable for meeting their AFFH obligation.

In FY 2012 and FY 2013, HUD continued to provide the county with guidance outlining what it needed to do to meet the requirements of the consent decree. As part of the decree, the county agreed to build 750 affordable units in non-minority areas, submit an Analysis of Impediments (AI) to fair housing choice that would be acceptable to HUD, promote local legislation banning housing discrimination based on source of income, and fully identify and address exclusionary zoning practices within the county. HUD, however, rejected the county's AI and AFFH certification because the county failed to include in its AI plans to promote legislation banning source-of-income discrimination and adequate plans to overcome local exclusionary zoning practices. As a result, the county's action plan was disapproved.

However, despite considerable technical assistance, Westchester failed to submit an AI that included an acceptable exclusionary zoning analysis and a clear strategy for overcoming exclusionary zoning practices, and so, in August 2013, HUD notified Westchester that it had begun the process of reallocating its 2011 CDBG, ESG, and HOME funds to other entitlement communities. A court-appointed Westchester Monitor found that at least seven municipalities within the county have exclusionary zoning practices that are impediments to affordable housing developments, including restrictions on multifamily housing, lack of incentives and mandates for affordable housing, restrictions on alternative sources of affordable housing, and a lack of progress in meeting regional needs. Westchester's 2012 and 2013 CDBG, ESG, and HOME funds are also being withheld by HUD and may be reallocated unless the county demonstrates that it is meeting its AFFH obligations.

HUD took similar action against the city of Joliet, Illinois, after the Department determined that the city was not complying with the Fair Housing Act and applicable civil rights laws.

## **Joliet, IL**

Since FY 2011, HUD had withheld housing and community development funds from the city of Joliet, Illinois because the Department determined that the city was not in compliance with the Fair Housing Act and other applicable civil rights laws. In August 2011, the Department of Justice (DOJ) filed a lawsuit against Joliet alleging that the city had taken a series of actions to limit or reduce the number of African Americans residing



within the city, in violation of the Fair Housing Act and the Housing and Community Development Act.

In November 2013, DOJ, HUD, and the city of Joliet entered into a settlement agreement resolving the issues identified in DOJ's lawsuit. Besides restoring the HUD funds that had been withheld, the settlement agreement will preserve affordable housing for low-income residents in Joliet for at least the next 20 years. Specifically, the agreement ensures that if the city acquires a property through condemnation or otherwise, a minimum number of affordable units have to be included in any housing that is developed. In addition, any displaced residents will be able to remain in affordable housing in Joliet.

### **St. Bernard Parish, LA**

After receiving a referral from HUD, DOJ also reached a settlement agreement with St. Bernard Parish, Louisiana, in May 2013, resolving allegations that the parish sought to deny African Americans displaced by Hurricane Katrina the opportunity to rent housing in the parish, a violation of the Fair Housing Act.

The settlement was the result of a United States' lawsuit, which alleged, among other things, that the parish passed a law that prevented homeowners from renting single family homes in residential zones without first obtaining a permit from the parish, revised its zoning code to reduce dramatically the amount of land available for multifamily apartments, and interfered with individuals' housing rights. The lawsuit further alleged that the actions were done to limit or deny rental housing to African Americans. The actions, according to the lawsuit, came on the heels of the parish's other post-Katrina efforts to restrict rental housing opportunities, including halting the re-establishment or redevelopment of rental housing and enacting a permit requirement for single family rentals but exempting renters who were "related by blood" to the homeowners. The parish later rescinded the restrictions.

The settlement, which totaled more than \$2.5 million, required the parish to pay \$275,000 to eight aggrieved persons and \$15,000 to the United States as a civil penalty; establish a new Office of Fair Housing and hire a fair housing coordinator; spend \$25,000 each year on a marketing and advertising campaign to attract renters and developers of multi-family rental housing to the parish; and establish a rental land grant program through which the parish will transfer lands in its possession, free of cost, to qualified persons or entities who are willing to create or rehabilitate housing for rental purposes. The land grant program, which requires the parish to offer land worth up to \$83,000, will last for five years while the other requirements of the settlement will last for three. Parish officials must also undergo fair housing training and provide periodic reports to the federal government. In a separate agreement, the Parish agreed to pay \$1.65 million in compensation, costs and attorneys' fees to two sets of private plaintiffs.

### **Olmstead vs. L.C.**

The Department also took significant steps to meet its obligation to help persons with disabilities to transition from institutions to housing in integrated, community-based settings, while ensuring that they have access to the services they require.

In FY 2012 and FY 2013, HUD issued two guidance documents related to providing integrated housing opportunities for persons with disabilities, in accordance with Section 504 of the Rehabilitation Act of 1973,





Title II of the Americans with Disabilities Act of 1990, and the Supreme Court’s decision in *Olmstead vs. L.C.* The *Olmstead* decision held that the unjustified segregation of individuals with disabilities is a form of discrimination prohibited by Title II of the ADA, which means that states and localities cannot require that individuals with disabilities reside in nursing homes, state psychiatric hospitals, or other institutional settings in order to receive necessary services if those services could reasonably be provided in integrated, community-based settings.

In June 2012, HUD issued [guidance](#) to public housing agencies on policies and procedures they may adopt to promote access to their housing programs by individuals with disabilities who are transitioning from institutions or at serious risk of institutionalization. The guidance specifies that public housing authorities can adopt a local preference in their public housing and/or housing choice voucher programs for individuals with disabilities who are ready to exit institutions, and may expand their outreach to institutions and hospitals for individuals with disabilities regarding the opening of waiting lists for these programs.

In June 2013, HUD also issued [guidance](#) to HUD-assisted housing providers encouraging them to partner with state and local governments to help them meet their obligations under *Olmstead*. The guidance provides examples of how HUD-assisted housing providers may develop housing and manage their portfolios in a manner that creates integrated housing opportunities for individuals with disabilities. Examples of such activities may include the construction of apartments for individuals with disabilities that are scattered throughout public and multifamily housing developments and the provision of tenant-based rental assistance that enables individuals with disabilities to lease housing in integrated developments.

### **Notice on Assistance Animals**

HUD also issued a notice reaffirming that housing providers must provide reasonable accommodations to persons with disabilities who require assistance animals. The [“Notice on Service Animals and Assistance Animals for People with Disabilities in Housing and HUD-Funded Programs,”](#) issued in April 2013, discusses how the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 (Section 504), and the Americans with Disabilities Act (ADA) intersect regarding the use of service or assistance animals by persons with disabilities.

The Notice makes it clear that in situations where the ADA and the Fair Housing Act and Section 504 both apply (e.g., a public housing agency, sales or leasing offices, or housing associated with a university or other place of education), housing providers must meet their obligations under both the reasonable accommodation standards of the Fair Housing Act, and Section 504, and the service animal provisions of the ADA.

### **Section 3 of the Housing and Urban Development Act**

In addition to increasing its efforts to address discrimination against individuals with disabilities, HUD also took significant steps to facilitate the creation of more job and economic opportunities for low-income individuals and the companies that hire them.

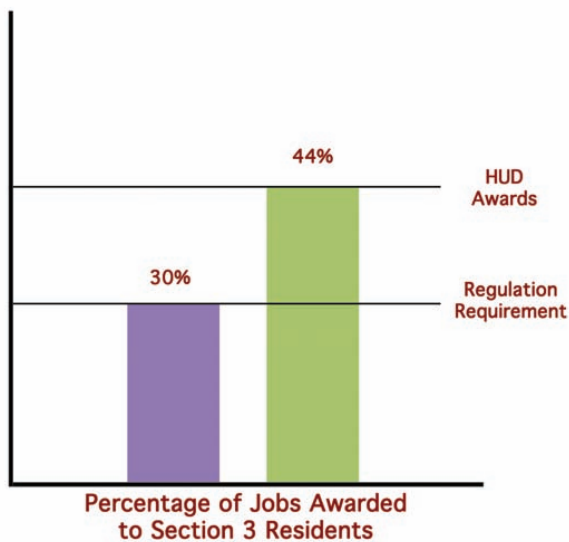
In FY 2012 and 2013, HUD worked to facilitate the greater use of HUD funds to promote self-sufficiency among low-income persons, in accordance with the requirements of Section 3 of the Housing and Urban



Development Act of 1968. Section 3 requires that, to the greatest extent feasible, employment and other economic opportunities generated by certain HUD financial assistance be directed to low- and very low-income persons and to businesses that provide economic opportunities to these individuals.

In FY 2013, the expenditure of covered HUD funding generated approximately 61,600 new jobs. Section 3 residents received 27,166 (44.1%) of the new jobs, which exceeded the regulation's minimum goal of 30 percent. During this same period, over 5,600 Section 3 businesses received construction contracts. Of the \$11.7 billion in Section 3 covered construction contracts that were awarded, over \$832.2 million (7.11 percent) was awarded to Section 3 businesses. Additionally, 3.4 percent, or \$84.4 million of all non-construction contracts, were awarded to Section 3 businesses. Approximately 52,000 new jobs were generated by HUD funding in 2012.

## 61,600 New Jobs



Another Section 3 initiative HUD undertook in FY 2012 involved the launch of a pilot program that created a national registry of Section 3 businesses. Under the registry, firms that are located in Detroit, MI, Los Angeles, CA, Miami, FL, New Orleans, LA, and Washington, DC, can self-certify their eligibility as a Section 3 business by [logging on](#) at HUD's Section 3 webpage. Once certified, Section 3 covered recipients covered by Section 3, such as state and local governments and public housing authorities, may use the registry to sign up to be considered for HUD construction and non-construction contracts.

As of the end of FY 2013, approximately 800 Section 3 businesses had self-certified their eligibility to compete for contracts in the five pilot metropolitan areas.

## Housing Discrimination Study

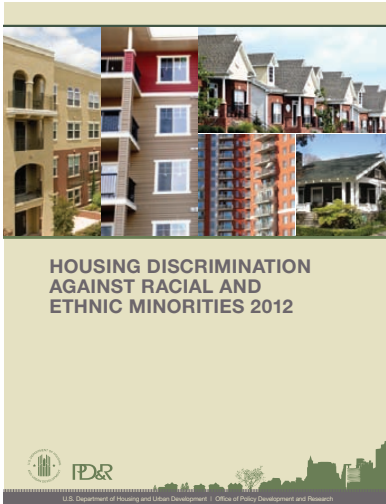
And while the Department was creating more economic opportunities for low-income individuals, HUD made new attempts in FY 2012 and FY 2013 to assess the extent to which African Americans, Hispanics and Asians continue to experience housing discrimination when attempting to obtain housing.

In June 2013, HUD released a nationwide study of the incidence and forms of housing discrimination experienced by black, Hispanic, and Asian renters and homebuyers. The study, titled "Housing Discrimination Against Racial and Ethnic Minorities 2012," was the fourth nationwide study of housing discrimination sponsored by HUD since 1977. In conducting the study, the Urban Institute, located in Washington, DC, employed a "paired testing" methodology in which researchers compared the treatment of white and minority home seekers in a nationally representative sample of 28 metropolitan areas. The study consisted of more than 8,000 tests, in which two trained individuals (one white and the other black, Hispanic, or Asian), contacted a housing provider to inquire about a unit randomly selected from recently advertised homes and apartments. The two testers in each pair were matched on gender and age, and both presented themselves as equally and unambiguously well-qualified to rent or buy the advertised unit. Each tester independently



recorded the treatment he or she experienced, including information about all of the homes or apartments that were recommended and shown.

The study found that when well-qualified minority home seekers contact housing providers to inquire about recently advertised housing units, they generally are just as likely as equally qualified white home seekers to get an appointment and learn about at least one available housing unit. However, when differences in treatment occur, white home seekers are more likely to be favored than are minorities. Most important, minority home seekers are told about and shown fewer homes and apartments than whites. For example, black homebuyers and renters who contact agents about recently advertised homes learn about 17% and 11% fewer homes, respectively, and are shown about 18% and 4% fewer homes, respectively, than their white counterparts. The experiences are similar for Asian homebuyers and Hispanic and Asian renters. Only Hispanic homebuyers did not experience a statistically significant difference in treatment. The study did not find any substantial differences in the incidence or severity of discrimination across metropolitan areas or regions of the country.



Taken together, HUD's previous and latest discrimination studies suggest that blatant discrimination (i.e., refusing to meet or provide information about any available units) is much less frequent today, but

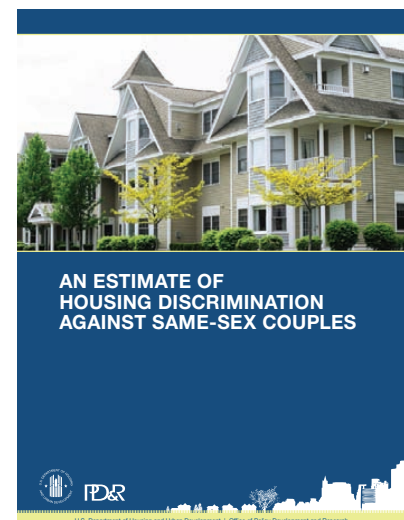
that other, less easily detectable forms of discrimination (i.e., providing information about fewer units) persist, limiting the information and options offered to minority home seekers.

## LGBT Progress

Reports of similar discrimination against lesbian, gay, bisexual, and transgender (LGBT) individuals and significant levels of housing instability for transgender people prompted HUD to commission a nationwide study to better understand the nature and extent of housing discrimination against same-sex couples in the rental market.

The study was based on almost 7,000 email tests that were conducted in 50 metropolitan markets throughout the country between June and October 2011. For each paired test, two emails were sent to the housing provider regarding the unit advertised online. The only difference between the emails was whether the couple was same-sex or heterosexual.

Completed in FY 2012 and published in FY 2013, the study found that same-sex couples experience adverse treatment more often than heterosexual couples when responding to Internet advertisements for rental units, and that gay male couples were more likely to receive adverse treatment than lesbian couples. The adverse treatment of same-sex couples stems largely from the fact that housing providers are less likely to respond to email inquiries from same-sex couples than from heterosexual couples. The study, titled An Estimate of Housing





Discrimination Against Same-Sex Couples, found that adverse treatment of same-sex couples is present in every metropolitan area where tests were conducted, but did not find any clear-cut pattern in the magnitude of adverse treatment by metropolitan size. The study also found that the presence of state laws prohibiting housing discrimination on the basis of sexual orientation did not lead to lower rates of adverse treatment. Rather, the study found that states with legal protections for gays and lesbians in the housing market showed slightly more adverse treatment than states without protections.

The study followed another effort to ensure that LGBT individuals have access to housing, free from discrimination.

In February 2012, HUD published a final rule titled [Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity](#) (“Equal Access Rule”), which requires that housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration (FHA) be made available without regard to actual or perceived sexual orientation, gender identity, or marital status. The rule also prohibits recipients and sub-recipients of HUD funding, including owners and administrators of HUD-assisted and FHA-insured housing, from inquiring about the sexual orientation or gender identity of an applicant for, or occupant of, such housing for the purpose of determining eligibility or otherwise making housing available. In addition, the rule requires that FHA-approved lenders make determinations of adequacy of mortgage income for FHA-insured loans without regard to sexual orientation or gender identity.

In January 2013, HUD reached its first settlement agreement under the Equal Access Rule, resolving an allegation that Bank of America violated the rule when it denied an FHA-insured mortgage loan to a lesbian couple in Florida. One of the women had applied for the loan and enlisted her partner’s mother as a co-applicant, since her partner was not employed. The couple allegedly was assured by Bank of America that they were likely to receive a mortgage after working several weeks to obtain the necessary loan application documents. However, one business day prior to closing, Bank of America denied the mortgage because it did not consider the loan applicant and co-applicant directly related because the applicant and her partner were not married. As a result, the couple was not able to close on the loan.

***In January 2013, HUD reached its first settlement agreement under the Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity (“Equal Access Rule”).***

Under the terms of the agreement, Bank of America agreed to pay \$7,500 to HUD and to notify its residential mortgage loan originators, processors, and underwriters of the settlement. In addition, Bank of America agreed to remind its employees that they are prohibited from discriminating on the basis of sexual orientation, gender identity, or marital status when making FHA-insured loans, and to update its fair lending training program to include information on the Equal Access Rule.

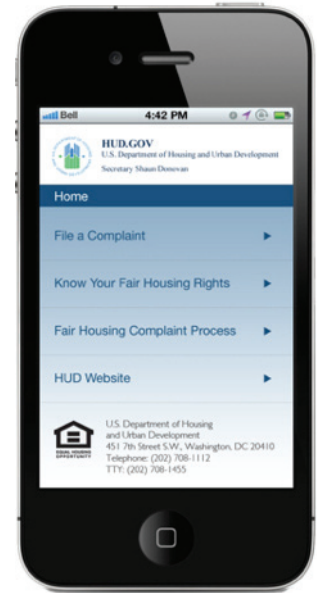




## Fair Housing Mobile App

The Department also took steps in FY 2012 and FY 2013 to use the latest technology to fight housing discrimination. In February 2013 HUD and Hewlett Packard unveiled the first housing discrimination app for iPhone and iPad. The app provides the public with a quick and easy way to learn about their fair housing rights and to file fair housing complaints. The app also contains information for the housing industry about its responsibilities under the Fair Housing Act.

By the end of FY 2013, 2,862 individuals had downloaded the app.



## National Media Campaign

Also in 2013, HUD, working in collaboration with the National Fair Housing Alliance (NFHA), continued its efforts to educate the public and housing providers about their fair housing rights and responsibilities by launching a national media campaign titled “Fair Housing Is Your Right. Use It.”

The campaign included English, Spanish, and Chinese radio and print public service advertisements (PSAs) that featured examples of actions which violate the Fair Housing Act and let the public know what to do if they experience housing discrimination. In addition to radio and print public service announcements, the campaign used the digital and social media to amplify the outreach effort.



One of the campaign’s print ads featured a woman in a wheelchair and her service animal, drawing attention to persons with disabilities who often face discrimination. Another print ad featured a woman wearing traditional Muslim headdress, highlighting the persistence of discrimination based on religion.

In conjunction with the PSA campaign, HUD and NFHA, a HUD-funded fair housing organization, also unveiled videos featuring people who experienced housing discrimination discussing how HUD or one of its partners provided assistance.

The Department also launched the HUD Language Line, making it easier for people who do not speak English to file discrimination complaints and to take advantage of the full array of programs and services HUD has to offer.

These activities are part of a comprehensive approach HUD is taking to combat housing discrimination and create policies and initiatives that further fair housing throughout the nation. As it works to meet tomorrow’s fair housing challenges, the Department remains committed to working innovatively and systematically to create sustainable communities where everyone has access to the same opportunities.



# Fair Housing Mobile Application and Mobile Adaptive Webpages Launched!

In February 2013, FHEO unveiled the first housing discrimination mobile application (app) for iPhone and iPad. Developed in cooperation with Hewlett Packard, the app leverages the latest technology to provide the public with a quick and easy way to learn about their fair housing rights and file housing discrimination complaints. The app also serves to inform the housing industry, real estate professionals and others about their responsibilities under the Fair Housing Act.

In conjunction with the release of the mobile app, FHEO also released HTML 5

mobile adaptive web pages in both English and Spanish in order to deliver web content effectively irrespective of the mobile device or platform individuals utilize to access them.

## Get the app!



At the end of FY 2013, 194 complaints had been received from phones, 382 from tablets, and 35 through the mobile app.



# HUD and FHAP Enforcement of the Fair Housing Act

The Fair Housing Act prohibits discrimination based on race, color, national origin, religion, sex, disability, or familial status in most housing-related transactions. The Act covers public, assisted, and private housing, with a few exceptions. Under the Fair Housing Act and its implementing regulations, HUD has the authority to investigate, attempt to conciliate, and, if necessary, adjudicate complaints of discrimination involving, among other things, home sales, rentals, advertising, mortgage lending and insurance, property insurance, and environmental justice. HUD also investigates complaints alleging discriminatory zoning and land use, but must refer these complaints to the U.S. Department of Justice for enforcement.

HUD shares its authority to investigate housing discrimination complaints with state and local government agencies that participate in the Fair Housing Assistance Program (FHAP). To participate in the FHAP, a jurisdiction must demonstrate that it enforces a fair housing law that provides rights, remedies, procedures, and opportunities for judicial review that are substantially equivalent to those provided by the federal Fair Housing Act. HUD pays FHAP agencies for each complaint they investigate, based on the timeliness and quality of the investigation. In addition, HUD provides funding to FHAP agencies for capacity-building, training, and information systems.

At the end of FY 2013, there were 90 FHAP agencies. The total number of agencies is less than those reported in the FY 2011 report due to the withdrawal of seven agencies from the program: Erie County Human Relations Commission (August 8, 2013), City of Knoxville Department of Community Development (July 1, 2013), Hillsborough County Office of Equal Opportunity (April 29, 2013), Mason City Human Rights Commission (April 1, 2013), Lee County Office of Equal Opportunity (March 8, 2013), Springfield Office of Community Relations (January 16, 2013), Georgia Commission on Equal Opportunity (October 15, 2012), and the Oklahoma Human Rights Commission (June 30, 2012). Overall, FHAP agencies were located in 35 states and the District of Columbia. For a list of FHAP agencies, see Appendix A.

A person who believes that he or she has experienced, or is about to experience, housing discrimination may file a complaint or may have a complaint filed on his or her behalf by someone else, such as a parent, child, spouse, or guardian. HUD and FHAP agencies accept complaints in person, by telephone, through the mail, and through their websites. If HUD receives a housing discrimination complaint where the alleged discriminatory act occurred within the jurisdiction of one of its FHAP agencies, HUD is required under the Fair Housing Act to refer the complaint to that agency.

HUD and FHAP agencies follow substantially similar, though not identical, procedures for handling complaints. In general, when HUD or a FHAP agency receives a complaint, it reviews it to determine if it meets minimal jurisdictional standards. If the complaint is jurisdictional, HUD or the FHAP agency accepts the complaint and serves a copy of it on the respondent.

At no cost to the complainant, HUD or the FHAP agency begins an investigation to determine if there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. As part of its investigation, HUD or the FHAP agency interviews the parties and witnesses, obtains and reviews relevant documents, and, when appropriate, conducts on-site investigations. HUD and FHAP agencies have the authority to issue subpoenas and seek temporary restraining orders. The Fair Housing Act and substantially equivalent state or local laws require HUD and FHAP agencies to complete their investigations and make determinations within 100 days, unless it is impracticable to do so. If the investigation has not been completed or the determination has not been made within the 100-day time limit, HUD or the FHAP agency notifies the complainant and respondent in writing of the reasons why it has not been able to do so.

From the time of the filing of a complaint, HUD or the FHAP agency works with all parties to resolve the case



through conciliation, as required by the Fair Housing Act and substantially equivalent state or local laws. During conciliation, HUD or the FHAP agency represents the public interest in the case. HUD or the FHAP agency will attempt conciliation until a complaint is dismissed or a determination of reasonable cause is made. If the parties sign a conciliation agreement, HUD or the FHAP agency terminates its investigation and closes the complaint without making a determination on the merits of the complaint. Any conciliation agreement must be signed by the parties and approved by HUD or the FHAP agency. An agreement may include relief for the complainant, such as a monetary payment, access to previously denied housing, or the provision of a reasonable accommodation. An agreement may also include public interest relief, such as a requirement for the respondent to pay a civil penalty or to attend fair housing training. Additionally, an agreement typically includes assurances that the respondent will eliminate discriminatory policies and practices, provisions to remedy any other fair housing violations and prevent future violations, provisions for periodic reporting by the respondent, and provisions for HUD or the FHAP agency to monitor compliance with the agreement.

Throughout the conciliation process, HUD or the FHAP agency continues to investigate the complaint. If HUD or the FHAP agency is unable to conciliate the complaint, it determines whether there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. If HUD or the FHAP agency find no reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the complaint is dismissed. In that case, the complainant retains the right to pursue the matter through private litigation.

If HUD determines there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, it issues a charge of discrimination. The parties may choose to pursue the matter in an administrative proceeding or in federal district court. If a FHAP agency finds reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the agency or attorneys for the state or locality litigate that complaint in an administrative proceeding or in civil court. The system of adjudication is set forth in each jurisdiction's fair housing law.

## Housing Discrimination Complaints

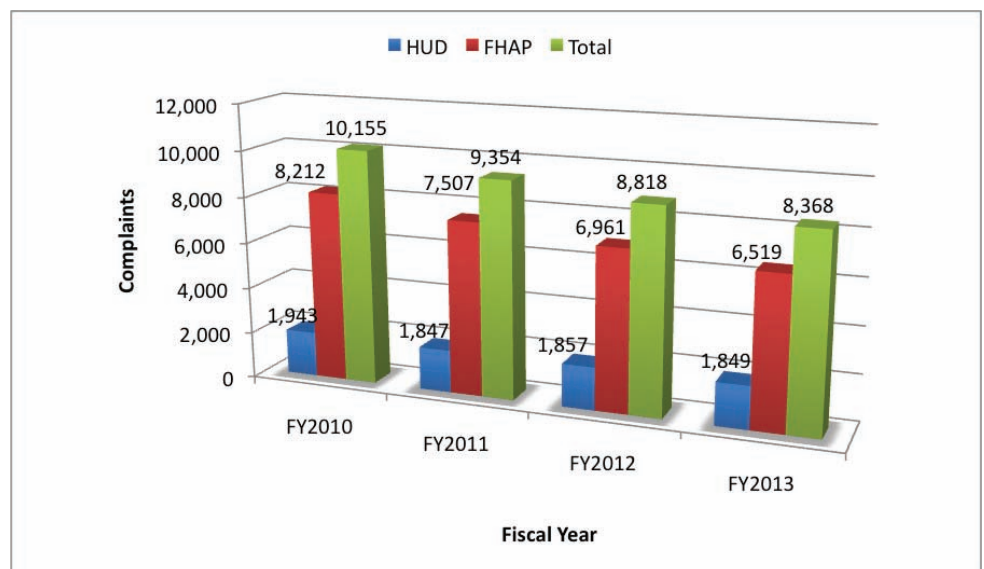
Chart 1 shows the number of housing discrimination complaints filed with HUD and FHAP agencies during the past four fiscal years. The complaint data is from HUD's database, the Title Eight Automated Paperless Office Tracking System (TEAPOTS).

**Chart 1: Complaints Filed with HUD and FHAP Agencies (FY 2010-FY 2013)<sup>1</sup>**

In FY 2012, HUD and FHAP agencies received a total of 8,818 housing discrimination complaints. This was the first time in the past five years that HUD and FHAP agencies received fewer than 9,000 housing discrimination complaints during a single fiscal year. In FY 2013, the number of complaints again dropped to 8,368.

## Bases of Complaints

All complaints filed must allege a basis for discrimination. The Fair Housing Act and substantially equivalent state or local fair housing laws list seven prohibited bases for



Source: TEAPOTS

<sup>1</sup> The total number and bases of complaints filed in FY 2010 and FY 2011 for HUD and FHAP agencies is based on reports obtained from TEAPOTS at the end of that fiscal year. This report does not reflect any potential revisions to those complaints if they were made after the date of the aforementioned reports.





discrimination: race, color, national origin, religion, sex, disability, and familial status. The Fair Housing Act and substantially equivalent state or local fair housing laws also make it unlawful to coerce, threaten, intimidate, or interfere with anyone for exercising or enjoying their fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

Table 1 shows the number of complaints filed with HUD and FHAP agencies that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.<sup>1</sup>

**Table 1: Bases of HUD and FHAP Complaints (FY 2010-FY 2013)**

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,839	48%	4,498	48%	4,379	50%	4,429	53%
Race	3,483	34%	3,025	32%	2,597	29%	2,337	28%
Familial Status	1,560	15%	1,425	15%	1,301	15%	1,149	14%
National Origin	1,177	12%	1,195	13%	1,114	13%	1,040	12%
<i>National Origin- Hispanic or Latino</i>	722	7%	759	8%	691	8%	629	8%
Sex	1,139	11%	1,033	11%	1,067	12%	985	12%
Retaliation	707	7%	856	9%	970	11%	928	11%
Religion	287	3%	262	3%	229	3%	220	3%
Color	219	2%	185	2%	155	2%	170	2%
Number of Complaints Filed	10,155		9,354		8,818		8,368	

Source: TEAPOTS

Table 1 shows that the rank order of the most common to the least common bases of complaints has remained the same during the past four fiscal years. In FY 2013, disability was the most common basis of complaints filed with HUD and FHAP agencies, being cited as a basis for 4,429 complaints, or 43 percent of the overall total. This large number of complaints is due, in part, to the additional protections afforded persons with disabilities under the Fair Housing Act, i.e., reasonable accommodation, reasonable modification, and accessible design and construction. In FY 2013, race was the second most common basis of complaints, being cited as a basis for 2,337 complaints, or 28 percent of the overall total.

This data reflect a notable trend in the share of disability and race complaints. Whereas disability and race used to account for nearly the same share of complaints, the gap between these bases has grown over the years. In FY 2013, disability complaints accounted for 53 percent of complaints, while race complaints made up 28 percent of complaints, a difference of 25 percentage points. In FY 2010, this difference was much smaller. At that time, disability complaints accounted for 48 percent of complaints, while race complaints made up 34 percent of complaints, a difference of 14 percentage points.

In FY 2013, familial status and national origin were the third and fourth most common bases of complaints filed with HUD and FHAP agencies. Familial status was cited as a basis for 1,149 complaints, or 14 percent of the overall total. National origin discrimination was alleged in 1,040 complaints, or 12 percent of the overall total.

<sup>1</sup> Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.



In FY 2013, sex and retaliation were the fifth and sixth most common bases of complaints filed with HUD and FHAP agencies. Sex discrimination was cited in 985 complaints, or 12 percent of the overall total, while retaliation was alleged in 928 complaints, or 11 percent of the overall total. Retaliation was the only category that experienced an increase in the number of complaints, despite a decrease in the overall total. From FY 2010 to FY 2013, the number of retaliation complaints increased by 31 percent, from 707 to 928.

Religion and color were the least common bases of complaints filed with HUD and FHAP agencies in the past four fiscal years. In FY 2013, religion was cited as a basis for 220 complaints, or 3 percent of the overall total, and color was cited as a basis for 170 complaints, or 2 percent of the overall total.

Tables 2 and 3 provide a breakdown of the bases in HUD and FHAP complaints, respectively. Table 2 shows the number of complaints filed with HUD that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.<sup>1</sup>

**Table 2: Bases of HUD Complaints (FY 2010-FY 2013)**

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	1,023	53%	1,008	55%	1,035	56%	988	53%
Race	697	36%	582	32%	465	25%	496	27%
Familial Status	263	14%	221	12%	290	16%	274	15%
National Origin	156	8%	218	12%	253	14%	283	15%
<i>National Origin—Hispanic or Latino</i>	94	5%	139	7%	170	9%	185	10%
Sex	210	11%	184	10%	213	11%	217	12%
Religion	38	2%	48	3%	42	2%	32	2%
Color	29	1%	37	2%	32	2%	35	2%
Retaliation	93	5%	135	7%	175	9%	241	13%
Number of Complaints Filed	1,943		1,847		1,857		1,849	

Source: TEAPOTS

1 Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.





Table 3 shows the number of complaints filed with FHAP agencies that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.<sup>1</sup>

**Table 3: Bases of FHAP Complaints (FY 2010-FY 2013)**

Basis	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	3,816	46%	3,490	46%	3,344	48%	3,441	53%
Race	2,786	34%	2,443	33%	2,132	31%	1,841	28%
Familial Status	1,297	16%	1,204	16%	1,011	15%	875	13%
National Origin	1,021	12%	977	13%	861	12%	757	12%
<i>National Origin—Hispanic or Latino</i>	628	8%	623	8%	521	7%	444	7%
Sex	929	11%	849	11%	854	12%	768	12%
Religion	249	3%	214	3%	187	3%	188	3%
Color	190	2%	148	2%	123	2%	135	2%
Retaliation	614	7%	721	10%	795	11%	687	11%
Number of Complaints Filed	8,212		7,507		6,961		6,519	

Source: TEAPOTS

1 Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.

**Nos Dijeron: "Vivan En Otro Sitio."**



**Tenemos derechos. Llamamos a HUD.**

Encontramos un apartamento de tres habitaciones que nos encantó en un buen vecindario con buenas escuelas y un hermoso parque. Pero el propietario nos dijo que viviéramos en otro sitio que sea mejor para una familia como la nuestra. Presentamos una queja con HUD y ahora tenemos un hermoso lugar donde vivir.

Estos son algunos signos claros de discriminación de vivienda en contra de familias con niños:

- Permitir sólo un niño por habitación
- Cobrar un depósito de seguro más alto para familias con niños
- Limitar a las familias con niños al primer piso o a determinados edificios
- Negarse a alquilar a familias con niños

**La Equidad de Vivienda Es Tu Derecho. Úsalo.**

Visita [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) o llama la línea directa de HUD  
**1-800-669-9777** (English/Español) **1-800-927-9275** (TTY)





Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley Federal de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, religión, nacionalidad, sexo, situación familiar o discapacidad. Para más información, visita [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).



## Issues in Complaints

All complaints must specify the section of the Fair Housing Act that was allegedly violated or would be violated. HUD and FHAP agencies record these discriminatory practices in categories known as “issues.”

Table 4 shows the number of complaints filed with HUD and FHAP agencies from FY 2010 to FY 2013, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. Although the chart includes both complaints filed under the Fair Housing Act and substantially equivalent state and local laws, the table, for convenience, refers to the section of the Fair Housing Act that would apply.

**Table 4: Issues in HUD and FHAP Complaints (FY 2010-FY 2013)**

Issue	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of	% of Total	Number of	% of Total	Number of	% of Total	Number of	% of Total
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	5,959	59%	5,674	61%	5,516	63%	5,713	68%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	2,556	25%	2,408	26%	2,487	28%	2,543	30%
Refusal to Rent § 804(a) and § 804(f)(1)	2,405	24%	2,239	24%	2,317	26%	2,273	27%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,478	15%	1,650	18%	1,913	22%	1,884	23%
Discriminatory Notices, Statements, or Advertisements § 804(c)	937	9%	784	8%	936	11%	986	12%
Discriminatory Financing § 805(a)	511	5%	442	5%	383	4%	433	5%
False Denial or Representation of Availability § 804(d)	256	3%	250	3%	237	3%	246	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	203	2%	207	2%	204	2%	194	2%
Refusal to Sell § 804(a) and § 804(f)(1)	205	2%	142	2%	190	2%	170	2%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	169	2%	90	1%	106	1%	114	1%
Steering § 804(a) and § 804(f)(1)	84	1%	62	1%	81	1%	80	1%
Refusal to Provide Insurance § 804(a) and § 804(b)	2	<0.5%	0	0%	4	<0.5%	6	<0.5%
Redlining § 804(b) and § 805(a)	6	<0.5%	2	<0.5%	11	<0.5%	5	<0.5%
Number of Complaints Filed	10,155		9,354		8,818		8,368	

Source: TEAPOTS

Table 4 shows that the rank order of the most common to the least common issues in complaints has remained relatively stable during the past four fiscal years, with a couple of exceptions. In FY 2013, the most common issue in complaints was discriminatory terms, conditions, privileges, services, and facilities in the rental or sale of property. This was by far the most common issue in complaints, cited in more than half of complaints during each of the past four fiscal years. This broad category includes actions that unlawfully subject individuals to different treatment, such as when a landlord makes repairs for white tenants but not for minority tenants, when a landlord charges higher deposits to





wheelchair users, or when a landlord imposes stricter rules on families with children. In FY 2013, discriminatory terms and conditions was alleged in 5,713 complaints, or 68 percent of the overall total.

The second most common issue in complaints was failure to make a reasonable accommodation. Under the Fair Housing Act, a reasonable accommodation is any change in the rules, policies, practices, or services that are necessary to afford a person with a disability an equal opportunity to use and enjoy a dwelling. An example of such a change is when an apartment manager grants the request of a tenant with mobility impairment to have an assigned accessible parking space, even though the apartment complex is not in the practice of assigning parking spaces to tenants. In FY 2013, failure to make a reasonable accommodation was alleged in 2,543 complaints, or 30 percent of the overall total.

***Discriminatory terms, conditions, privileges, services, and facilities in the rental or sale of property was cited in more than half of complaints during each of the past 4 fiscal years.***

The table shows that refusal to rent was the third most common allegation in complaints. In FY 2013, refusal to rent was alleged in 2,273 complaints, or 27 percent of the overall total. This was the fourth year in a row that the number of complaints alleging failure to make a reasonable accommodation outnumbered complaints alleging refusal to rent.

In FY 2013, the fourth most common issue in complaints involved coercion, intimidation, or threats, or interference with persons who exercised or enjoyed their fair housing rights or aided another person in exercising or enjoying their fair housing rights. These actions were alleged in 1,884 complaints, or 23 percent of the overall total. The fifth most common issue in complaints involved housing advertisements, notices, or statements that indicated discrimination, or a limitation or preference on the basis of race, color, national origin, religion, sex, disability, or familial status. These complaints accounted for 986 complaints, or 12 percent of the overall total.

The remaining issue categories were each cited in 5 percent or less of complaints: discriminatory financing (5 percent), false representation of availability (3 percent), refusal to sell (2 percent), failure to permit a reasonable modification (2 percent), noncompliance with design and construction requirements (1 percent), steering (1 percent), and redlining (less than 0.5 percent).

Tables 5 and 6 provide a breakdown of the issues in HUD and FHAP complaints, respectively. Table 5 shows the number of complaints filed with HUD from FY 2010 to FY 2013, broken down by issue.







If a single complaint alleged multiple issues, it was counted under each issue alleged. After each issue, the section of the Fair Housing Act prohibiting the activity is referenced.

**Table 5: Issues in HUD Complaints (FY 2010-FY 2013)**

Issue	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of	% of Total	Number of	% of Total	Number of	% of Total	Number of	% of Total
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	1,142	59%	1,142	59%	1,188	64%	1,348	73%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	541	28%	541	28%	601	32%	600	32%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	346	18%	346	18%	542	29%	586	32%
Refusal to Rent § 804(a) and § 804(f)(1)	427	22%	427	22%	462	25%	443	24%
Discriminatory Notices, Statements, or Advertisements § 804(c)	198	10%	198	10%	304	16%	340	18%
Discriminatory Financing § 805(a)	143	7%	143	7%	178	10%	258	14%
False Denial or Representation of Availability § 804(d)	58	3%	58	3%	73	4%	69	4%
Refusal to Sell § 804(a) and § 804(f)(1)	32	2%	32	2%	69	4%	52	3%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	69	4%	69	4%	52	3%	43	2%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	45	2%	45	2%	46	2%	40	2%
Steering § 804(a) and § 804(f)(1)	18	1%	18	1%	35	2%	27	1%
Redlining § 804(b) and § 805(a)	0	0%	0	0%	4	<0.5%	5	0%
Refusal to Provide Insurance § 804(a) and § 804(b)	1	<0.5%	1	<0.5%	2	<0.5%	5	<0.5%
Number of Complaints Filed	1,943		1,943		1,857		1,849	

Source: TEAPOTS

Table 6 shows the number of complaints filed with FHAP agencies from FY 2010 to FY 2013, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. While the complaints are filed under state or local substantially equivalent fair housing laws, the table, for convenience, refers to the section of the federal Fair Housing Act that would apply to that issue.

**Table 6: Issues in FHAP Complaints (FY 2010-FY 2013)**

Issue	FY 2010		FY 2011		FY 2012		FY 2013	
	Number of	% of Total	Number of	% of Total	Number of	% of Total	Number of	% of Total
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	4,817	59%	4,817	59%	4,328	62%	4,365	67%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	2,015	25%	2,015	25%	1,886	27%	1,943	30%
Refusal to Rent § 804(a) and § 804(f)(1)	1,978	24%	1,978	24%	1,855	27%	1,830	28%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,132	14%	1,132	14%	1,371	20%	1,298	20%
Discriminatory Notices, Statements, or Advertisements § 804(c)	739	9%	739	9%	632	9%	646	10%
False Denial or Representation of Availability § 804(d)	198	2%	198	2%	164	2%	177	3%
Discriminatory Financing § 805(a)	368	5%	368	5%	205	3%	175	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	158	2%	158	2%	158	2%	154	2%
Refusal to Sell § 804(a) and § 804(f)(1)	173	2%	173	2%	121	2%	118	2%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	100	1%	100	1%	54	1%	71	1%
Steering § 804(a) and § 804(f)(1)	66	1%	66	1%	46	1%	53	1%
Refusal to Provide Insurance § 804(a) and § 804(b)	1	<0.5%	1	<0.5%	2	<0.5%	1	<0.5%
Redlining § 804(b) and § 805(a)	6	<0.5%	6	<0.5%	7	<0.5%	0	0%
Number of Complaints Filed	8,212		8,212		6,961		6,519	

Source: TEAPOTS



## Compliance with Notice Requirements

### Complainant Notification

The Fair Housing Act requires HUD to serve notice upon the aggrieved person filing a housing discrimination complaint. The notice acknowledges the filing of a complaint and provides information regarding important deadlines and the choice of forums provided by the Fair Housing Act.

HUD has automated this function so that as soon as an investigator enters a complaint into HUD's database, the Title Eight Automated Paperless Office Tracking System (TEAPOTS), a notice is automatically printed out. The investigator then mails this notice to the aggrieved person. HUD sends its notices via first class mail with return receipt requested. In FY 2013, HUD routinely issued notices for the 1,849 complaints that were filed.

### Respondent Notification

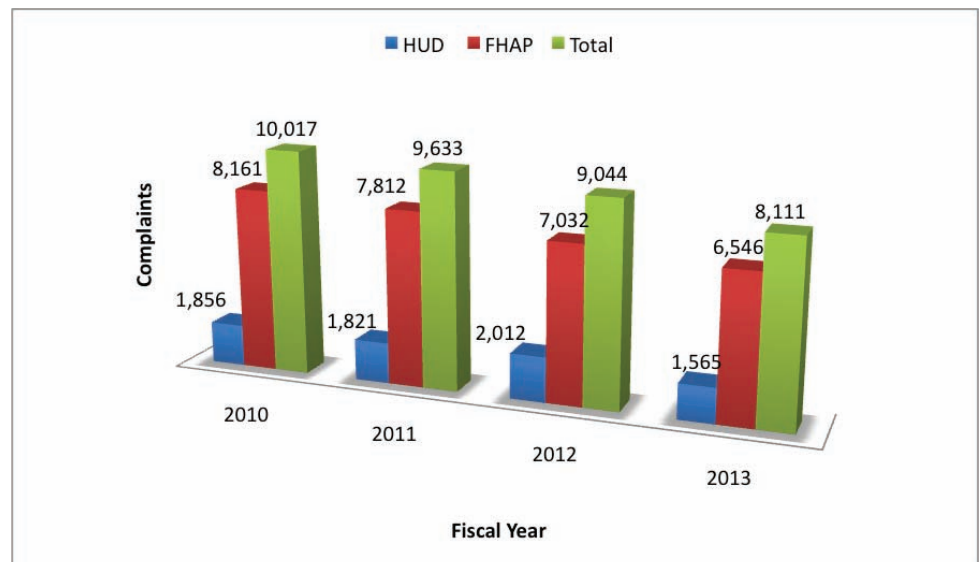
The Fair Housing Act requires HUD to serve notice on each respondent named in a complaint within 10 days of the filing of a complaint or the identification of any additional respondent. The notice must identify the alleged discriminatory housing practice(s) and advise the respondent of all procedural rights and obligations. A copy of the complaint must be included. HUD has automated this function so that a notice and a copy of the complaint are automatically generated when a complaint is entered into TEAPOTS. An investigator then mails the materials to each respondent. HUD sends its notices via first class mail with return receipt so that investigators can verify that the respondents received the notices. In FY 2013, HUD consistently provided notice to the respondents for the 1,849 complaints that were filed.

In a small number of Fair Housing Act complaints, the respondent may not have been notified within 10 days. Pursuant to a memorandum of understanding (MOU) with the U.S. Department of Justice (DOJ), if a criminal investigation is under way, HUD may delay notification of the respondent until DOJ concludes its criminal investigation.

### Complaint Closures

Chart 2 shows the number of complaints closed by HUD and FHAP agencies in each of the past four fiscal years.

**Chart 2: HUD and FHAP Complaints Closed (FY 2010-FY 2013)**



In FY 2012 and 2013, HUD and FHAP agencies closed 8,111 housing discrimination complaints; this included 1,565 complaints closed by HUD and 6,546 complaints closed by FHAP agencies. From FY 2010 to FY 2013, HUD and FHAP agencies closed an average of 9,201 complaints annually.

In FY 2013, HUD and FHAP agencies closed complaints in the following ways.

Source: TEAPOTS



1. **Administrative Closure**—HUD and FHAP agencies administratively close complaints when the complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD and FHAP agencies also administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.
2. **No Reasonable Cause Determination**—HUD and FHAP agencies issue a no reasonable cause determination after conducting a full investigation and not finding reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
3. **Conciliation/Settlement**— A complaint may be voluntarily resolved in two ways. First, HUD and FHAP agencies attempt to resolve complaints through conciliation. If conciliation is successful, the complainant and respondent enter into a conciliation agreement that is approved by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest. A complaint may also be voluntarily resolved through a private settlement between the complainant and the respondent. A private settlement is not submitted to HUD or the FHAP agency for approval and usually does not contain public interest relief. HUD and FHAP agencies do not issue a determination for a complaint if it is conciliated or if it is settled prior to the completion of the investigation.
4. **Charge of Discrimination**—HUD issues a charge of discrimination when it has completed a full investigation and found that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
5. **Reasonable Cause Determination**—A FHAP agency issues a reasonable cause determination when it has completed a full investigation and found that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
6. **U.S. Department of Justice (DOJ) Referral**—HUD refers housing discrimination complaints that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations to DOJ for enforcement.

**From FY 2010 to FY 2013,  
HUD and FHAP agencies  
closed an average of 9,201  
complaints annually.**

Michael L.  
Iraq War Veteran

**HOUSING DISCRIMINATION. IT'S UNLAWFUL,  
UNFAIR AND UN-AMERICAN.**

He fought overseas for his country and shouldn't have to fight housing discrimination at home. The federal Fair Housing Act prohibits housing discrimination because of disability, color, sex, religion, national origin, familial status or race. If you suspect housing discrimination, contact HUD or your local fair housing center.

**Fair Housing Is Your Right. Use It.**

Visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) or call the HUD Hotline  
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits housing discrimination because of disability, color, sex, religion, national origin, familial status or race. If you suspect housing discrimination, contact HUD or your local fair housing center. For more information, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

**HOUSING DISCRIMINATION  
HAS NO PLACE IN OUR NATION**

**LEARN SOME POSSIBLE SIGNS SO YOU CAN HELP STOP IT.**

- "We don't take kids."
- "We don't take teenagers."
- "I can't assign you a handicap parking space."
- "The apartment I told you about on the phone has been rented."
- "We only take people who speak English."
- "The ad was wrong—the rent is really \$75 more."

**THE ONLY WAY TO STOP HOUSING DISCRIMINATION IS FOR YOU TO REPORT IT.**

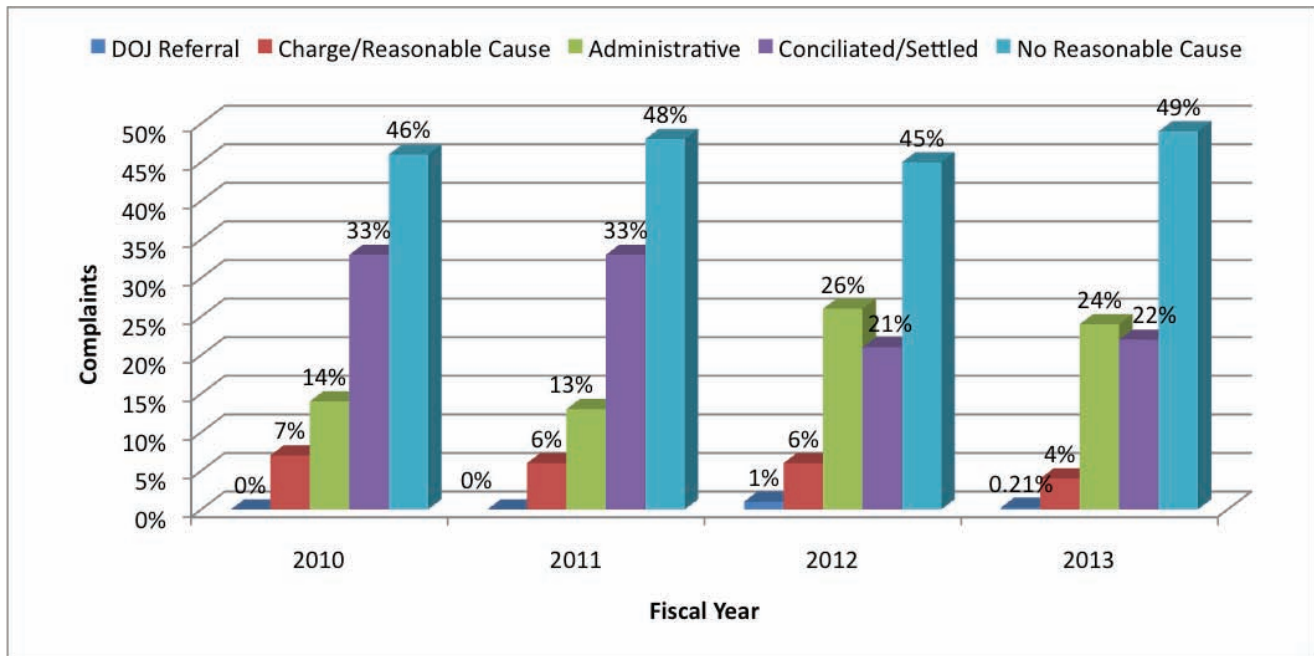
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Chart 3 shows the outcomes of complaints closed by HUD and FHAP agencies in each of the past four fiscal years.

**Chart 3: HUD and FHAP Complaint Outcomes, by Type (FY 2010-FY 2013)<sup>1</sup>**



Source: TEAPOTS

In FY 2012, HUD and FHAP agencies made determinations on the merits of 51 percent of the complaints they closed: 45 percent of these complaints were closed with a no reasonable cause determination and 6 percent were closed with an issuance of a charge or determination that a discriminatory housing practice has occurred or was about to occur. In FY 2013, HUD and FHAP agencies made determinations on the merits of 53 percent of the complaints they closed: 49 percent of these complaints were closed with a no reasonable cause determination and 4 percent were closed with an issuance of a charge or determination that a discriminatory housing practice has occurred or was about to occur.



<sup>1</sup> The category “Charge/Reasonable Cause” combines charges of discrimination by HUD and determinations of reasonable cause by FHAP agencies. Although these types of closures are not identical, this chart combines these categories, since they both involve making a determination that a discriminatory housing practice has occurred or is about to occur.

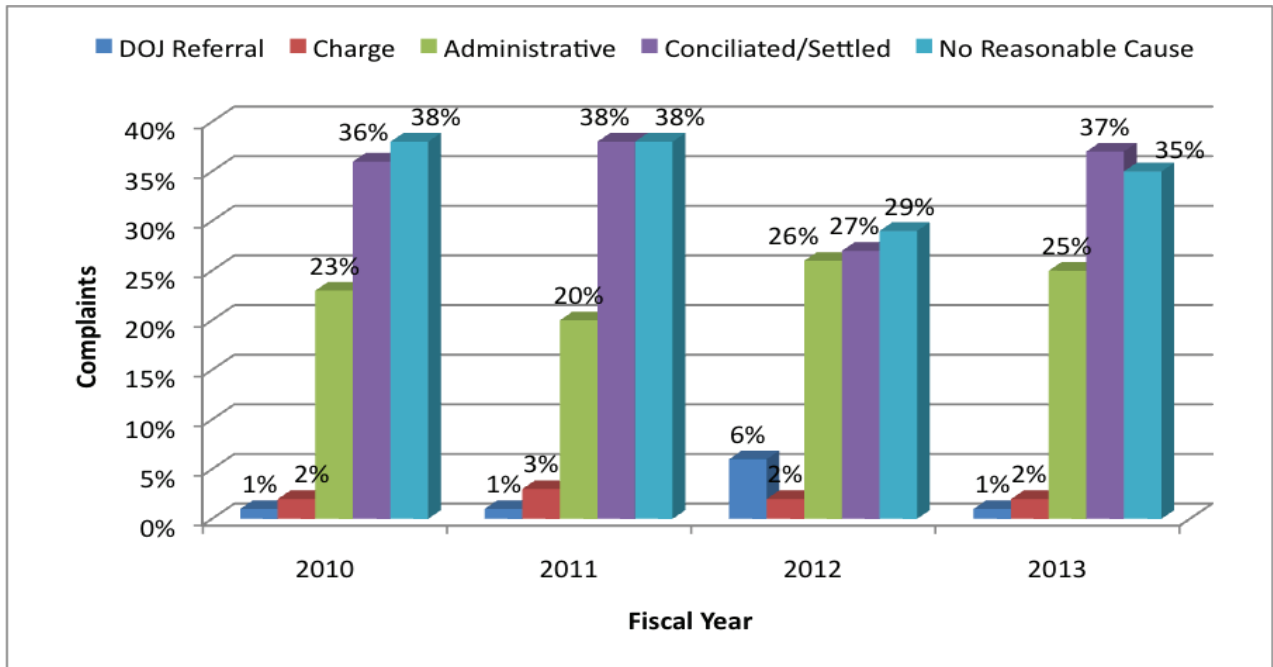




The following charts provide data on complaint closures for HUD and FHAP agencies, respectively. These charts show that there are some notable differences between HUD and FHAP agencies in the share of complaints in each closure category.

Chart 4 shows the outcomes of complaints closed by HUD in each of the past four fiscal years.

**Chart 4: HUD Complaint Outcomes, by Type (FY 2010-FY 2013)**



Source: TEAPOTS

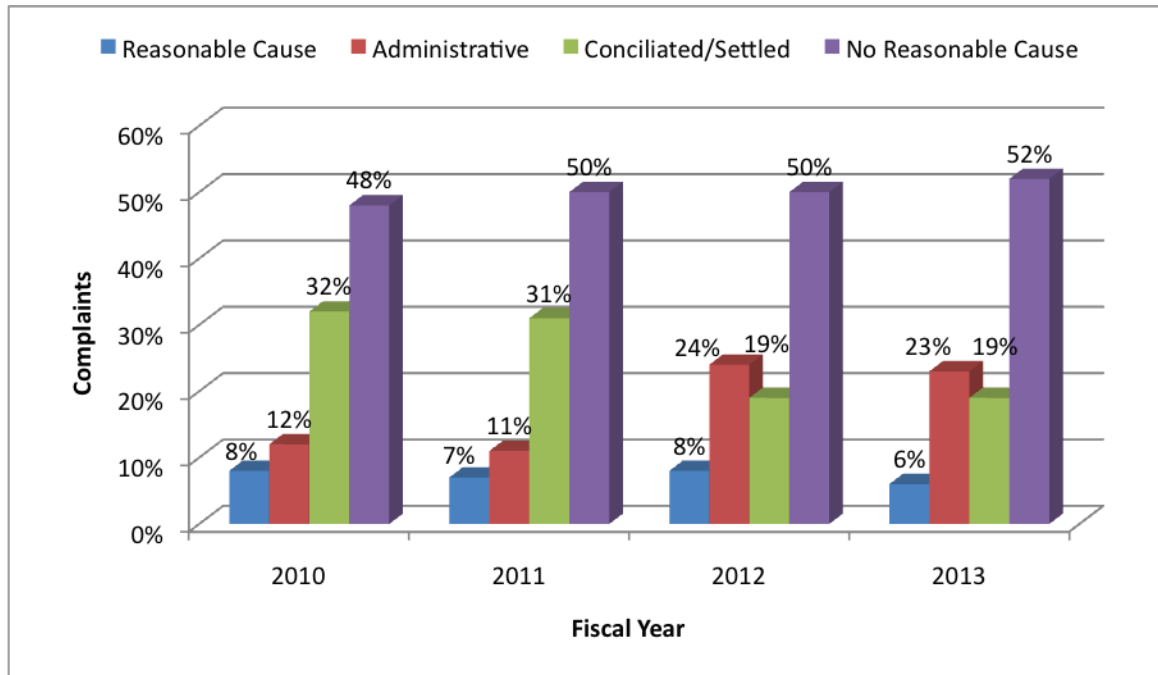
Chart 4 shows that in FY 2012, HUD made determinations on the merits of 31 percent of the complaints it closed: 29 percent of these complaints were closed with a no reasonable cause determination and 2 percent were closed with an issuance of a charge of discrimination. In FY2012, HUD conciliated or settled 27 percent of complaints and administratively closed 26 percent of complaints. HUD closed 6 percent of complaints by referring them to DOJ for enforcement.

In FY 2013, HUD made determinations on the merits of 37 percent of the complaints it closed: 35 percent of these complaints were closed with a no reasonable cause determination and 2 percent were closed with an issuance of a charge of discrimination. In FY2013, HUD conciliated or settled 37 percent of complaints and administratively closed 25 percent of complaints. HUD closed 1 percent of complaints by referring them to DOJ for enforcement.



Chart 5 shows the outcomes of the complaints closed by FHAP agencies in each of the past four fiscal years.

**Chart 5: FHAP Complaint Outcomes, by Type (FY 2010-FY 2013)**



Source: TEAPOTS

The outcomes of FHAP complaints have had some notable changes during the past four fiscal years. In FY 2013, FHAP agencies made determinations on the merits of 58 percent of the complaints they closed: 52 percent of these complaints were closed with a no reasonable cause determination and 6 percent were closed with a reasonable cause determination. In FY 2013, FHAP agencies conciliated or settled 19 percent of complaints and administratively closed 23 percent of complaints. That is a 13 percent decrease in the number of conciliations/settlements since 2010. In FY 2013, FHAP agencies administratively closed 23 percent of complaints; this is an 11 percent increase from 2010.

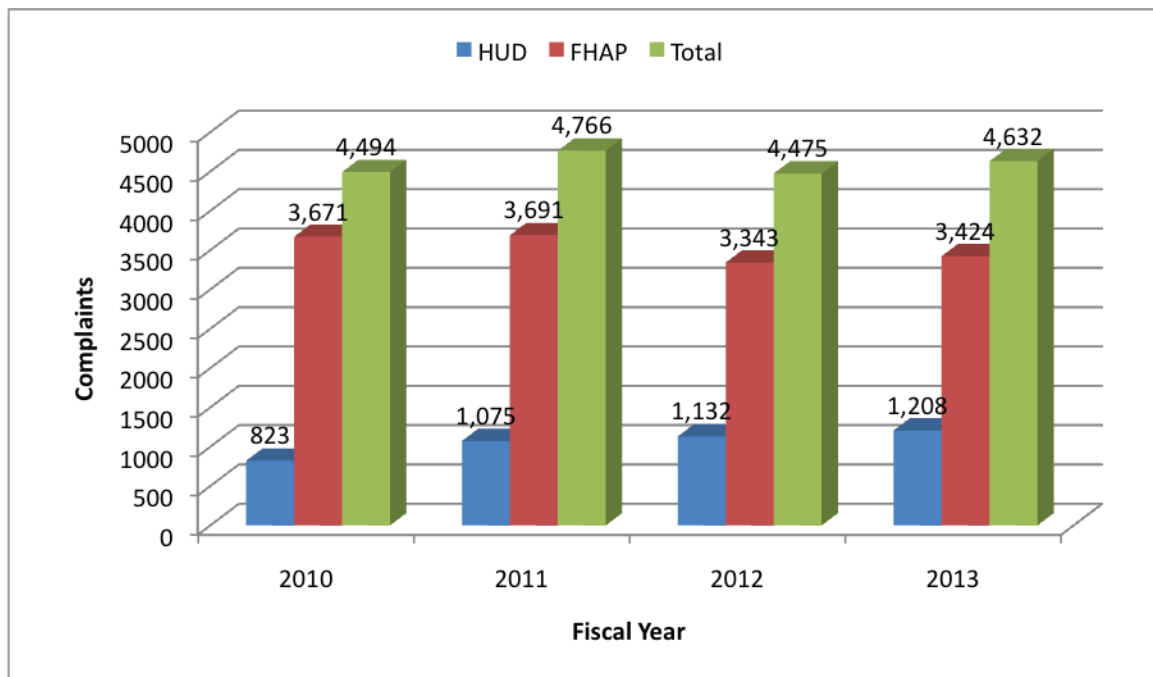
### Timeliness of Investigations

The Fair Housing Act and substantially equivalent state and local fair housing laws require that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable to do so. The Fair Housing Act requires HUD to report annually on the number of investigations that were not completed within 100 days of the filing of the complaint. In other words, HUD must report the number of investigations that passed the 100-day mark in the fiscal year. For FY 2012 and FY 2013, these complaints could have been filed in FY 2011, FY 2012, or FY 2013.



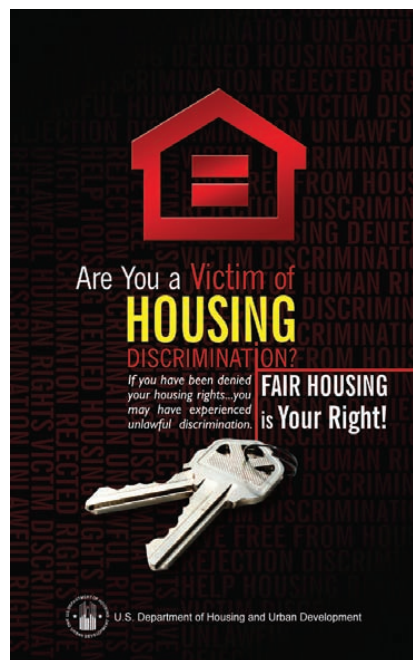
Chart 6 shows the number of HUD and FHAP newly aged complaints, i.e., the number of investigations that passed the 100-day mark during each of the previous four fiscal years.

**Chart 6: HUD and FHAP Newly Aged Complaints (FY 2010-FY 2013)**



Source: TEAPOTS

Chart 6 shows that in FY 2013, a total of 4,632 investigations passed the 100-day mark; this included 1,208 HUD investigations and 3,424 FHAP investigations. From FY 2010 to FY 2013, an average of 4,592 complaints passed the 100-day mark, annually. In general, it was impracticable to complete an investigation within 100 days when a complaint involved a great number of witnesses, large volumes of evidence, or particularly complex claims and evidence.





# **Fair Housing Videos for The Deaf and Hard of Hearing!**

**FHEO, in partnership with the National Fair Housing Alliance, has released 12 videos in American Sign Language with English Captioning. The videos provide critical legal and practical information in a format accessible to persons who are deaf or hard of hearing.**

**[See all the videos!](#)**



# Adjudicating Fair Housing Act Complaints

When HUD issues a charge of discrimination, the parties may choose to pursue the matter either in an administrative proceeding or in federal district court. In an administrative proceeding, HUD represents the government, bringing the case on behalf of the aggrieved person and the public interest. The aggrieved person, however, may intervene as a party in the proceeding in order to separately represent his or her own interests. If any party to the case elects to go to federal court, HUD transfers the case to DOJ, which prosecutes the case.

An administrative law judge (ALJ) presides over the administrative proceeding. Once before an ALJ, the parties may resolve the charge by entering into an initial decision and consent order signed by the ALJ. Otherwise, an ALJ will conduct an administrative hearing in the vicinity in which the discriminatory practice is alleged to have occurred. The Fair Housing Act requires that the hearing begin within 120 days of the issuance of a charge, unless it is impracticable to do so.

The Fair Housing Act requires that an ALJ issue an initial decision within 60 days after the end of the hearing, unless impracticable to do so. If the ALJ finds that the respondent has engaged, or is about to engage, in a discriminatory housing practice, the ALJ may award actual damages to the aggrieved persons and injunctive or other equitable relief. An ALJ may also impose a civil penalty of up to \$16,000 for a first offense of housing discrimination under federal, state, or local law; \$37,500 for a second offense during the 5-year period preceding the date of the filing of the charge; and \$65,000 for a third offense during the 7-year period preceding the date of the filing of the charge. Following the issuance of a final decision, the ALJ may award attorney fees and costs to a prevailing party other than HUD.

Any party adversely affected by the initial decision may file a motion with the Secretary of HUD asking that the initial decision be modified, set aside, in whole or in part, or remanded for further proceedings. The Secretary has 30 days from the issuance of the initial decision to serve the final decision on all parties. If a motion is not filed with the Secretary, or if the Secretary does not serve a final decision within this time period, the initial decision becomes the final decision of HUD. A final decision may be appealed to a federal court of appeals.

Table 7 shows the caseload for HUD's Office of Administrative Law Judges in FY 2012.

**Table 7: Fair Housing Act Caseload (FY 2012)<sup>1</sup>**

Status	Number of Cases
Fair Housing Act Cases Pending on October 1, 2011	29
Fair Housing Act Cases Docketed in FY 2012	35
Fair Housing Act Cases Remanded in FY 2012	1
<b>Total Fair Housing Docket During FY 2012</b>	<b>65</b>

Source: OALJ

<sup>1</sup> The Fair Housing Act caseload reported by OALJ may be different than the number of charges reported by the Office of Fair Housing and Equal Opportunity (FHEO). This is because FHEO counts the number of complaints received from complainants, while OALJ counts the actual number of charges filed. Both numbers are accurate.





Table 8 shows the outcome of the 65 Fair Housing Act cases potentially before an ALJ in FY 2012.

**Table 8: Administrative Outcomes as of September 30, 2012 (FY 2012)**

In FY 2012, there were 65 Fair Housing Act cases on the OALJ docket. In 18 of these cases, HUD, the aggrieved person, and the respondent settled the complaint through an initial decision and consent order issued by an ALJ. In 6 of these cases, an ALJ issued a decision.

Status	Number of Cases
Settlement by Consent Order	18
ALJ Decisions	6 <sup>1</sup>
Election to U.S. District Court	24
Withdrawals	1
Pending Administrative Hearing or Election to U.S. District Court	16

Source: OALJ

Under the Fair Housing Act, the complainant, respondent, or aggrieved person on whose behalf the complaint was filed may elect to have his or her case heard in federal district court instead of before an ALJ. An election to federal district court must be made within 20 days after being served with the charge of discrimination. In 24 cases, one of the parties elected to proceed to federal court. At the end of FY 2012, 16 cases were still within the 20-day election period and none of the parties had elected to proceed in federal district court.

Table 9 shows the caseload for HUD's Office of Administrative Law Judges in FY 2013.

**Table 9: Fair Housing Act Caseload (FY 2013)<sup>1</sup>**

Status	Number of Cases
Fair Housing Act Cases Pending on October 1, 2012	16
Fair Housing Act Cases Docketed in FY 2013	28
Fair Housing Act Cases Remanded in FY 2013	0
<b>Total Fair Housing Docket During FY 2013</b>	<b>44</b>

Source: OALJ

Table 10 shows the outcome of the 44 Fair Housing Act cases potentially before an ALJ in FY 2013.

**Table 10: Administrative Outcomes as of September 30, 2013 (FY 2013)**

Status	Number of Cases
Settlement by Consent Order	9
ALJ Decisions	0
Election to U.S. District Court	22
Withdrawals	0
Pending Administrative Hearing or Election to U.S. District Court	13

Source: OALJ

In FY 2013, there were 44 Fair Housing Act cases on the OALJ docket. In 9 of these cases, HUD, the aggrieved person, and the respondent settled the complaint through an initial decision and consent order issued by an ALJ. Under the Fair Housing Act, the complainant, respondent,

or aggrieved person on whose behalf the complaint was filed may elect to have his or her case heard in federal district

<sup>1</sup> The Fair Housing Act caseload reported by OALJ may be different than the number of charges reported by the Office of Fair Housing and Equal Opportunity (FHEO). This is because FHEO counts the number of complaints received from complainants, while OALJ counts the actual number of charges filed. Both numbers are accurate.



court instead of before an ALJ. An election to federal district court must be made within 20 days after being served with the charge of discrimination. In 22 cases, one of the parties elected to proceed to federal court. At the end of FY 2013, 13 cases were still within the 20-day election period and none of the parties had elected to proceed in federal district court.

Table 11 shows the 26 cases that resulted in consent orders in FY 2012 & 2013.

**Table 11: Post-Charge Consent Orders (FY 2012 & 2013)**

Name	FY	Basis	Monetary Relief	Civil Penalties
HUD v. Davis	12	Familial Status	\$2,000	\$3,000
HUD v. Robbins	12	Familial Status	\$4,000	\$2,000
HUD v. Grotjan	12	Familial Status	\$15,000	\$0
HUD v. Carter	12	Disability	\$1,150	\$0
HUD v. Blue Valley	12	Familial Status	\$0	\$0
HUD v. Vero	12	Disability	\$10,000	\$0
HUD v. Vero	12	Disability	\$0	\$0
HUD v. Vance	12	Race and/or Color	\$6,500	\$0
HUD v. Northern Management Real Estate	12	Disability	\$10,000	\$0
HUD v. Lakeport Apartments	12	Disability	\$11,000	\$0
HUD v. Nevin Hill	12	Familial Status	\$13,000	\$0
HUD v. Fichera and N.A.G. Realty	12	Familial Status	\$2,500	\$0
HUD v. Kim	12	Familial Status	\$1,000	\$0
HUD v. Springbrook Condominium Association	12	Disability	\$0	\$750
HUD v. Greenbrier Village Condo III Association	12	Familial Status	\$12,400	\$0
HUD v. Meany	12	Disability	\$7,500	\$0
HUD v. Miller and Washington	12	Disability	\$8,800	\$0
HUD v. Walker	13	Familial Status	\$3,000	\$5,000
HUD v. Roescher	13	Familial Status	\$5,000	\$0
HUD v. Peterson	13	Disability	\$10,000	\$0
HUD v. Abraham	13	Familial Status	\$5,750	\$0
HUD v. 7000 Sandell Condominium Association, Inc.	13	Familial Status	\$30,000	\$0
HUD v. MacRitchie	13	Disability	\$425	\$0
HUD v. Montgomery County Housing Authority	13	Disability	\$22,134	\$0
HUD v. Strom	13	Familial Status	\$6,500	\$0
HUD v. Pontortero	13	Race	\$15,000	6,000
<b>Total:</b>			<b>\$202,659</b>	<b>\$16,750</b>

Source: OALJ



## Commencement of Administrative Hearings & Issuance of ALJ Decisions

The Fair Housing Act requires that an administrative hearing begin within 120 days of the issuance of a charge, unless it is impracticable to do so. In FY 2012, there were two hearings that did not begin within 120 days of the issuance of the charge. In FY 2013, there was one hearing that did not begin within 120 days of the issuance of the charge. Reasons for the delays include: the ALJ's filing of a complaint in U.S. District Court, unavailability of the Respondent and Respondent's attorney, the anticipated medical incapacity of an essential witness, closure of the HUD Regional Office in New York City due to Hurricane Sandy, and intermittent closure dates for HUD as consequence of employee furloughs required by the sequestration mandated by the Budget Control Act of 2011.

In FY 2012, there were six Fair Housing Act hearings before an ALJ. In FY 2013, there were no Fair Housing Act hearings before an ALJ. The Fair Housing Act requires an ALJ to make findings of fact and conclusions of law within 60 days after an administrative hearing has ended, unless it is impracticable to do so. In FY 2012, there was one ALJ decision that was not issued within 60 days after the end of the administrative hearing. The ALJ issued a notice stating: "the decision in the matter has been delayed because of administrative duties entailed in the undersigned's current position" as Acting Chief Administrative Law Judge.

Table 12 shows the monetary outcomes for the ALJ decisions that were issued in FY 2012.

**Table 12: ALJ Decisions (FY 2012)**

Name	FY	Basis	Damages	Civil Penalties	Attorney Fees
HUD. v. Fung and Ho	12	Race	\$0	\$0	\$14,014.50
HUD v. Gibson	12	National Origin	\$15,359.38	\$16,000	\$0
HUD v. Corey	12	Disability	\$0	\$0	\$0
HUD v. Corey	12	Disability	\$5,000 <sup>2</sup>	\$4,000	\$0
HUD v. Riverbay Corp.	12	Disability	\$38,930.78	\$16,000	\$0
HUD v. Morgan	12	Familial Status	\$3,750	\$500	\$0
<b>Total:</b>			<b>\$63,040.16</b>	<b>\$36,500</b>	<b>\$14,014.50</b>

Source: OALJ

## Cases Elected to DOJ

When HUD issues a charge of discrimination, the parties may choose to pursue the matter in an administrative proceeding or in federal district court. If any of the parties elect to proceed to federal district court, DOJ represents the government, bringing the case on behalf of the aggrieved person. If discrimination is proved, a district court may award actual damages for the aggrieved person, injunctive or other equitable relief, punitive damages, and attorney fees and costs for the prevailing party other than DOJ. District courts may also impose a civil penalty.

Between FY 2012 & 2013, DOJ achieved 48 outcomes in Fair Housing Act cases that it received following a charge of discrimination by HUD. Table 13 shows the outcomes of these cases.

**Table 13: Outcomes of Cases Elected to DOJ (FY 2012 & 2013)**

Name	FY	Outcome	Compensatory Damages	Civil Penalty	Victims' Fund	Other
United States V. Mortgage Guaranty Insurance Corp.	12	Consent Decree or Settlement	\$511,250	\$38,750	\$0	\$0
United States V. Harris	12	Consent Decree or Settlement	\$260,000	\$35,000	\$0	\$0
United States V. City of Santa Rosa	12	Consent Decree or Settlement	\$44,000	\$10,000	\$0	\$12,500
United States V. Lowrey Hotel & Café	12	Consent Decree or Settlement	\$50,000	\$0	\$0	\$0
United States V. Equity Homes, Inc.	12	Consent Decree or Settlement	\$41,500	\$0	\$0	\$4,225.70
United States V. Sabbia	12	Partial Consent Decree	\$30,000	\$0	\$0	\$0
United States V. Sabbia	12	Partial Consent Decree	\$6,000	\$0	\$0	\$0
United States V. McCoy	12	Consent Decree or Settlement	\$35,000	\$0	\$0	\$0
United States V. Hialeah Housing Authority	12	Consent Decree or Settlement	\$20,000	\$0	\$0	\$0
United States V. Fox Point At Redstone Assn.	12	Consent Decree or Settlement	\$20,000	\$0	\$0	\$0
United States V. Wheeling Housing Authority	12	Consent Decree or Settlement	\$18,500	\$0	\$0	\$0
United States V. Kelly	12	Consent Decree or Settlement	\$17,500	\$0	\$0	\$0
United States V. Penny Pincher, Inc., et al.	12	Partial Consent Decree	\$2,500	\$0	\$0	\$0
United States V. Breckendridge Plaza	12	Consent Decree or Settlement	\$15,000	\$0	\$0	\$0
United States V. Dovenberg Investments	12	Consent Decree or Settlement	\$15,000	\$0	\$0	\$0
United States V. Richardson	12	Consent Decree or Settlement	\$13,000	\$0	\$0	\$0
United States V. Mercker	12	Consent Decree or Settlement	\$6,000	\$0	\$0	\$0
United States V. Cincinnati Capital Partners LXXIII, LLC	12	Consent Decree or Settlement	\$5,000	\$0	\$0	\$0
United States V. Tristaino	12	Consent Decree or Settlement	\$2,800	\$0	\$0	\$0



Magnolia Walk Apartments II, LTD.	12	Private settlement	N/A	N/A	N/A	N/A
Callaway	12	Private settlement	N/A	N/A	N/A	N/A
Staudacher	12	Private settlement	N/A	N/A	N/A	N/A
Tremel	12	Withdrawn	N/A	N/A	N/A	N/A
Escatawpa Village Associates	12	Charge vacated	N/A	N/A	N/A	N/A
United States V. Croom	13	Consent Decree or Settlement	\$200,000	\$0	\$0	\$0
United States V. Townhomes Of Kings Lake HOA	13	Consent Decree or Settlement	\$130,000	\$20,000	\$0	\$0
United States V. Montagne Development	13	Partial Consent Decree	\$7,902	\$0	\$21,000	\$32,000
United States V. Montagne Development	13	Partial Consent Decree	\$48,000	\$0	\$0	\$32,000
United States V. Bank of America	13	Consent Decree or Settlement	\$125,000	\$0	\$0	\$0
United States V. Hylton	13	Favorable Judgment	\$76,092	\$0	\$0	\$0
United States V. Woodbury Gardens	13	Consent Decree or Settlement	\$58,750	\$0	\$0	\$0
United States V. Geneva Terrace	13	Consent Decree or Settlement	\$47,500	\$10,000	\$0	\$0
United States V. Ambroselli	13	Consent Decree or Settlement	\$50,000	\$0	\$0	\$0
United States V. Landings Real Estate Group, et al.	13	Consent Decree or Settlement	\$40,000	\$0	\$0	\$0
United States V. Philadelphian Owners' Association	13	Consent Decree or Settlement	\$15,000	\$10,000	\$0	\$15,000
United States V. Lawrence Properties	13	Consent Decree or Settlement	\$25,000	\$10,000	\$0	\$0
United States V. Altoona Housing Authority	13	Consent Decree or Settlement	\$35,000	\$0	\$0	\$0
United States V. Magee	13	Consent Decree or Settlement	\$20,000	\$7,000	\$0	\$0
United States V. Jensen	13	Consent Decree or Settlement	\$20,000	\$0	\$0	\$0
United States V. Clarendon Hill Somerville, LP	13	Consent Decree or Settlement	\$13,000	\$0	\$0	\$0





United States V. French	13	Consent Decree or Settlement	\$12,500	\$0	\$0	\$0
United States V. Swanson	13	OCST	\$6,000	\$0	\$0	\$0
United States V. Boote	13	Consent Decree or Settlement	\$3,000	\$0	\$0	\$0
United States V. Rockford Villa LLC	13	Consent Decree or Settlement	\$740	\$0	\$1,260	\$0
Miami Management, Inc.	13	Private settlement	N/A	N/A	N/A	N/A
Home Federal Bank	13	Private settlement	N/A	N/A	N/A	N/A
Newell	13	Private settlement	N/A	N/A	N/A	N/A
United States V. Weilburg	13	Unfavorable Judgment	N/A	N/A	N/A	N/A

Source: U.S. Department of Justice

## Secretary-Initiated Enforcement

The Secretary of HUD, under Section 810(a) (1) (A) (i) and (iii) of the Fair Housing Act, 42 U.S.C. § 3610, has the authority to conduct an investigation in the public interest and file a complaint where there is reason to believe that a discriminatory housing practice has occurred or is about to occur. HUD uses its authority to file Secretary-initiated complaints when it has evidence of systemic housing discrimination. HUD also files a Secretary-initiated complaint when it has received an individual complaint, but believes that there may be additional victims of the discriminatory actions, or wants to obtain broader relief in the public interest. Secretary-initiated complaints follow the same timelines and processes as housing discrimination complaints filed by individuals and fair housing organizations. The following sections provide details on Secretary-initiated enforcement between October 1, 2011, and September 30, 2013.

## Secretary-Initiated Complaints

HUD files a Secretary-initiated complaint when a preliminary investigation has found evidence that a systemic discriminatory housing practice has occurred or is about to occur, though an aggrieved person may or may not have come forward. HUD may also file a Secretary-initiated complaint when it has received an individual complaint, but believes that there may be additional victims of the discriminatory actions, or wants to obtain broader relief in the public interest. Between FY 2012 & 2013, HUD filed 36 Secretary-initiated complaints.

Table 14 shows the bases of the 36 Secretary-initiated complaints filed in FY 2012 & 2013. If a single complaint alleged multiple bases, it was counted under each basis alleged.

**Table 14: Bases of Secretary-Initiated Complaints (FY 2012 & 2013)**

Basis	Number of Complaints
Disability	11
Familial Status	13
National Origin	10
Race	6
Sex	4

Source: TEAPOTS

### Secretary-Initiated Complaints Closed

This section includes cases where HUD issued a charge of discrimination, even though the case would still need to be closed through an administrative hearing, federal district court trial, consent order, or other means. Table 15 shows the outcomes of the 21 Secretary-initiated complaints closed in FY 2012 & 2013

**Table 15: Secretary-Initiated Complaints Closed (FY 2012 & 2013)**

Outcome	Number of Complaints
Withdrawn after Resolution	4
Charge	2
Conciliation/Settlement	14
No Cause	1

Source: TEAPOTS

### Case Summaries of Secretary-Initiated Complaints Closed During FY 2012<sup>1</sup>

#### HUD v. Bank of America

On February 27, 2012, HUD announced that it was charging Bank of America with discriminating against homebuyers with disabilities. HUD alleged that Bank of America imposed unnecessary and burdensome requirements on borrowers who relied on disability income to qualify for their home loans and required some disabled borrowers to provide physician statements to qualify for home mortgage loans. HUD's charge was based on a Secretary-initiated investigation, and the investigation of complaints filed by two individual borrowers in Michigan and one borrower in Wisconsin who claimed that Bank of America required them to provide personal medical information and documentation regarding their disability and proof of continuance of their Social Security payment in order to qualify for a home mortgage loan.

#### HUD v. Tiffany Road Development Corporation

On June 7, 2012, HUD reached a \$1,000 settlement, resolving allegations that Tiffany Road Development Corp.

<sup>1</sup> This section only describes Secretary-Initiated complaints that were closed through conciliation/settlement or a charge of discrimination during FY 2012.



(the Corporation) failed to design and construct dwelling units in a manner that is readily accessible to and usable by persons with disabilities. Under the agreement, the Corporation agreed to make a monetary contribution in the amount of \$1,000 and a voluntary donation of time in the amount of 40 hours to the Lake County Center for Independent Living. Additionally, all staff will complete at least 2 hours of training on the Fair Housing Act's accessibility requirements.

#### HUD v. Library Lane Senior Apts. Residences aka Grayslake Senior Residences L.P.

On June 7, 2012, HUD reached a settlement, resolving allegations that Grayslake Senior Residences L.P. (Grayslake) failed to design and construct dwelling units in a manner that is readily accessible to and usable by persons with disabilities. Under the agreement, Grayslake agreed to make modifications to common areas and residential units.

#### HUD v. Ecklin Group, et al.

On September 14, 2012, HUD reached a \$12,000 settlement with a company owning 110 residential units in the Lancaster, PA, area, to resolve allegations that it evicted, and established a policy to refuse to rent to, Burmese refugees because of their national origin in violation of the Fair Housing Act. HUD alleged that the owners sent tenants who were Burmese refugees notices that their leases would not be renewed, and stated to Lutheran Children and Family Service (LCFS), a non-profit organization providing refugee resettlement services, that they were no longer renting to refugees. Under the Conciliation Agreement, the owners will pay \$12,000 to LCFS to support their activities for Burmese refugees, adopt a new policy on handling non-renewals of leases, and attend fair housing training.

#### HUD v. Huntsville Utilities

On August 9, 2012, HUD announced that it reached an agreement with Huntsville Utilities, settling an allegation that the utility company discriminated against prospective customers based on national origin by requiring that Hispanic applicants apply for residential utility service in person, while offering non-Hispanic applicants the option of applying in person or online. In addition, the company's application required individuals requesting residential service to provide their Social Security number. Huntsville Utilities provides water, natural gas and electric services to approximately 170,000 households in Huntsville, Madison County and northern Marshall County, Alabama.

Under the settlement agreement, which will be in effect for three years, Huntsville Utilities adopted a non-discriminatory service policy, developed and published a list of alternative eligibility or identification documents that do not rely solely on Social Security numbers and clarify which identity documents are required to qualify for service. The company developed plans to market its services to prospective customers with limited English proficiency and to provide translation services. Huntsville Utilities also administered fair housing training to its employees and conduct periodic testing to ensure that it is offering its services to every applicant equally, regardless of national origin. In addition, the company donated \$5,000 to a local Alabama non-profit organization that serves the Latino community.

#### HUD v. Peachtree Apartments, et al.

On July 6, 2012, HUD reached a settlement with an apartment complex, property owner, and an entity in the business of managing and renting dwellings, resolving allegations that the management office discriminated against an applicant for multifamily residential rental dwellings based on the applicant's national origin. It is alleged that the apartment complex told a Hispanic Tester that they would need to see the Tester's green card, work visa, and/or Social Security cards.

Under the agreement, the parties adopted a non-discrimination service policy, administered fair housing training to its employees, and conducted periodic testing to ensure that it is offering services to every applicant equally. Furthermore, a sum of \$5,000 was donated to the Central Alabama Fair Housing Center to support programs and activities to further fair housing and \$5,000 to a local or state-wide group or organization which supports the interests of the Hispanic Latino communities in the state of Alabama. Finally, the Respondents developed a Limited English Proficiency Plan to provide translation, interpretation, and outreach service.



### HUD v. Salvatore and Barbara Balbo Trust

On June 30, 2012, HUD reached a settlement with the Salvatore and Barbara Balbo Trust, resolving allegations that they had engaged in discriminatory practices by denying housing and offered different terms and conditions to families with children. Under the agreement, all personnel involved in making or supervising decisions related to rental decisions and other housing matters participated in live training on fair housing. Additionally, the Respondents agreed to adopt a minimum occupancy policy, include fair housing language in future advertisements, and affirmatively market vacancies to families with children.

### HUD v. Sleepy Hollow Mobile Home Park

On September 27, 2012, HUD reached a settlement, resolving allegations that Sleepy Hollow's occupancy limitations contained in the park rules impose an undue restriction on families with children and that these occupancy limitations and other limitations targeting children in Respondents' policies constitute discriminatory statements. Under the agreement, Sleepy Hollow agreed to change their occupancy rules, remove restrictions in the parks rules that target activities of children, and affirmatively market to families with children. Additionally, Sleepy Hollow staff each received four hours of fair housing training.

## **Case Summaries of Secretary-Initiated Complaints Closed During FY 2013<sup>1</sup>**

### HUD v. MortgageIT, Inc. and Deutsche Bank AG

On November 5, 2013, HUD announced that MortgageIT, Inc., an indirect subsidiary of Deutsche Bank AG, agreed to pay \$12.1 million under a Conciliation Agreement with HUD resolving allegations that the residential lender discriminated against African American and Hispanic borrowers seeking mortgage loans. HUD had alleged that the lender's practices contributed to minority borrowers being charged higher Annual Percentage Rates (APRs) and fees than similarly-situated white borrowers, and denied minority applicants loans more often than similarly-situated white applicants.

This agreement is the result of a complaint that HUD's Assistant Secretary for Fair Housing and Equal Opportunity filed against MortgageIT, alleging that the company discriminated against African American and Hispanic borrowers by underwriting, approving, purchasing, and securitizing mortgage loans in a manner that allowed pricing and denial disparities on the basis of race and national origin. A HUD review of MortgageIT's 2007 and 2008 internal loan data alleged that African American and Hispanic borrowers paid APRs that were eight to ten basis points higher, on average than similarly-situated white borrowers. In addition, HUD alleged that African American borrowers were 65 percent and Hispanic borrowers 72 percent more likely to receive higher priced loans than similarly-situated white borrowers, African American and Hispanic borrowers also allegedly paid, on average, \$707 and \$906 more in fees, respectively. HUD also alleged that African-American applicants were 45 percent more likely to be denied a mortgage loan than similarly-situated white borrowers. Hispanic applicants were allegedly 35 percent more likely to be denied.

Under the terms of the agreement, MortgageIT established a \$12.1 million fund to compensate borrowers nationwide who were unfairly been denied a loan or whose loans may have contained terms and conditions that violate the Fair Housing Act. Any funds remaining after all victims have been compensated will be distributed to qualified organizations that provide credit and housing counseling, financial literacy, and other related programs that assist African American and Hispanic potential, current, and former homeowners.

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<sup>1</sup> This section only describes Secretary-Initiated complaints that were closed through conciliation/settlement or a charge of discrimination during FY 2013.



#### HUD v. Virginia Realty Co. of Tidewater, Inc., et al

On January 3, 2013, HUD reached an \$82,500 settlement with a property management company that manages over 500 residential units in the Norfolk, VA, area, resolving allegations that the company's policy of refusing to rent to persons with limited English proficiency violated the Fair Housing Act's prohibition against national origin discrimination. After receiving a complaint from a Hispanic couple that had not been allowed to apply for housing or view units because the wife could not speak English well, HUD filed a Secretary-initiated complaint on behalf of other potential aggrieved persons. Under the Conciliation Agreements, the management company compensated the couple in the amount of \$7,500, and donated a total of \$75,000 to the Piedmont Housing Alliance, Nueva Vida Church, and Hampton Hispanic Chamber of Commerce. Further, the management company adopted a nondiscrimination policy, implemented a plan to increase outreach to populations with limited English proficiency, and required its employees to attend fair housing training.

#### HUD v. Tritex Real Estate Advisors, et al

On May 10, 2013, HUD announced a \$179,000 settlement with the owner of a Nashville, TN, apartment complex, and its managers, resolving allegations that they discriminated against Hispanic tenants in violation of the Fair Housing Act. HUD's Secretary-initiated complaint alleged that the owner, TriTex Real Estate Advisors, Inc., and its property management company terminated leases, ignored maintenance requests, and engaged in acts of intimidation and harassment based on national origin. Under the Conciliation Agreement, the owner and managers established a \$150,000 compensation fund for aggrieved former residents, paid \$10,000 each to two nonprofit organizations to find potential claimants, paid \$9,000 to the administrator of the fund, and published legal notices about the fund in a local Spanish-language newspaper. Additionally, the owner and managers adopted nondiscrimination policies, and their employees attended fair housing training.

#### HUD v. Riverbay Corp.

On September 30, 2013, HUD filed a disability discrimination charge against Riverbay Corporation, the operator of the 15,372-unit, 60,000-person Co-op City housing complex in The Bronx. The charge follows a HUD investigation which found that the housing co-operative maintained an unlawful policy from 1995 to the present that denied persons with disabilities the right to keep assistance animals. HUD alleges that Riverbay engaged in a pattern of hostile activity toward persons with disabilities who asked to keep assistance animals. In 1995, 2011, and 2012 city, state, and federal administrative agencies ordered Riverbay to pay damages to individuals and fines to the government for denying the rights of individuals to keep assistance animals. HUD's charge challenges Riverbay's ongoing policy and practices, which HUD alleges remain unlawful and deny individuals equal enjoyment of their homes and intimidate residents to not pursue their rights. Co-op City has an FHA-insured mortgage. On October 7, 2013, Riverbay elected to have the case heard in U.S. District Court, where the Department of Justice will bring the case on behalf of the United States.

#### HUD v. Estate of Harriet P. Hight

On April 3, 2013, HUD reached a \$90,000 settlement with the Estate of Harriet P. Hight, resolving allegations that Bowditch and Dewey, LLP (Bowditch) caused to be recorded a restrictive covenant that prohibited future owners of the property from using it as a group home for individuals with disabilities and that an independent contractor associated with Coldwell Banker Residential Brokerage emailed the restrictive covenant. The settlement resolved three complaints. In addition to the monetary relief for the complainants, Bowditch LLP agreed to provide 100 hours of plaintiff-side pro bono legal services directly related to fair housing rights and 100 hours of pro bono legal services directly related to the promotion of disability rights. Bowditch also agreed to provide fair housing training for their employees and will distribute fair housing materials to its clients. Coldwell Banker agreed make available to employees and independent contractors a 2 hour Fair Housing training course.





### HUD v. Bowditch and Dewey

On April 3, 2013, HUD reached a \$90,000 settlement with the real estate brokerage firm Coldwell Banker and the law firm Bowditch & Dewey LLP, resolving allegations that they violated the Fair Housing Act by preventing the sale of a house in Worcester, MA, to a buyer who intended to convert it into a group home for persons with disabilities. This settlement arose from a Secretary-initiated complaint and investigation. Erwin Miller, who was the executor of the owner's estate and lived next door to the property, had entered into a purchase and sale agreement with the buyer. However, after learning the buyer's intention, he told his real estate agent that he wished to sell to a "responsible family" and not to unrelated people. The agent, an independent contractor with Coldwell Banker, communicated the refusal to the buyer. Subsequently, the seller's attorney, from Bowditch & Dewey LLP, recorded a restrictive covenant that prohibited the use of the property for a group home, lodging house, dormitory, co-op, or temporary shelter. As a result, the buyer withdrew from the sale.

Under the terms of the Conciliation Agreement, Mr. Miller paid \$39,000 to the buyer and \$6,000 to the buyer's real estate agent. Coldwell Banker and its real estate agent also paid the buyer \$39,000 and the buyer's real estate agent \$6,000. In the public interest, Coldwell Banker trained its agents on fair housing and continued charitable work with Habitat for Humanity on a property in Worcester. Bowditch & Dewey will perform 200 hours of pro bono legal work related to the promotion of fair housing rights and disability rights, train its lawyers and support staff on fair housing, and report all requests for covenant work to the Department for two years.

### HUD v. CMG Mortgage Insurance Company

On September 9, 2013, HUD reached a \$30,000 settlement with CMG Mortgage Insurance Company, the largest provider of private mortgage insurance to credit unions, resolving allegations that CMG violated the Fair Housing Act by denying insurance coverage on a South Jordan, UT, couple's mortgage loan because the wife was on maternity leave. On October 18, 2012, HUD filed a Secretary-initiated complaint to investigate possible discrimination against other applicants. Under the settlement, CMG agreed to pay \$5,000 to the couple and \$25,000 to an organization that will educate the public about its fair lending rights. CMG also agreed to train its employees on a new guideline developed by CMG and HUD regarding the treatment of maternity, paternity, and pregnancy leave income.

### HUD v. Wells Fargo Bank, N.A. et al.

On May 5, 2013, HUD approved a \$39 million settlement with Wells Fargo, resolving allegations that the bank failed to market and maintain real estate owned (REO) properties that it owned, serviced, or held in trust after foreclosure in black and Hispanic neighborhoods, compared to those in white neighborhoods, in violation of the Fair Housing Act. Under the settlement, Wells Fargo will invest a total of \$39 million in grants to nonprofit organizations and municipal entities to support home ownership, neighborhood stabilization, property rehabilitation, and housing development in 45 communities across the country. Wells Fargo will also develop new best practices and conduct trainings related to REO properties.

The settlement resolved three complaints. The first was filed by the National Fair Housing Alliance (NFHA) and other fair housing groups regarding REO properties in 19 metropolitan areas; \$27 million of the agreement will be used to support neighborhoods in these 19 areas. The second complaint was filed by Jacksonville Area Legal Aid regarding Jacksonville, Florida; this agreement called for an investment of \$450,000 in Jacksonville, Florida. The third case was filed by HUD as a Secretary-initiated complaint and called for an additional \$11.5 million that will support neighborhoods in an additional 25 cities.



# The Fair Housing Initiatives Program

The Fair Housing Initiatives Program (FHIP) promotes compliance with the Fair Housing Act and substantially equivalent state and local fair housing laws through private enforcement and educational activities. FHIP funds are used to support a network of experienced fair housing enforcement organizations throughout the country and to educate the public and housing industry about their rights and responsibilities under the Fair Housing Act. Congress established FHIP under Section 561 of the Housing and Community Development Act of 1987. The implementing regulations for FHIP are found at 24 CFR part 125.

FHIP consists of the following three funding initiatives: (1) Private Enforcement Initiative (PEI), (2) Education and Outreach Initiative (EOI), and (3) Fair Housing Organizations Initiative (FHOI). HUD makes most FHIP funds available competitively through notices of funding availability (NOFAs) or requests for proposals (RFPs). Appendix D contains a summary of the FHIP grant awards made in 2012 and 2013.

## Private Enforcement Initiative (PEI)

PEI provides funding to private, tax-exempt fair housing enforcement organizations for the investigation of housing discrimination complaints and the administrative or judicial enforcement of federal, state, or local fair housing laws. PEI recipients conduct intake, investigation, mediation, and litigation of housing discrimination complaints and perform tests of the housing, lending, and insurance markets.

The Multi-Year Funding Component under PEI provides 36-month grants of up to \$975,000 (\$325,000/year), subject to appropriation, to Fair Housing Enforcement Organizations and Qualified Fair Housing Enforcement Organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience set forth in the NOFA. Additionally, organizations must have received FHIP PEI funding from FY 2009/10 through FY 2011/12 and a satisfactory performance review by the FHEO Government Technical Representative. Organizations that received FY 2010 or FY 2011 PEI PEI-PB grants were not eligible to apply under this component. Eligible activities under PEI-MYFC include, but are not limited to: (1) Intake and investigation of allegations of housing discrimination; (2) Investigation of systemic housing discrimination, through testing and other investigative methods; (3) Mediation or other voluntary resolution of allegations of housing discrimination; and (4) Litigation of fair housing cases.

The Mortgage Rescue Component under PEI provides 12- to 18-month grants of up to \$325,000 to Fair Housing Enforcement Organizations and Qualified Fair Housing Enforcement Organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience set forth in the NOFA. Eligible activities under PEI-MRC include, but are not limited to: (1) Intake and investigation of allegations of lending discrimination or providing other complaint or investigative support for the administrative or judicial enforcement of fair lending laws; (2) Investigation of possible systemic violations and enforcement pursuant to other equal opportunity or fair lending statutes when they accompany a suspected fair housing violation; (3) Assisting clients with any necessary loan modifications, loan workouts, or refinancing, as the result of a violation of the Fair Housing Act; and (4) Education and counseling to persons who may have encountered discrimination in activities related to the prevention of mortgage default or foreclosure.

## Education and Outreach Initiative (EOI)

EOI provides funding to develop, implement, carry out, and coordinate education and outreach activities that inform the public about their rights and responsibilities under federal, state, and local fair housing laws. These activities may include, but are not limited to: (1) Developing brochures and other printed materials; (2) Producing public service announcements for radio, television, and print; (3) Creating and maintaining websites; and (4) Conducting educational symposia or other training.



In FY 2011, HUD solicited EOI applications under two programs, consisting of five components: (1) the Regional/Local/Community-Based Program, which consists of the General Component (EOI-G), the Lending Component (EOI-LC), and the Higher Education Component (HEC); and (2) the National-Based Program, which consists of the National Media Campaign Component (EOI-NMCC) and the National Affirmatively Furthering Fair Housing Training Component (EOI-NAFFH).

EOI-General (G) provides 12- to 18-month grants of up to \$125,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, other nonprofit organizations representing groups of persons protected under the Fair Housing Act, state or local government agencies, and other entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-G include, but are not limited to: (1) Developing brochures and other printed materials; (2) Producing public service announcements for radio, television, and print; (3) Creating and maintaining websites; and (4) Conducting educational symposia or other training. Additionally, EOI-G grantees may educate consumers about credit management, financial literacy, and how to avoid high-cost loans and abusive lending practices that violate the Fair Housing Act.

EOI- Lending Component (LC) provides 12- to-18 month grants of up to \$125,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, other nonprofit organizations representing groups of persons protected under the Fair Housing Act or state or local fair housing laws, and other public or private entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-LC include community meetings, fair housing and lending workshops, and individual counseling sessions for homeowners who are victims or potential victims of lending discrimination or mortgage rescue scams.

EOI- National Media Campaign Component (NMCC) provides 12- to 18-month grants of up to \$2,000,000 to Qualified Fair Housing Enforcement Organizations, other fair housing enforcement organizations, and other nonprofit organizations representing groups of persons protected under the Fair Housing Act. Grantees must have at least 5 years of experience as an advertising, media, or public relations organization or must partner with an advertising and media services organization with the requisite experience. Eligible activities under EOI-NMCC are the development, implementation, and distribution of a national advertising campaign on the requirements of the Fair Housing Act.

EOI-HEC provides 12- to 18-month grants of up to \$100,000 to accredited universities, colleges, or community colleges, or student leadership organizations that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-HEC are (1) Educating students on their fair housing rights through conferences, lectures, seminars, and/or workshops; (2) Developing and implementing internships or employment opportunities for students; and (3) Developing and implementing curricula for students to pursue careers in fair housing law and investigations.

EOI- National Affirmatively Furthering Fair Housing Training Component (NAFFH) provides a 12- to 18-month grant of up to \$500,000. Eligible activities under EOI-NAFFH are the development and implementation of a nationwide affirmatively furthering fair housing training and a complementary web-based training program that are appropriate for a variety of audiences, such as housing counseling agencies, Community Development Block Grant (CDBG) entitlement jurisdictions, and fair housing organizations.

**How can we tell him that the color of his skin is keeping his family from the home of its dreams?**

Image by Benito Kiefer

Housing discrimination isn't just unfair - it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of race, color, national origin, religion, sex, familial status or disability, report it to HUD or your local fair housing center.

**Fair Housing Is Your Right. Use It.**

Visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) or call the HUD Hotline  
**1-800-669-9777** (English/Español) **1-800-927-9275** (TTY)

A public work made possible through the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a 501(c)(3) nonprofit organization. For more information, visit [www.nfha.org](http://www.nfha.org).





## Fair Housing Organizations Initiative (FHOI)

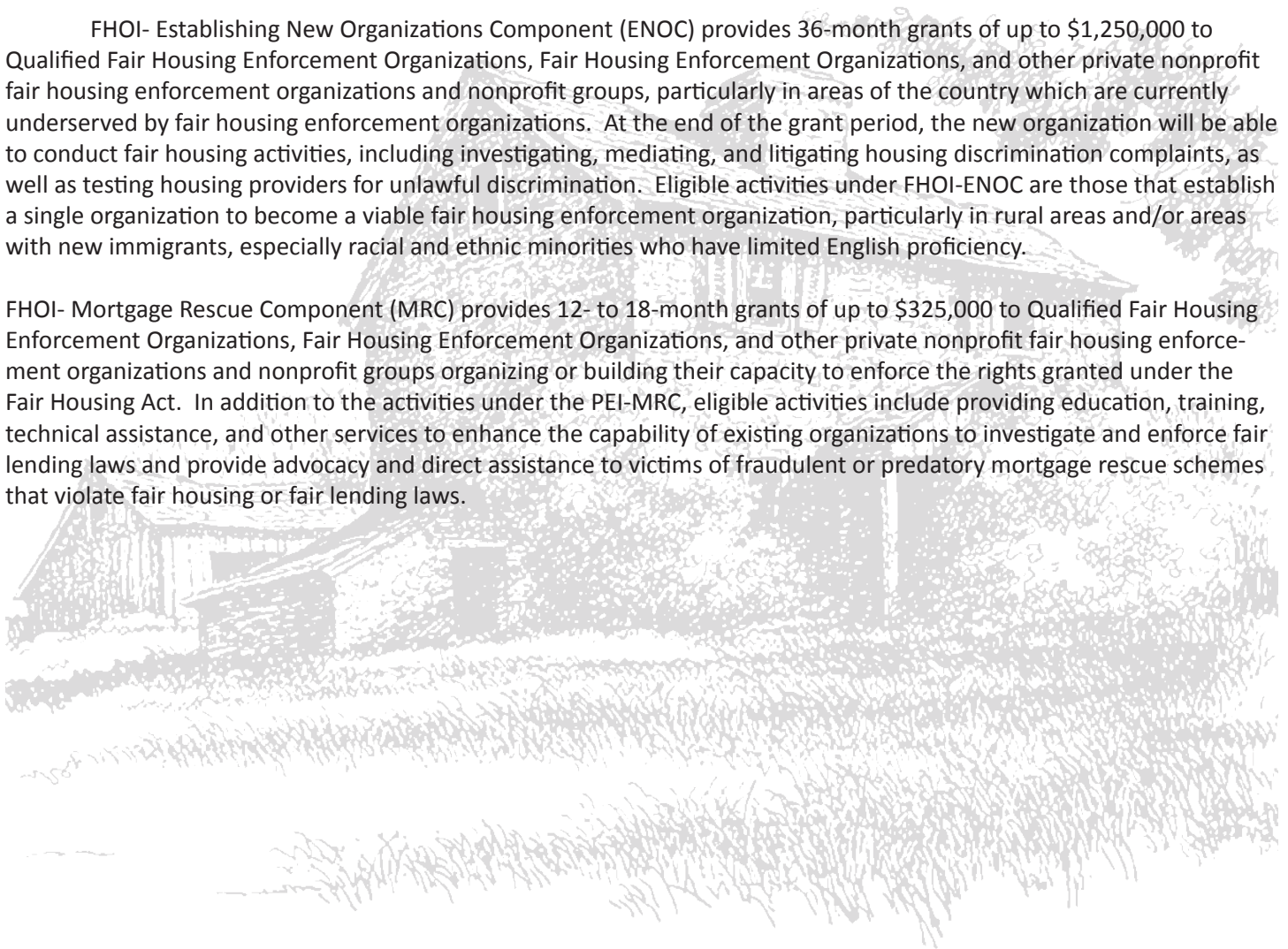
FHOI provides funding to help establish new fair housing enforcement organizations and to build the capacity of existing organizations, particularly in areas of the country which are currently underserved by fair housing enforcement organizations, including rural areas or areas with a large number of recent immigrants. FHOI seeks to build the capacity of existing organizations and establish new organizations to conduct fair housing enforcement activities, such as investigating, mediating, and litigating housing discrimination complaints, and testing housing providers for unlawful discrimination.

In FY 2012, HUD made FHOI awards under the Continued Development General Component (FHOI-CDGC), the Establishing New Organizations Component (FHOI-ENOC), and the Mortgage Rescue Component (FHOI-MRC).

FHOI- Continued Development General Component (CDGC) provides 12- to 18-month grants of up to \$325,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups building their capacity to become a viable fair housing enforcement organization. Eligible activities under FHOI-CDGC include, but are not limited to: (1) Changing from a fair housing education organization to one which will include an enforcement staff; (2) Accessing more sources of expertise or technical assistance, such as through hiring persons with legal or investigative skills in lending; and (3) Opening a satellite office.

FHOI- Establishing New Organizations Component (ENOC) provides 36-month grants of up to \$1,250,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups, particularly in areas of the country which are currently underserved by fair housing enforcement organizations. At the end of the grant period, the new organization will be able to conduct fair housing activities, including investigating, mediating, and litigating housing discrimination complaints, as well as testing housing providers for unlawful discrimination. Eligible activities under FHOI-ENOC are those that establish a single organization to become a viable fair housing enforcement organization, particularly in rural areas and/or areas with new immigrants, especially racial and ethnic minorities who have limited English proficiency.

FHOI- Mortgage Rescue Component (MRC) provides 12- to 18-month grants of up to \$325,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups organizing or building their capacity to enforce the rights granted under the Fair Housing Act. In addition to the activities under the PEI-MRC, eligible activities include providing education, training, technical assistance, and other services to enhance the capability of existing organizations to investigate and enforce fair lending laws and provide advocacy and direct assistance to victims of fraudulent or predatory mortgage rescue schemes that violate fair housing or fair lending laws.





# HUD Publishes Equal Access Rule!

In February 2012, HUD published a final rule titled *Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity* (“Equal Access Rule”), requiring housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration be made available without regard to actual or perceived sexual orientation, gender identity, or marital status.

The Equal Access Rule follows a HUD commissioned study of housing discrimination against the LGBT community titled [An Estimate of Housing Discrimination Against Same-Sex Couples](#). The study found that adverse treatment of same-sex couples is present in every metropolitan area where tests were conducted.



[Get more information on HUD's LGBT fair housing initiatives.](#)

## Read the Equal Access Rule!





# Oversight of Recipients of HUD Funds

HUD monitors state and local government agencies and private entities that receive HUD funds to ensure that they comply with civil rights statutes and civil rights-related program requirements. HUD reviews the programs by: (1) investigating complaints alleging discrimination or failure to comply with civil rights requirements by a recipient of HUD funds and (2) conducting compliance reviews of such recipients. HUD also monitors HUD-funded recipients to determine their performance under the civil rights-related program requirements of HUD's Office of Community Planning and Development, Office of Public and Indian Housing, and Office of Housing.

The following statutes and executive orders prohibit HUD recipients from engaging in discrimination:

- Title VI of the Civil Rights Act of 1964
- Section 504 of the Rehabilitation Act of 1973
- Section 109 of the Housing and Community Development Act of 1974
- Section 282 of the Cranston-Gonzalez National Affordable Housing Act
- Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act of 1990
- Title IX of the Education Amendments Act of 1972
- Executive Order 11063
- Executive Order 11246

## Complaints against Recipients of HUD Funds

When someone files a discrimination complaint against a recipient of HUD funds, HUD investigates the complaint to determine whether the recipient violated civil rights laws or civil-rights related program requirements. At the conclusion of the investigation, HUD issues written findings of its investigation. Typically, HUD issues a Letter of Findings to the recipient and provides notice of such findings to the complainant. The Letter of Findings contains the findings of fact and any findings of noncompliance, along with a description of an appropriate remedy. In Section 109 and Section 504 complaint investigations, the Letter of Findings also includes a notice of the right of the recipient or the complainant to request a review of the Letter of Findings.

When HUD makes a determination of noncompliance, HUD will resolve the matter through informal means whenever possible. The typical method used to informally resolve a determination of noncompliance is the Voluntary Compliance Agreement (VCA), which details the steps the recipient must take to correct civil rights and other related violations set out in the Letter of Findings. If the recipient refuses to informally resolve the matter, HUD can take appropriate action to effect compliance, including, but not limited to, suspension or debarment proceedings under 2 CFR 2424, financial sanctions, or other remedies that may be legally available. In taking an enforcement action, generally, HUD must provide appropriate notice and an opportunity for a hearing, appeal, or other administrative procedure to which the recipient is entitled under applicable statutes or regulations.





Table 16 shows the number of complaints received in FY 2012 that alleged discrimination or noncompliance by a recipient of HUD funds and the civil rights law that was allegedly violated. The table also shows the number of investigations closed during the fiscal year. These numbers include investigations of complaints that were filed in FY 2012 or in previous fiscal years.

**Table 16: Complaints against Recipients of HUD Funds (FY 2012)**

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
<b>Complaints Filed</b>	383	838	50	281	18	1,570
<b>Investigations Closed</b>	665	1,142	47	371	11	2,236

Table 17 shows the number of complaints received in FY 2013 that alleged discrimination or noncompliance by a recipient of HUD funds and the civil rights law that was allegedly violated. The table also shows the number of investigations closed during the fiscal year. These numbers include investigations of complaints that were filed in FY 2013 or in previous fiscal years.

**Table 17: Complaints against Recipients of HUD Funds (FY 2013)**

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
<b>Complaints Filed</b>	459	838	72	295	7	1,671
<b>Investigations Closed</b>	327	751	63	274	7	1,422

### Compliance Reviews of Recipients of HUD Funds

HUD conducts compliance reviews to determine whether a recipient of HUD funds is in compliance with applicable civil rights laws and their implementing regulations. HUD may initiate a compliance review whenever a report, complaint, or any other information indicates a possible failure to comply with applicable civil rights laws and regulations. HUD initiates most compliance reviews based on risk analyses, issues raised during a limited monitoring review, or when a civil rights problem is detected through HUD program monitoring.

After a review to assess whether the recipient of HUD funds has complied with civil rights laws, HUD issues written findings of its review. Typically, HUD issues a Letter of Findings to the recipient. A Letter of Findings contains the findings of fact and any findings of noncompliance, along with a description of an appropriate remedy.

When HUD makes a determination of noncompliance, HUD must seek a resolution of the matter through informal means. The typical method used to informally resolve a finding of noncompliance is a Voluntary Compliance Agreement (VCA), which details the steps the recipient must take to correct the civil rights and other related violations set out in the Letter of Findings. If the recipient refuses to informally resolve the matter, HUD can take appropriate action to effect compliance, including, but not limited to, suspension or debarment proceedings under 2 CFR 2424, grant sanctions, or other remedies that may be legally available. In taking an enforcement action, in most programs, HUD must provide appropriate notice and an opportunity for such hearing, appeal, or other administrative proceeding to which the recipient is entitled under applicable statutes or regulations.



Table 18 shows the number of compliance reviews that were initiated in FY 2012 and the civil rights law under which they were conducted. The table also shows the number of compliance reviews that were closed during the fiscal year. These numbers include compliance reviews that were initiated in FY 2012 or in previous fiscal years.

**Table 18: Compliance Reviews of Recipients of HUD Funds (FY 2012)**

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
<b>Compliance Reviews Initiated</b>	34	35	18	16	2	105
<b>Compliance Reviews Closed</b>	21	23	6	12	0	62

Table 19 shows the number of compliance reviews that were initiated in FY 2013 and the civil rights law under which they were conducted. The table also shows the number of compliance reviews that were closed during the fiscal year. These numbers include compliance reviews that were initiated in FY 2013 or in previous fiscal years.

**Table 19: Compliance Reviews of Recipients of HUD Funds (FY 2013)**

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
<b>Compliance Reviews Initiated</b>	19	19	9	11	0	58
<b>Compliance Reviews Closed</b>	4	12	0	2	0	18



EQUAL HOUSING  
OPPORTUNITY



# Section 3 of the Housing and Urban Development Act of 1968

Section 3 of the Housing and Urban Development Act of 1968 requires that recipients of covered financial assistance, to the greatest extent feasible, direct employment and other economic opportunities arising in connection with covered projects and activities to low- and very low-income persons and to business concerns that employ low- and very low-income persons. Section 3 helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency in communities where covered financial assistance is spent.

## Section 3-Covered Financial Assistance

In general, Section 3-covered financial assistance includes HUD funds for Public and Indian Housing programs and Housing and Community Development programs. Section 3-covered financial assistance includes, but is not limited to, the following HUD Programs: Public Housing Capital Fund, Public Housing Operating Fund; Section 8 Project-Based Vouchers which apply to rehabilitated and new construction housing; HOPE VI Revitalization; Rental Assistance Demonstration; the Choice Neighborhoods Initiative; Public Housing Family Self-Sufficiency; Resident Opportunities and Self-Sufficiency; Community Development Block Grants; HOME Investment Partnerships Grants, Housing Opportunities for Persons with AIDS; Emergency Solutions Grants; Neighborhood Stabilization; Section 202; Section 811; and Lead Hazard Control.

## Section 3-Covered Projects and Activities

Section 3-covered projects and activities include the development, operation, and modernization of public and Indian housing. The Section 3 requirements apply to recipients, contractors, and subcontractors for these projects and activities regardless of the amount of covered HUD funding that they receive.

Section 3-covered projects and activities also include Housing and Community Development projects, such as the construction, reconstruction, conversion, or rehabilitation of housing (including reduction and abatement of lead-based paint hazards) and other public construction. Employment and other economic opportunities arising in connection with covered projects include maintenance contracts (e.g., lawn care, re-painting, and routine maintenance) and professional service contracts associated with construction (e.g., accounting, architectural, engineering, marketing, and legal services).

## Section 3 Employment and Contracting Goals

HUD regulations set minimum employment and contracting goals for recipients of Section 3-covered financial assistance. When conducting Section 3-covered projects and activities, the minimum numerical goal for the employment of Section 3 residents is 30 percent of all new hires for a one year period. The minimum numerical goal for awarding contracts to Section 3 businesses is for 10 percent of the total dollar amount of all construction contracts and 3 percent of the total dollar amount of all non-construction contracts. Employment and other economic opportunities arising in connection with covered projects include maintenance contracts (e.g., lawn care, re-painting, and routine maintenance) and professional service contracts associated with construction (e.g., accounting, architectural, engineering, marketing, and legal services).

## Section 3 Record Keeping and Reporting Requirements

Recipients of Section 3-covered financial assistance are required to ensure compliance in their operations and those of their contractors, subcontractors, and sub-recipients. Recipients of Section 3 covered assistance must document actions taken to comply with the employment and contracting requirements of Section 3, the results of those actions,





and impediments encountered. Recipient agencies should demonstrate notification to intended beneficiaries, maintain records of job vacancies, solicitation for bids or proposals, selection criteria, and contract documents (including scope of work and contract amount), in accordance with federal or state procurement laws and regulations.

Each recipient of Section 3-covered assistance is required to submit an annual report to HUD using form [HUD-60002](#). Section 3 reports are required even if the recipient did not undertake any activities that triggered the Section 3 requirements if they received more than the threshold amount during any reporting period. There is no threshold amount for public housing programs; all funding is covered.

Any Section 3 resident or business concern seeking employment, training, or contracting opportunities generated by covered assistance, or authorized representatives of such residents or businesses, may file a complaint with HUD alleging that a recipient or contractor is not in compliance with Section 3. Section 3 complaints must be filed no later than 180 days from the date of the action or omission upon which the complaint is based. The Assistant Secretary for Fair Housing and Equal Opportunity may extend the complaint filing deadline for good cause shown, pursuant to 24 CFR 135.76(c)(1).

### Section 3 Background

In September 2012, FHEO awarded \$600,000 in competitive HUD TI/TA funds to recipients of covered HUD funding to increase their capacity to meet the regulatory requirements of Section 3 of the Housing and Urban Development Act of 1968. Specifically, HUD awarded \$50,000 to twelve recipients of covered HUD funds (including housing authorities and one entitlement community) to hire a full-time Section 3 Program Coordinator for one year. At the time of selection, grantees were located in areas with relatively high unemployment rates; had developed partnerships with other local community and social service agencies to provide resources to Section 3 residents and businesses; and showed commitment to financially support their Section 3 Coordinator positions beyond the initial year of HUD funding. Grants were awarded to the following recipients:

**Table 20: Recipients of HUD TI/TA Funds**

State	Recipient Name
California	San Joaquin Housing Authority
Florida	Orlando Housing Authority
Illinois	Housing Authority of Joliet
Massachusetts	City of Springfield
Missouri	Housing Authority of Kansas City
Colorado	Housing Authority of the City and County of Denver <sup>1</sup>
New Jersey	Trenton Housing Authority
North Carolina	Sanford Housing Authority
North Carolina	Statesville Housing Authority
Oregon	Housing Authority of Portland
Texas	San Antonio Housing Authority
Virginia	Norfolk Redevelopment and Housing Authority

Each selected grantee hired a Section 3 Coordinator and carried out a number of activities to increase the provision of training, employment and contracting opportunities to Section 3 residents and businesses. Some of these activities include: drafting or amending Section 3 Policies/Procedures; sponsoring local job and business fairs;





meeting with labor unions and other entities regarding skill training programs; and conducting workshops for local developers. In addition, HUD took steps to make it easier for recipient agencies to award contracts to Section 3 businesses.

### **Section 3 Business Registry Pilot Program**

A pilot program to assess the feasibility of implementing a national registry of Section 3 businesses was officially launched on January 18, 2012. The pilot program was implemented in the following five metropolitan areas: (1) Detroit, MI; (2) Los Angeles, CA; (3) Miami, FL; (4) New Orleans, LA; and (5) Washington, DC. The Department selected these pilot locations based on unemployment rates, the numbers of small businesses that may be Section 3 eligible, and the amount of HUD funds that could potentially result in contracting opportunities for Section 3 businesses.

Under the program, firms that are located in one of the five pilot locations, and meet the definition of a Section 3 business concern, certify their eligibility online with HUD. Once verified, these firms are placed into HUD's registry of self-certified Section 3 businesses. Public housing authorities, state and local governments, developers, and others have been urged to use the registry to notify Section 3 businesses in their metropolitan area about the availability of HUD-funded contracting opportunities in fulfillment of the regulatory requirements at 24 CFR 135.32. At the end of FY 2012, more than 630 businesses had self-certified their eligibility as Section 3 businesses in the five metropolitan areas.

### **Grantee Reporting**

Overall, 5,158 Section 3 businesses received construction contracts during the 2012 reporting period. Of the \$8.7 billion in Section 3 covered construction contracts that were awarded, \$825.8 million was awarded to Section 3 businesses. In addition, \$60.2 million of all non-construction contracts were awarded to 2,129 Section 3 businesses.

In November 2012, FHEO sent notices to more than 2,400 recipients of Section 3 covered funding regarding delinquent submissions of Section 3 Annual Reports (form HUD-60002). These notices were issued in conjunction with PIH and CPD to increase the overall grantee reporting rate from 62 percent. As a result of this collaborative effort, Section 3 reporting rates for the 2012 reporting period increased to more than 80 percent.

According to the reports submitted by Section 3 covered recipients for the 2012 reporting period, the expenditure of covered HUD funding generated over 52,000 new jobs. Section 3 residents received 19,160 (37 percent) of these new jobs, exceeding the minimum goal of 30 percent.

### **Section 3 Activities in FY 2013**

During FY 2013 some of the major outcomes from the Section 3 NOFA grants were:

- 5 out of 11 Section 3 NOFA grantees (46%) reported an increase in their overall knowledge and



experience with implementing the regulatory requirements of Section 3.

- All 11 Section 3 NOFA grantees reported that their Section 3 Coordinator was responsible for revising their current Section 3 Policies, Procedures, or Plans and their agency is taking steps to have them officially adopted by their Commission, Board, Council, etc.
- 10 of the 11 Section 3 NOFA grantees currently have procedures in place to verify the eligibility of Section 3 residents and businesses. Five of these agencies (46%) did not have such procedures in place at the time of their grant award.
- All 11 Section 3 NOFA grantees reported that their agency currently maintains lists of Section 3 residents. Seven of these agencies (64%) reported that they did not maintain such lists at the time of their grant award.
- 10 of the 11 Section 3 NOFA grantees reported that their agency currently maintains lists of Section 3 businesses. Six of these agencies (55%) reported that they did not maintain such lists at the time of their grant award.
- 5 of the 11 Section 3 NOFA grantees (46%) reported an increase in the percentage of jobs provided to Section 3 residents.
- 7 of the 11 Section 3 NOFA grantees (64%) reported an increase in the percentage of contracts awarded to Section 3 businesses.

Additional information on the Section 3 NOFA grantees and their Coordinators can be found in the “Grantee Spotlight” on the Section 3 webpage at [www.hud.gov/section3](http://www.hud.gov/section3).

At the end of FY 2013, approximately 800 Section 3 businesses had self-certified their eligibility in the five pilot metropolitan areas. In an effort to determine the overall effectiveness of the Section 3 Business Registry Pilot program, and to assess the feasibility of expanding this initiative nationwide, HUD conducted a survey of Section 3 businesses in its registry and recipients of HUD funding located in the five pilot areas. The survey results revealed the following:

- 94% of survey respondents found the website, application, and database to be user-friendly.
- 40% of Section 3 businesses in the registry used the system to notify other local Section 3 businesses about the availability of sub-contracting opportunities.
- 89% of survey respondents recommended that the Section 3 Business Registry should be expanded nationwide.
- 73% of survey respondents recommended that HUD do more to advertise the Section 3 Business Registry.
- 57% of survey respondents recommended that HUD do more to ensure that PHAs and other grantees are using the Business Registry to notify Section 3 businesses about the availability of local HUD-funded contracts.

At this time, HUD is considering the expansion of the Section 3 Business Registry Pilot Program nationwide.

## **Outreach and Education**

In FY 2013, FHEO staff in headquarters and the field conducted more than 130 trainings for PHAs, units of local government, housing professionals, developers, HUD staff, and the general public. In total, more than 3,000 agencies attended Section 3 trainings or directly received technical assistance from FHEO staff during the fiscal year. Some of the major training sessions were provided to the National Association of Housing Redevelopment Organization (NAHRO); State of Missouri Department of Economic Development; City and County of Los Angeles; and the Idaho Housing Finance



Association.

## Enforcement Activities

In FY2013, FHEO staff in headquarters and the field carried out the following enforcement activities pursuant to Section 3:

- Conducted approximately 25 Section 3 Compliance or Monitoring Reviews
- Investigated more than 13 Section 3 complaints
- Negotiated 11 Voluntary Compliance Agreements (VCAs)

Some of the agencies that were the subject of Section 3 enforcement activities include: the City of Independence Housing Authority (Missouri); Mississippi Development Authority; City of San Mateo, California; City of Vancouver, Washington; Orlando Housing Authority; Housing Authority of the City of Milwaukee; and State of Utah.

## Section 3 Compliance

According to the Section 3 summary reports (HUD form 60002) submitted by covered recipients during the 2013 reporting period<sup>1</sup>, the expenditure of covered HUD funding generated approximately 61,600 new jobs. Section 3 residents received 27,166 of these new jobs.

Overall, 5,622 Section 3 businesses received construction contracts during the 2013 reporting period. Of the \$11.7 billion in Section 3 covered construction contracts that were awarded, more than \$832.2 million were awarded to Section 3 businesses.

In addition \$84.4 million of all non-construction contracts were awarded to Section 3 businesses.

<sup>1</sup> Section 3 HUD-60002 reports submitted in FY 2013 reflect employment, training, and contracting opportunities generated from the expenditure of covered HUD funding during 2012.





# Appendix A: Fair Housing Assistance Program (FHAP) Agencies, by State

State	FHAP Agencies	
ARIZONA	State Agency:	Civil Rights and Conflict Resolution Section Arizona Attorney General's Office
	Locality:	City of Phoenix Equal Opportunity Department
ARKANSAS	State Agency:	Arkansas Fair Housing Commission
CALIFORNIA	State Agency:	California Department of Fair Employment and Housing
COLORADO	State Agency:	Colorado Civil Rights Division
CONNECTICUT	State Agency:	Connecticut Commission on Human Rights and Opportunities
DELAWARE	State Agency:	Delaware Division of Human Relations
DISTRICT OF COLUMBIA		District of Columbia Office of Human Rights
FLORIDA	State Agency:	Florida Commission on Human Relations
	Localities:	Broward County Office of Equal Opportunity
		Jacksonville Human Rights Commission
		Office of Community Affairs – Human Relations Department
		Palm Beach County Office of Equal Opportunity
		Pinellas County Office of Human Rights
City of Tampa Office of Community Relations		
HAWAII	State Agency:	Hawaii Civil Rights Commission
ILLINOIS	State Agency:	Illinois Department of Human Rights
INDIANA	State Agency:	Indiana Civil Rights Commission
	Localities:	Elkhart Human Relations Commission Municipal Building
		Fort Wayne Metropolitan Human Relations Commission
		Gary Human Relations Commission
		Hammond Human Relations Commission
		South Bend Human Relations Commission
City of Evansville-Vanderburgh County Human Relations Commission		





IOWA	State Agency:	Iowa Civil Rights Commission
	Localities:	Cedar Rapids Civil Rights Enforcement Agency
		Davenport Civil Rights Commission
		Des Moines Human Rights Commission
		Mason City Human Rights Commission/Cerro Gordo
		Sioux City Human Rights Commission
		Waterloo Commission on Human Rights
KANSAS	Localities:	Lawrence Human Relations Commission and Human Relations/Resources Dept.
		Fair Housing Assistance Program   City Of Olathe
		Salina Human Relations Department
KENTUCKY	State Agency:	Kentucky Commission on Human Rights
	Locality:	Lexington-Fayette Urban County Human Rights Commission
LOUISIANA	State Agency:	Public Protection Division, Louisiana Department of Justice
MAINE	State Agency:	Maine Human Rights Commission
MARYLAND	State Agency:	Maryland Commission on Civil Rights
MASSACHUSETTS	State Agency:	Massachusetts Commission Against Discrimination
	Localities:	Boston Fair Housing Commission
		Cambridge Human Rights Commission
MICHIGAN	State Agency:	Michigan Department of Civil Rights
MINNESOTA	Localities:	City of Duluth Human Rights Office
		City of St. Paul Department of Human Rights and Equal Economic Opportunity Commission
MISSOURI	State Agency:	Missouri Commission on Human Rights, Department of Labor and Industrial Relations,
	Localities:	Kansas City (MO) Human Relations Department
		St. Louis Civil Rights Enforcement Agency
NEBRASKA	State Agency:	Nebraska Equal Opportunity Commission
	Localities:	Lincoln Commission on Human Rights
		Omaha Human Relations Department
NEW JERSEY	State Agency:	State of New Jersey Division on Civil Rights





NEW YORK	State Agency:	New York State Division of Human Rights
	Localities:	Rockland County Commission on Human Rights
		Westchester County Human Rights Commission
		Geneva Human Rights Commission
NORTH CAROLINA	State Agency:	North Carolina Human Relations Commission
	Localities:	City of Charlotte/Mecklenburg County Community Relations Committee
		Durham Human Relations Commission
		Greensboro Human Relations Department
		Orange County Human Relations Commission
		Winston-Salem Human Relations Commission
NORTH DAKOTA	State Agency:	North Dakota Department of Labor
OHIO	State Agency:	Ohio Civil Rights Commission
	Localities:	City of Canton Fair Housing Commission
		Dayton Human Relations Council
		City of North Olmstead
		Shaker Heights Fair Housing Review Board
OREGON	State Agency:	Oregon Bureau of Labor and Industries
PENNSYLVANIA	State Agency:	Pennsylvania Human Relations Commission
	State Agency:	Pittsburgh Human Relations Commission
	State Agency:	Reading Commission on Human Relations
RHODE ISLAND	State Agency:	Rhode Island Commission for Human Rights
SOUTH CAROLINA	State Agency:	South Carolina Human Affairs Commission
TENNESSEE	State Agency:	Tennessee Human Rights Commission
TEXAS	State Agency:	Texas Workforce Commission
	Localities:	City of Austin Equal Employment and Fair Housing Office
		City of Corpus Christi Department of Human Relations
		City of Dallas Fair Housing Office
		Fort Worth Human Relations Commission
		Garland Office of Housing and Neighborhood Services
UTAH	State Agency:	Utah Anti-Discrimination Division



VERMONT	State Agency:	Vermont Human Rights Commission
VIRGINIA	State Agency:	Virginia Department of Professional and Occupational Regulation Fair Housing Administration/Fair Housing Office
	Locality:	Fairfax County Human Rights Commission
WASHINGTON	State Agency:	Washington State Human Rights Commission
	Localities:	King County Office of Civil Rights
		Seattle Office for Civil Rights
		Tacoma Human Rights and Human Services Department
WEST VIRGINIA	State Agency:	West Virginia Human Rights Commission



# Appendix B: HUD and FHAP Complaints, by State, FY 2012

Number of Filed Cases			
State	HUD	FHAP	Total
Alabama	48	0	48
Alaska	6	0	6
Arizona	17	221	238
Arkansas	5	147	152
California	197	809	1,006
Colorado	8	117	125
Connecticut	26	61	87
Delaware	3	26	29
Dist. Of Columbia	1	26	27
Florida	50	440	490
Georgia	97	7	104
Hawaii	3	44	47
Idaho	96	0	96
Illinois	21	302	323
Indiana	7	184	191
Iowa	16	253	269
Kansas	73	17	90
Kentucky	10	111	121
Louisiana	22	88	110
Maine	3	42	45
Maryland	10	64	74
Massachusetts	21	212	233
Michigan	28	316	344
Minnesota	75	2	77
Mississippi	26	0	26
Missouri	97	260	357
Montana	23	0	23
Nebraska	33	118	151
Nevada	59	0	59
New Hampshire	30	0	30
New Jersey	80	133	213



New Mexico	45	0	45
New York	32	538	570
North Carolina	14	146	160
North Dakota	0	35	35
Ohio	62	446	508
Oklahoma	84	17	101
Oregon	3	104	107
Pennsylvania	25	204	229
Puerto Rico	40	0	40
Rhode Island	4	42	46
South Carolina	8	53	61
South Dakota	8	0	8
Tennessee	12	86	98
Texas	138	914	1,052
Utah	5	61	66
Vermont	3	28	31
Virgin Islands	4	0	4
Virginia	7	75	82
Washington	55	179	234
West Virginia	5	33	38
Wisconsin	102	0	102
Wyoming	10	0	10
<b>Total</b>	<b>1,857</b>	<b>6,961</b>	<b>8,818</b>





# HUD and FHAP Complaints, by State FY 2013

Number of Filed Cases			
State	HUD	FHAP	Total
Alabama	60	0	60
Arizona	9	209	218
Arkansas	5	135	140
California	251	683	934
Colorado	4	141	145
Connecticut	21	87	108
Delaware	1	18	19
Dist. Of Columbia	0	27	27
Florida	139	410	549
Georgia	114	0	114
Guam	1	0	1
Hawaii	6	38	44
Idaho	57	0	57
Illinois	32	355	387
Indiana	10	192	202
Iowa	19	220	239
Kansas	57	19	76
Kentucky	11	108	119
Louisiana	24	72	96
Maine	1	63	64
Maryland	6	73	79
Massachusetts	10	330	340
Michigan	29	324	353
Minnesota	60	12	72
Mississippi	21	0	21
Missouri	85	267	352
Montana	15	0	15
Nebraska	18	109	127
Nevada	61	0	61
New Hampshire	24	0	24
New Jersey	38	61	99



New Mexico	39	0	39
New York	54	451	505
North Carolina	32	112	144
North Dakota	1	39	40
Ohio	33	415	448
Oklahoma	68	0	68
Oregon	9	79	88
Pennsylvania	30	141	171
Puerto Rico	47	0	47
Rhode Island	1	47	48
South Carolina	18	54	72
South Dakota	18	0	18
Tennessee	17	96	113
Texas	154	749	903
Utah	6	72	78
Vermont	0	18	18
Virgin Islands	3	0	3
Virginia	8	72	80
Washington	38	190	228
West Virginia	11	31	42
Wisconsin	61	0	61
Wyoming	12	0	12
<b>Total</b>	<b>1,849</b>	<b>6,519</b>	<b>8,368</b>



# Appendix C: Fair Housing Initiatives Program (FHIP) Grants, FY 2012 & 2013

\* Prospective excerpts from grantee applications

FY 2012			
<b>ALABAMA</b>			
<b>Mobile</b>	<b>Mobile Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$319,795</b>
<p>The Mobile Fair Housing Center will conduct fair housing investigative and enforcement work. Investigative activities will include: recruitment and training of testers, site assessments, complaint intake, processing, referral, and counseling. Enforcement activities will include: accessibility workshops, for English-speaking and limited English proficiency (LEP) participants; outreach for accessibility design and construction and mortgage and predatory lending; compliance audits for housing for the disabled; referral of enforcement proposals and assistance to clients seeking reasonable accommodations/modifications; and various other educational and outreach efforts targeted towards underserved victims of rental discrimination.</p>			
<b>Mobile</b>	<b>Mobile Fair Housing Center, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>The Mobile Fair Housing Center will conduct outreach and fair housing trainings on: predatory lending; inclusiveness, and an affirmatively furthering fair housing (AFFH). The organization will also translate fair housing and lending material, prepare a fair housing newsletter and new materials on predatory lending, loan modification; mortgage rescue scams, and national origin discrimination; fair housing PSAs about predatory lending; and conduct a review and critique the 2012 Analysis of Impediments (AI) to Fair Housing Choice for Mobile with findings to the City and HUD.</p>			
<b>Montgomery</b>	<b>Central Alabama Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,000</b>
<p>The Central Alabama Fair Housing Center will conduct fair housing activities in 31 counties in Central Alabama. Activities will include: challenging racial steering and other discriminatory housing practices; combating discrimination in the west Alabama "Black Belt;" expanding outreach and enforcement actions to combat escalating discrimination against Latino residents; investigating and combating race discrimination; and breaking down barriers for people with disabilities.</p>			
<b>ARIZONA</b>			
<b>Phoenix</b>	<b>Arizona Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$317,651</b>
<p>The Arizona Fair Housing Center will provide fair housing enforcement activities throughout Arizona, including fair housing testing, recruiting and training testers; the intake and processing of fair housing complaints, and referral of fair housing complaints to HUD, the local Fair Housing Assistance Program (FHAP) agency, or private attorneys; and housing counseling, mediation and referral services. The Center will use grant funds for media efforts and community educational campaigns targeting low to moderate income and underserved populations including non-English speaking individuals, minorities, immigrants, persons with disabilities, and the elderly.</p>			



<b>Tucson</b>	<b>Southwest Fair Housing Council</b>	<b>PEI-LENDING</b>	<b>\$312,695</b>
<p>The Southwest Fair Housing Council will continue its “Don’t Borrow Trouble Program”. This project will conduct: intake and investigate allegations of lending discrimination and complaint support for enforcement of fair lending laws related to the prevention of mortgage default in foreclosure, mortgage modification and mortgage refinance; investigate possible violations and enforcement pursuant to other equal opportunity or fair lending statutes that accompany a suspected fair housing violation, including mortgage scam testing; help clients with loan workouts, refinancing, or modifications necessary as the result of violations; provide education and outreach to persons who may have encountered or are at risk of encountering lending discrimination or schemes related to the prevention of mortgage or foreclosure default.</p>			
<b>Tucson</b>	<b>Southwest Fair Housing Council</b>	<b>PEI-MYFC</b>	<b>\$311,245</b>
<p>The Southwest Fair Housing Council will provide statewide full service fair housing enforcement. Activities will include testing, investigation, and resolution of fair housing complaints with an emphasis on fair housing enforcement in refugee communities through a partnership with the International Refugee Committee in Tucson. The organization will also provide fair housing services for active military personnel and veterans through collaboration with Davis Monthan Air Force Base that includes counseling to combat mortgage modification and foreclosure scams experienced by active service personnel and veterans. Further, the organization also will provide statewide fair housing education training to housing consumers, housing providers, government entities, nonprofits and others throughout the State.</p>			
<b>Tucson</b>	<b>Southwest Fair Housing Council</b>	<b>EOI-LENDING</b>	<b>\$122,989</b>
<p>The Southwest Fair Housing Council will expand its fair lending activities in Metropolitan Phoenix. This project will include: fair housing and lending workshops, community meetings incorporating fair lending issues, individual counseling for homeowners at risk for discrimination as members of protected classes, and the provision of education for consumers about their fair housing and fair lending rights. SWFHC will work with public and private agencies and organizations throughout Metropolitan Phoenix and in coordination with communities conducting AFFH activities consistent with their AIs to Fair Housing. When appropriate, referrals for possible fair lending and fair housing complaints will be made to HUD, the State Attorney General’s Office of and the City of Phoenix Equal Opportunity Department.</p>			
<b>CALIFORNIA</b>			
<b>Bakersfield</b>	<b>Greater Bakersfield Legal Assistance, Inc.</b>	<b>PEI-MYFC</b>	<b>\$312,846</b>
<p>Greater Bakersfield Legal Assistance, Inc. (GBLA) will continue providing fair housing investigation and enforcement activities throughout Kern County, California and to expand its current services by initiating a systemic testing program through its Fair Housing Law Project (FHLP). In addition, the FHLP will engage in extensive outreach, education, and training targeting protected populations, groups serving protected populations, households, landlords, State and local governments, and other partners. The long term outcome will include increasing community awareness of fair housing law, providing a well-publicized easily-accessed intake and complaint system, reducing the incidences of housing discrimination, and identifying and reducing and/or eliminating systemic barriers to AFFH in Kern County.</p>			
<b>Fresno</b>	<b>Fair Housing Council of Central California</b>	<b>PEI-MYFC</b>	<b>\$259,034</b>
<p>The Fair Housing Council of Central California will: increase enforcement action and referrals made on actionable complaints; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, the undocumented, and persons with disabilities.</p>			



<b>Los Angeles</b>	<b>Southern California Housing Rights Center</b>	<b>PEI-MYFC</b>	<b>\$324,980</b>
<p>The Southern California Housing Rights Center (HRC) will conduct systemic testing and other investigative methods in areas within Los Angeles County where complaint statistics and FHIP Systemic Testing statistics point to persistent housing discrimination based on race, familial status and disability. HRC will provide intake of allegations of housing discrimination from bona fide complainants in areas of Los Angeles County not currently served by a QFHO organization, and provide other investigative work to provide a just resolution for fair housing discrimination, including mediation and litigating fair housing cases.</p>			
<b>Napa</b>	<b>Greater Napa Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$309,000</b>
<p>The Greater Napa Fair Housing Center, dba Fair Housing Napa Valley (FHNV) will provide fair housing education enforcement services by implementing a broad- based fair housing intake, counseling, investigation, testing, mediation, referral, and education program to address historically segregated housing patterns and barriers to fair housing in Napa County, California. FHNV will collaborate with 15 faith-based grassroots agencies to market its fair housing services in English and Spanish.</p>			
<b>Oakland</b>	<b>Bay Area Legal Aid</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>Bay Area Legal Aid (Bay Legal) will address the fair housing needs of low- income residents in the protected classes with a focus on non-English speaking immigrants, the disabled and underserved populations in communities outside of the urban core. Bay Legal will develop an outreach plan, conduct complaint and audit based testing; conduct community fair housing education presentations; provide fair housing enforcement trainings for staff of local Bay Area government and community-based organizations; conduct six regional trainings on fair housing law and litigation; conduct intake for complaints and investigate complaints of housing discrimination; conciliate complaints of housing discrimination; file affirmative complaints; and submit legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to AFFH.</p>			
<b>Oakland</b>	<b>Housing and Economic Rights Advocates</b>	<b>FHOI-LENDING</b>	<b>\$168,261</b>
<p>Housing and Economic Rights Advocates (HERA) will implement its Fair Lending and Foreclosure Prevention Project in Solano County. Activities will include: Fair Lending Legal Trainings for private/legal services attorneys; legal counseling to Solano County homeowners who are members of protected groups; in-depth legal assistance for homeowners victimized by fair lending abuses and mortgage rescue fraud; education and outreach to homeowners through targeted mailings and workshops; systemic investigation of scammers and pursuit of complaints or other enforcement actions, if necessary, against them. HERA has capacity to provide services in Tagalog, Visaya, Spanish, Portuguese, Russian, and French.</p>			
<b>Rancho Cucamonga</b>	<b>Inland Mediation Board</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>Inland Fair Housing and Mediation Board (IFHMB) will collaborate with the County of San Bernardino, its unincorporated cities and towns and 12 entitlement cities to AFFH by monitoring recommendations made in AI documents required by HUD, including developing activities and timelines with authorities and developing action plans in collaboration with government partners to measure progress toward removing impediments and developing viable future objectives. In addition, IFHMB will: conduct complaint-based testing and site tests, including all protected bases, with a focus on the disability community; develop and secure memorandums of understanding with disability community agency leaders to conduct fair housing clinics at their sites to educate, promote awareness, and address complaints about fair housing rights and IFHMB's services; and conduct accessibility site tests to determine whether design features outlined in the accessibility brochures previously distributed were followed.</p>			
<b>Rancho Cucamonga</b>	<b>Inland Mediation Board</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>IFHMB will add one half-time attorney and two part-time investigators to conduct cases of mortgage, foreclosure rescue, and loan modification fraud investigations, with an emphasis on LEP victims. The positions will augment IFHMB's new fair housing Legal Department. IFHMB will focus this work on systemic discriminatory practices and forward systemic cases to HUD for further investigation and enforcement. In addition, IFHMB will directly assist individual complaints of mortgage fraud, focusing on providing advocacy and assistance with remedy. The grant will also allow work toward more in-depth identification and investigation activities to expose predatory mortgage fraud predators, with a focus on those practices deemed pervasive or institutional.</p>			





<b>Rancho Cucamonga</b>	<b>Inland Mediation Board</b>	<b>EOI-AFFH</b>	<b>\$125,000</b>
<p>IFHMB will add an educator position to develop and administer a basic fair housing curriculum in English and Spanish for public service and housing industry federal funding recipients. IFHMB will work with the County of San Bernardino (incl. the Housing Authority), 19 cities, two Housing Authorities which receive CDBG and HOME funds, and the Upland Housing Authority to administer the fair housing curriculum. IFHMB will also work with Human Resource Departments of the organizations to distribute its "Equal Access" CD, which provides information on fair housing Federal and State protected classes. IFHMB will report on the success of the training results extracted directly from client feedback.</p>			
<b>Riverside</b>	<b>Fair Housing Council of Riverside County, Inc.</b>	<b>PEI-MYFC</b>	<b>\$284,894</b>
<p>The Fair Housing Council of Riverside County, Inc. (FHCRC) will provide comprehensive educational and counseling services. Activities will include: tester training; referral of enforcement proposals to HUD or DFEH; mediation or conciliation on housing discrimination issues; referral of housing discrimination complaints to private attorneys; creating partnerships with local agencies; training for disabled and LEP individuals; outreach with local groups; meetings with developers; fair housing law and enforcement training/education; distribution of fair housing materials; Public Service Announcement distribution; fair housing assessments; fair housing counseling; and rental complaints/intakes.</p>			
<b>Riverside</b>	<b>Fair Housing Council of Riverside County, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>FHCRC will address lending issues identified in both the City and County of Riverside's AI to fair housing. FHCRC will educate individuals in protected classes on fair housing and lending laws as well as mortgage modification scams. The organization will build on existing relationships through its landlord/tenant contacts, housing authority residents, community partnerships and local community colleges, and reach participants through local businesses, community/senior centers, churches, advocacy groups, schools and service organizations through their existing programs.</p>			
<b>San Francisco</b>	<b>California Rural Legal Assistance, Inc.</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>California Rural Legal Assistance, Inc. (CRLA) will support its Lending Discrimination Project which will: perform outreach to underserved rural agricultural communities, migrant and seasonal farm workers, recent immigrants, indigenous groups, LEP, ethnic minorities, linguistically and culturally isolated populations, the disabled and homeless, and veterans; distribute educational material on predatory lending, mortgage rescue scams, homeowner rights and obligations, and post-foreclosure eviction rights. CRLA will also assist clients with loan workouts, refinancing, and modifications; litigate for clients in foreclosure, victims of predatory lending, foreclosure rescue scams; comment on proposed policy addressing the needs of low-income rural communities and communities of color; provide support for administrative or judicial enforcement of equal opportunity or fair lending laws; and increase tests of systemic discrimination.</p>			
<b>San Francisco</b>	<b>California Rural Legal Assistance, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>CRLA, a private non-profit California corporation that provides legal services to farm workers, minority and low-income communities in rural California, will target vulnerable and underserved rural regions and populations and expand client services to combat systemic discrimination in rural California. Activities will include full service fair housing enforcement, including investigation of systemic cases; increased outreach and trainings; revision and implementation of internal CRLA fair housing complaint training, enforcement and tester training; facilitation of local and state government compliance with Consolidated Plans, Housing Elements, and AIs to Fair Housing; and promotion of capacity building and peer to peer sharing among staff, state-wide partners and other stakeholders.</p>			
<b>San Rafael</b>	<b>Fair Housing of Marin</b>	<b>PEI-LENDING</b>	<b>\$277,452</b>
<p>Fair Housing of Marin (FHOM) will build on its expertise developed through past testing audits. Latinos, people of color, and expectant mothers (disability/familial status) will be served through a lending audit that will identify systemic discrimination. As part of this project, FHOM will recruit and train new fair lending testers. People of all protected classes will be served through newspaper ads, radio campaigns and interviews, and distribution of fair housing literature. FHOM will partner with lending discrimination experts Calvin Bradford, the National Fair Housing Alliance, and Housing &amp; Economic Rights Advocates. FHOM will invite other fair housing agencies to attend lending tester training, publicize the results of the systemic audit testing, and present them to local fair housing organizations.</p>			



<b>San Rafael</b>	<b>Fair Housing of Marin</b>	<b>PEI-PB</b>	<b>\$324,997</b>
<p>FHOM will focus on the enforcement of the rights of all federally protected classes, with special focus on the rights of persons with disabilities, families with children, and Latinos. Disabled populations will be served through reasonable accommodation request letters in and reasonable accommodation conferences in Marin/Sonoma counties and Solano County. Latino populations will be served through Latino Voice ID audits, complaint solicitation through bilingual newspaper advertisements, and the distribution of bilingual fair housing literature. Families with children will be served through a familial status audit in Marin and Sonoma counties. All three counties will be served through newspaper ads, distribution of fair housing literature, presentations, intake, investigation, mediation, predatory lending and foreclosure prevention counseling and annual fair housing law and practice seminars</p>			
<b>San Rafael</b>	<b>Orange County Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$198,833</b>
<p>Orange County Fair Housing Council, Inc. will expand its existing broad-based, full-service, complaint-driven, private enforcement program to focus on Fair Housing Act violations having particular impact on minority, immigrant or disabled individuals seeking housing, while continuing our long-standing enforcement efforts. An emphasis in the activities will include identifying and taking action against steering or discouragement by real estate agents and brokers, leasing agents, and possibly home builders, resulting in denial of housing opportunities to persons in minority groups, immigrant communities or persons with disabilities. With regard to immigrants, particular attention will be given to those with LEP.</p>			
<b>CONNECTICUT</b>			
<b>Hartford</b>	<b>Connecticut Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Connecticut Fair Housing Center will provide the full range of core fair housing services including intake, investigation, testing, and litigation of fair housing cases and systemic testing and investigations. The organization will serve individuals of all protected classes with an emphasis on race or ethnicity in the rental, home sales and lending markets; individuals with disabilities seeking housing and requesting reasonable modifications and accommodations for people with disabilities; and the lesbian, gay, bisexual and transgendered community to determine if there is evidence of sex discrimination in the housing market.</p>			
<b>Hartford</b>	<b>Connecticut Fair Housing Center, Inc.</b>	<b>EOI-AFFH</b>	<b>\$125,000</b>
<p>The Connecticut Fair Housing Center will provide training on how to AFFH. Activities will include: making data on the impediments to fair housing electronically accessible; developing an AFFH training curriculum for affordable housing federal grantees, planners and developers, and community members; printing copies of the curriculum for distribution both within Connecticut and nationally; holding trainings for housing stakeholders with the goal of training 400 people; and developing and distributing a Fair Zoning School curriculum</p>			
<b>Hartford</b>	<b>Connecticut Fair Housing Center, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>The Connecticut Fair Housing Center (Center) will educate community leaders on the center's work and fair housing laws; providing fair housing training to communities of color; placing articles in newspapers and publications written in a language other than English about fair housing, the work of the Center, and how to file a housing discrimination complaint; developing and conducting focus groups for people in struggling communities to determine mobility impediments and what would assist them in making an opportunity move; creating a report based on focus group results with suggested ways to address the obstacles and presenting it to mobility counselors and others assisting people in moving; publishing and disseminating a manual on inclusionary zoning best practices.</p>			



<b>DELAWARE</b>			
<b>Wilmington</b>	<b>Community Legal Aid Society, Inc.</b>	<b>PEI-MYFC</b>	<b>\$307,500</b>
<p>Community Legal Aid Society, Inc. (CLASI) will reduce the instances of housing discrimination against members of the protected classes in the State of Delaware through increased enforcement efforts. CLASI will continue activities conducted under previous PEI grants, with greater emphasis on the investigation of systemic fair housing violations through expanded testing programs, conducted with the assistance of the University of Delaware's Center for Community Research and Services (CCRS). CLASI will also collaborate with other housing advocates in the state to implement recommendations in the recently released AI to Fair Housing Choice in Delaware. Further, CLASI will conduct fair housing tests under this project</p>			
<b>DISTRICT OF COLUMBIA</b>			
<b>Washington</b>	<b>Equal Rights Center</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Equal Rights Center (ERC) will benefit individuals protected by all federally protected classes, locally protected classes in the District of Columbia and locally protected classes of surrounding areas, with a particular emphasis on disability and national origin. The ERC will: maintain a comprehensive enforcement log to accept complaints based on federally and locally protected classes; conduct intakes and investigate, through testing and other methods, new complaints of housing discrimination alleging violation of federal fair housing laws; refer meritorious complaints to HUD or the District of Columbia Office of Human Rights or assist complainants through the HUD/FHAP administrative process; and develop educational and counseling opportunities in the community through an integrated outreach approach</p>			
<b>Washington</b>	<b>Housing Counseling Services</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>Housing Counseling Services, Inc. (HCS) will conduct fair housing outreach and education activities targeted to low- and moderate- income households and underserved populations, including the LEP community, minorities, and the disabled; encourage housing industry professionals, landlords, housing providers, community-based service providers, and community and faith-based leaders to play a more active role in promoting equal housing opportunity; curtail housing discrimination; and increase the number of complaints filed with fair housing enforcement agencies throughout the DC Metropolitan area. Under this grant, HCS' primary goal is to provide public events to educate consumers on fair housing, financial literacy, credit management, and avoiding high-cost loans and abusive lending practices that violate the Fair Housing Act (FHA).</p>			
<b>Washington</b>	<b>Housing Counseling Services</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>HCS will conduct outreach, education, and counseling to identify and report lending discrimination, mortgage rescue scams, mortgage loan, and mortgage servicing fraud and abuse and identify and analyze patterns of discrimination related to the lending process. HCSs activities target low- and moderate-income and underserved home buyers and homeowners, including the immigrant, disabled, and LEP communities; encourage housing industry professionals, housing providers, community-based service providers, and community based leaders to play a more active role in promoting equal housing opportunity; curtail housing discrimination, avoiding mortgage rescue scams, and increase the number of complaints filed with fair housing enforcement agencies throughout the DC Metropolitan area.</p>			
<b>Washington</b>	<b>Lawyers' Committee for Civil Rights Under Law</b>	<b>FHOI-LENDING</b>	<b>\$324,323</b>
<p>The Lawyers' Committee for Civil Rights Under Law will continue the efforts of the National Loan Modification Scam Prevention Network. The Loan Modification Scam Prevention Network will: collect reports of mortgage rescue scams from victims and input them into the database; continue ongoing litigation against scammers and bring additional lawsuits; seek successful resolution of lawsuits against scammers for plaintiffs; add new non-governmental organizations and new governmental regulatory and enforcement agencies as partners in the Loan Modification Scam Prevention Network; and attract visitors to the <a href="http://www.preventloanscams.org">www.preventloanscams.org</a> website.</p>			



<b>Washington</b>	<b>National Community Reinvestment Coalition</b>	<b>FHOI-ENOC</b>	<b>\$1,249,885</b>
<p>The National Community Reinvestment Coalition will work with local community fair housing/fair lending advocates to plan, setup, and develop South Carolina's only statewide, full-service enforcement fair housing center. The proposed South Carolina Fair Housing Center (SCFHC) will investigate fair housing and lending discrimination in rental, sales, and other housing related transactions based on color, disability, familial status, national origin, race, religion, and gender; provide education and outreach and assist bona fide complainants by filing complaints with HUD; and work to remove barriers to fair housing choice by monitoring local and state AI.</p>			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>EOI-NMC</b>	<b>\$1,499,912</b>
<p>The National Fair Housing Alliance (NFHA) will conduct a centralized, coordinated, interactive media-based campaign to promote fair housing. Discrimination has become more subtle over the years and the need to educate the public about recognizing discrimination and knowing their fair housing rights is vital, and many victims believed that filing some type of complaint would not have been worth it or would not have helped. The campaign will have several components designed to address these and other issues. Media products, including products developed for the hearing impaired and deaf community, will be distributed throughout the U.S. to a broad audience of consumers and to national and local community based and fair housing organizations, as well as almost 1200 CDBG entitlement communities.</p>			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>PEI-LENDING</b>	<b>\$324,999</b>
<p>The NFHA will conduct lending testing in a metropolitan area and real estate owned (REO) property investigations in four states. The project's testing and investigation activities will provide a strategic, systemic approach to challenging illegal activities surrounding foreclosure issues in African American and Latino neighborhoods by investigating and examining differences in treatment and services between Whites and African Americans, Latinos, families with children, people with LEP, and single female headed households. NFHA will produce a report documenting disparities and provide best practices and policies that will reduce and eliminate discriminatory behaviors and distribute it through NFHA's website and to CDBG recipients, housing counseling agencies, and fair housing advocates.</p>			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The NFHA will conduct rental, sales, lending and design and construction investigations. NFHA will conduct these tests in multiple CDBG jurisdictions across the country, targeting cities where no private, non-profit, full service fair housing centers currently operate. These systemic investigations will provide Community Development Block Grant (CDBG) recipients with more knowledge about how discrimination occurs in their localities so they can design better remedies in their Consolidated Plans for eliminating barriers to fair housing. NFHA will develop systemic investigation based on initial testing evidence and bring administrative or legal enforcement actions.</p>			
<b>FLORIDA</b>			
<b>Daytona Beach</b>	<b>Community Legal Services of Mid-Florida, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Community Legal Services of Mid-Florida, Inc. (CLSMF) will perform extensive fair housing outreach/education, throughout Central Florida in order to identify victims of housing discrimination. CLSMF will provide educational materials about Fair Housing in English, Spanish, Vietnamese, and Creole, while the CLSMF staff will conduct fair housing/fair lending educational workshops in English and Spanish to educate service area residents on discriminatory housing practices. These projects will be conducted with extensive testing on these areas so that CLSMF can better serve the discriminated according to the Fair Housing laws.</p>			



<b>Daytona Beach</b>	<b>Community Legal Services of Mid-Florida, Inc.</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>CLSMF will conduct a Fair Lending Project in Central Florida. Activities will include: investigate client alleged fair lending violations and help resolve complaints; design materials for seniors and the disabled; compare mortgage lenders' maintenance and marketing of REO properties in minority and non-minority areas, and use complaint-based and systemic tests to uncover mortgage rescue scams and discrimination in lending; train local government employees and housing providers on AFFH; train non-profits on housing and lending discrimination; and enforce fair housing and lending laws through complaints with HUD and other appropriate agencies, as well as pursuing individual cases. Outreach will be conducted in English, Spanish, Vietnamese, Haitian Creole, and other languages as needed.</p>			
<b>Daytona Beach</b>	<b>Mid-Florida Housing Partnership, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>Mid-Florida Housing Partnership, Inc. (MFHP) will provide lending outreach/education, with an emphasis on serving special needs groups such as persons with disabilities and their support coordinators, minorities, and persons with LEP. Activities will include: Fair Housing Education to the general public, lending workshop community meetings, and Financial Literacy Workshops on how to avoid predatory lenders and recognize and report predatory and abusive lending practices as well as money and credit management that will be conducted in partnership with local banks. MFHP will also conduct foreclosure prevention workshops that will be extended to homeowners at risk of foreclosure or default to help them retain their homes, along with individual counseling sessions for homeowners at risk for discrimination.</p>			
<b>Jacksonville</b>	<b>Jacksonville Area Legal Aid, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,902</b>
<p>Jacksonville Area Legal Aid, Inc. (JALA) will conduct intake, testing, investigations, and enforcement of fair housing discrimination complaints, mediation, or voluntary resolution of housing discrimination after a complaint has been filed, and litigation where necessary. Specifically, JALA will expand services and activities to systemic housing investigations based on current investigations, and investigate discrimination against the LGBT community by collecting data and analysis to determine if a basis for discrimination exists. Systemic investigations may include investigation of discrimination in rental, sales, and lending and include HUD funded entity, institutional organizations, jurisdictional agencies, and public and private housing providers.</p>			
<b>Jacksonville</b>	<b>Jacksonville Area Legal Aid, Inc.</b>	<b>PEI-LENDING</b>	<b>\$324,966</b>
<p>JALA will prioritize and target a large segment of an entire community by attacking mortgage abuses that are a direct product of the systemic discrimination directed at Jacksonville's African American and disabled communities. JALA will provide direct legal assistance to uncover fraudulent mortgage practices. JALA will seek relief options that may include mortgage term modifications and other foreclosure prevention loan servicing required by fair housing laws, federal regulations, and loan servicing guidelines. The type of legal representation to be provided includes performing case analysis, conducting legal research, drafting legal documents.</p>			
<b>Lantana</b>	<b>Fair Housing Center of the Greater Palm Beaches, Inc.</b>	<b>PEI-MYFC</b>	<b>\$321,723</b>
<p>The Fair Housing Center of the Greater Palm Beaches, Inc. (FHC) will address housing discrimination covered by the FHA and provide comprehensive services to persons with LEP. Activities will include: complaint intake and legal support to victims of illegal housing practices; housing discrimination testing; testing programs for lending institutions, real estate, and rental management professionals; fair housing education and outreach to the private housing industry, public housing authorities, and CDCs; legal community seminars; education sessions for the general public, protected classes, new immigrants, traditionally underserved, and disadvantaged groups on first time home buying; predatory lending education for CBOs, civic and faith-based groups, and condo/homeowner associations; media monitoring for compliance to fair housing advertising guidelines; and mass media campaigns to heighten public awareness.</p>			





<b>Melbourne</b>	<b>Fair-Housing Continuum, Inc.</b>	<b>PEI-MYFC</b>	<b>\$320,667</b>
<p>The Fair Housing Continuum, Inc. (Continuum) will provide the full range of fair housing enforcement activities to all persons protected under the FHA in its newly expanded service area, which includes Orlando. The emphasis will be underserved communities of homeless persons, issues of non-English speaking immigrant populations, and persons with disabilities. The Continuum will: recruit and train testers and conduct tests; conduct training events and accessibility workshops and assist persons with reasonable accommodations; and conduct intake of fair housing complaints and refer complaints to HUD.</p>			
<b>Miami</b>	<b>Housing Opportunities Project for Excellence, Inc.</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>Housing Opportunities Project for Excellence, Inc. (HOPE) will develop a Fair Lending Investigation Unit to address foreclosures and discrimination in finance systems because of race and national origin. Investigative activities will be conducted in order to identify fair lending violations and mortgage rescue scams. Paired lending tests will document and measure whether mortgage credit is available without regard to the racial composition of the neighborhood or race/ethnicity of the applicant(s). Lenders/servicers and asset managers will be targeted to document any patterns of discrimination and enforcement actions will be initiated if they maintain REO homes differently based on the racial composition of the neighborhoods. The project will include consumer education in English, Spanish, and Creole regarding fair lending and avoiding mortgage fraud and foreclosure scams.</p>			
<b>Miami</b>	<b>Housing Opportunities Project for Excellence, Inc.</b>	<b>EOI-AFFH</b>	<b>\$125,000</b>
<p>HOPE will develop and implement an AFFH training curriculum designed to provide training to CDBG, NSP, HOME, and other community development members throughout Florida. The training will address strategies that are consistent with the implementation of HUD's programs, pertinent laws and implementing regulations which mandate non-discrimination and accessibility in federally funded housing and non-housing programs for persons with disabilities, best practices, and resources to enhance the participants' compliance efforts. The proposed project also will result in the development of a fair housing and civil rights compliance training program that can be utilized by recipients of federal funds for housing related programs nationwide.</p>			
<b>Miami</b>	<b>Housing Opportunities Project for Excellence, Inc.</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>HOPE will provide culturally competent and accessible fair housing services to all members of protected classes in Miami-Dade and Broward Counties. Project activities will include interviewing potential victims of discrimination; taking complaints; testing; evaluating testing results; conducting preliminary investigations; facilitating mediation where appropriate; and enforcing meritorious claims of housing discrimination through litigation or referral to HUD or substantially equivalent administrative enforcement agencies. HOPE will also conduct an education and outreach program to the populations identified in this proposal and the public regarding their rights under the fair housing laws and outreach and education to the housing industry concerning its responsibilities and obligations. Outreach activities will be conducted in Spanish and Haitian Creole.</p>			
<b>Tampa</b>	<b>Bay Area Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$292,920</b>
<p>Bay Area Legal Services, Inc. will serve populations in high needs areas identified in the County's Five Year Consolidated Plan and AI to Fair Housing Choices. Activities will include: provide educational activities to residents who lack knowledge of fair housing rights, and to housing providers about fair housing obligations; eliminate discriminatory practices in rental, sales, and lending against protected classes; preserve affordable, decent housing and create more inclusive communities especially for populations at increased risk of discriminatory housing practices; and obtain reasonable accommodations and accessibility for disabled persons. The project will AFFH rights through investigation and/or enforcement and hold educational events to ensure diverse, inclusive and sustainable communities, stronger households, and reduced homelessness.</p>			



<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>The Legal Aid Society of Palm Beach County, Inc. (LASPBC) will address local discriminatory housing practices by: systematically investigating complaints and litigating as warranted; conducting outreach activities targeting immigrant populations, persons with disabilities, veterans, and the elderly; recruiting and training new testers; conducting tests of lending institutions and mortgage-related services; and referring complaints to HUD or the local FHAP agency. The Legal Aid Society will concentrate on resolving complaints through mediation or other voluntary resolution processes rather than through litigation whenever possible, practical, and in the best interest of the client.</p>			
<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>PEI-MYFC</b>	<b>\$313,246</b>
<p>LASPBC will address local discriminatory housing practices by increasing compliance with the Federal Fair Housing Act and with equivalent State and local fair housing laws. Enforcement and other activities will include: investigating and litigating fair housing complaints; recruiting and training new testers and conducting tests of the local housing market; conducting education and outreach activities; producing a quarterly newsletters for distribution to case workers and housing advocates; and referring complaints to HUD. The project will concentrate on resolving fair housing complaints through mediation or other voluntary resolution processes rather than through litigation whenever possible, practical, and in the best interest of the client.</p>			
<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>LASPBC will explain to the general public and local housing providers what “equal opportunity in housing” means and what housing providers need to do to comply with the FHA. Activities will include: workshops to social service caseworkers and housing industry professionals on fair housing discrimination topics; production and dissemination of fair housing technical information materials (in English, Spanish, and Haitian Creole) to educate the general public about accessibility and their rights to fair housing; fair housing education and outreach events for the general public; newsletters for distribution to case workers and housing professionals; new fair housing outreach materials; and a new rural initiative. The project will also refer complaints to HUD or a local FHAP agency.</p>			
<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>LASPBC will educate the general public, local housing and real estate professionals, and lenders on housing discrimination, predatory lending, and discriminatory foreclosure practices. Activities will include: education and outreach events targeting audiences most likely to become victims of predatory and discriminatory lending practices; presentations targeted primarily for individuals protected under fair housing and fair lending laws; distribution of brochures, flyers, and informational booklets in English, Spanish, and Haitian Creole and newsletters for case workers and housing advocates; development of fair lending best practices; and a resource guide for federal foreclosure prevention programs. The project will also refer complaints to HUD or a local FHAP agency.</p>			
<b>GEORGIA</b>			
<b>East Point</b>	<b>Metro Fair Housing Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Metro Fair Housing Services, Inc. (Metro) will continue its core fair housing activities in the greater Atlanta MSA and open a satellite office in the northern region of Gwinnett County to provide greater access to Georgia residents in bordering areas with large Latino communities. Activities will include a full-scale fair housing program that includes education and outreach, complaint intake, and systemic testing; the filing bona fide fair housing complaints with HUD; and collaborations with faith-based and community organizations.</p>			



<b>Savannah</b>	<b>Savannah-Chatham County Fair Housing Council, Inc.</b>	<b>FHOI-CD</b>	<b>\$177,375</b>
<p>The Savannah-Chatham County Fair Housing Council will target services to Savannah including Chatham County and the surrounding counties of Bryan and Effingham Counties. The project goal is to eliminate housing discrimination through conducting complaint-based and systemic testing, targeting underserved areas and populations. Anticipated outcomes include: housing discrimination complaints investigated and resolved by professionally trained, competent staff; Savannah, Georgia and surrounding Effingham and Bryan Counties realizing continued progress toward Savannah's and Georgia's Fair Housing Plans, and a reduction in discriminatory housing practices as successful enforcement is publicized.</p>			
<b>HAWAII</b>			
<b>Honolulu</b>	<b>Legal Aid Society of Hawaii</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Legal Aid Society of Hawaii's Fair Housing Enforcement Program will conduct a full service enforcement program for fair housing. Specific areas of concentration include increasing systemic testing in sex and gender discrimination; increasing systemic testing for accessibility and structural violations; and expanding testing statewide with a focus on recruitment and training for testers on islands other than Oahu. Education and outreach activities will include participating in statewide education and outreach for Fair Housing Month, providing fair housing law education and outreach to individuals, including persons with disabilities, and to agencies servicing persons with disabilities, and distributing outreach brochures in English and other languages.</p>			
<b>IDAHO</b>			
<b>Boise</b>	<b>Intermountain Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,630</b>
<p>The Intermountain Fair Housing Council (IFHC), will provide a statewide full- service fair housing enforcement program designed to address systemic housing issues across agencies and industries; focused on low- income rural, recent immigrants, persons with disabilities, and single female heads-of- households with children; and provide a full-spectrum of fair housing services to all FHA protected persons. Fair housing investigation and enforcement activities will include systemic investigations and site design and construction assessments. Education activities will include education to housing providers and refugee/ immigrant households; radio and cable TV fair housing programs in Spanish; events with community organizations or faith based organizations; outreach to rural home-seekers, immigrants w/LEP, persons w/disabilities and female heads-of- households with children.</p>			
<b>ILLINOIS</b>			
<b>Chicago</b>	<b>Access Living of Metropolitan</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>Access Living of Metropolitan Chicago will employ three interrelated components. Through litigation of HUD complaints and lawsuits, negotiation/mediation, and testing, Access Living will make housing units available and/or accessible to people who are disabled. Through public policy partnerships and advocacy, Access Living will continue current collaborations and forge new partnerships to build the capacity of partners, share knowledge/expertise, and AFFH on the local, state and national level. Through education and training efforts, the organization will empower consumers to solve fair housing disputes on their own, instruct housing providers on how to comply with fair housing laws, and teach architects and developers about new construction requirements. The project will also update and distribute its Fair Housing Handbook (in Spanish, Polish, and Chinese), and other materials for consumers, attorneys and advocates that are also available in alternative formats for individuals who are blind or vision- impaired.</p>			



<b>Chicago</b>	<b>Chicago Lawyers' Committee for Civil Rights Under Law, Inc.</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Chicago Lawyers Committee for Civil Rights Under Law (Committee) will conduct workshops in Spanish and English, several of which will be in collaboration with the Illinois Department of Human Rights and a FHAP to educate tenants, homeowners, and landlords about fair housing law. Discrimination complaints will be received or referred to the Committee. The organizational and project mission is specially focused on AFFH, capacity building and knowledge sharing. The Committee will recruit testers, and conduct tests, complaint-based or systemic, for housing rental or sales and mortgage lending. The project will refer cases to pro bono lawyers from Chicago law firms.</p>			
<b>Chicago</b>	<b>John Marshall Law School</b>	<b>PEI-MYFC</b>	<b>\$279,951</b>
<p>The John Marshall Law School will continue to fund the Fair Housing Legal Clinic, abroad-based, full-service project assisting persons who have been discriminated against in housing with legal representation. The Clinic will hire an office manager addressing HUD's Policy Priority of Job Creation and educate approximately 116 law students and 3 attorney fellows; conduct matched tests to determine if discrimination has occurred, and conduct investigations and analyze all documentation to uncover patterns of discrimination that would present the need for systemic discrimination; conduct education and outreach activities to educate the community about the fair housing laws and to inform persons of their rights under the law; and develop new partnerships.</p>			
<b>Chicago</b>	<b>John Marshall Law School</b>	<b>EOI-HC</b>	<b>\$99,787</b>
<p>The John Marshall Law School will use its grant to continue its Fair Housing Internship program with 12 interns and continue developing and implementing curricula for undergraduate students in fair housing law and investigations. Student will earn academic credit and receive a certificate from The John Marshall Law School upon successful completion of the program. In addition, the Legal Support Center and Clinic (the Center) will hold a career event for students to explore job and career opportunities, and the Center will host an event for area colleges and universities to review the progress of AFFH through the integration of fair housing course(s) and curriculum expanded to include undergraduate program of study.</p>			
<b>Chicago</b>	<b>John Marshall Law School</b>	<b>EOI-LENDING</b>	<b>\$97,133</b>
<p>The John Marshall Law School will provide education and outreach activities that will include: Legal Support Center and Clinic (The Center) review of documents, assistance to victims of housing and fair lending discrimination, and, if warranted, referral of individuals to HUD, the Illinois Department of Human Rights, or The Fair Housing Legal Clinic; fair housing intern presentations to community groups or organizations about unfair and discriminatory home lending practices, fair lending/home preservation programs to improve the skills and knowledge of service providers that assist the general public on fair lending law and issues, and reverse mortgage presentations to senior homeowners; and education for attorneys and housing or mortgage service providers of the statutes governing fair lending and the legal remedies as well as options for victims of lending discrimination.</p>			
<b>Homewood</b>	<b>South Suburban Housing Center</b>	<b>PEI-LENDING</b>	<b>\$303,000</b>
<p>South Suburban Housing Center (SSHC) will address effects of the mortgage foreclosure crisis by: implementing fair housing enforcement, counseling, and advocacy assistance for mortgage distressed victims of prior discriminatory practices; education and outreach awareness to prevent predatory lending, mortgage fraud, and mortgage rescue scams; and partnerships with local organizations, governments, and HUD FHAPs to build capacities to overcome these mortgage lending problems through regional efforts to AFFH. SSHC will partner with the South Suburban Mayors and Managers Association, Diversity, Inc., the Illinois Attorney General's Office, and the Lawyers Committee for Better Housing to provide specialized fair housing assistance to families in racially segregated communities.</p>			



<b>Homewood</b>	<b>South Suburban Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,775</b>
<p>South Suburban Housing Center (SSHC) will continue on-going comprehensive fair housing and fair lending enforcement, counseling and advocacy assistance for distressed victims of prior discriminatory practices, bolster education and outreach to heighten awareness with vulnerable protected groups, and build capacities with local governments and FHAPs to provide training and cooperative efforts to implement regional activities to AFFH.</p>			
<b>Wheaton</b>	<b>HOPE Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,020</b>
<p>HOPE Fair Housing Center (HOPE) will conduct rental, accessibility, and lending investigations, and request and review Public Housing Authority AFFH plans. HOPE will expand its systemic investigations, including those for accessible housing, discrimination in availability or terms and conditions against disabled persons in rental housing, and investigation into bank owned, foreclosed homes in select comparable neighborhoods, and begin conducting systemic investigations of real estate sales practices in Northern Illinois.</p>			
<b>Wheaton</b>	<b>HOPE Fair Housing Center</b>	<b>EOI-G</b>	<b>\$124,834</b>
<p>HOPE Fair Housing Center will create a fair housing presentation that highlights the elimination of discrimination and the promotion of integrated living patterns and informs youth about current Fair Housing Act protections for young people. The purpose will be to instruct, nurture, inspire, and give young people and new immigrants useful fair housing information and resources. HOPE will develop an accompanying curriculum appropriate for ESL classes and a before and after survey tool to assess audience knowledge and attitude towards fair housing. HOPE will conduct in-person presentations at selected high schools and ESL classes in the service area, review and analyze the fair housing surveys, and create a report summarizing all survey information.</p>			
<b>Winnetka</b>	<b>Interfaith Housing Center of the Northern Suburbs</b>	<b>PEI-PB</b>	<b>\$235,687</b>
<p>Interfaith Housing Center of the Northern Suburbs (Interfaith) will conduct fair housing investigative and auditing activities in 16 northern Cook and southern Lake County suburbs north of Chicago. Activities will include outreach to all protected classes; investigation of fair housing complaints; referral of enforcement proposals to HUD; matched pair audit-based rental or sales testing; audits, investigations and litigation where appropriate on fair housing tests in the sales and rental housing markets; audits of sales and rental testing based on online or print advertisements; delivery of fair housing rights and responsibilities and fair lending and mortgage rescue scam training and education; focus groups to determine 'outsider' views of municipalities on Chicago's North Shore; demographic research of North Shore retirement communities; meetings with municipal and county leaders to disseminate results of testing, market research, and focus groups to AFFH, assist with eliminating discriminatory barriers to housing and support best practices to ensure racially diverse, accessible communities.</p>			
<b>KENTUCKY</b>			
<b>Lexington</b>	<b>Lexington Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$296,996</b>
<p>Lexington Fair Housing Council, Inc. (LFHC) will conduct the following tasks: an expanded program of testing; a hotline and training for housing providers; a program to provide immediate advice to those under pressure to take out predatory loans; education and monitoring for local home ownership programs; multi lingual outreach and workshops to the community; promotion of language access by housing providers; a partnership with Kentucky State University to educate students about fair housing laws; and intake, litigation, and mediation of fair housing complaints.</p>			





<b>LOUISIANA</b>			
<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>The Greater New Orleans Fair Housing Action Center (FHAC) will expand its fair lending related services to the greater New Orleans area. FHAC proposes to: conduct intake of complaints and case management for potential victims of lending discrimination and refer complaints for enforcement when appropriate; recruit and train new testers and conduct systemic or complaint driven tests of lenders engaging in discriminatory practices; assist clients with foreclosure prevention counseling to pursue loan workouts, refinancing, or modifications as necessary; conduct a forensic review of three years of Homeownership Protection Project housing counseling case files and provide enforcement action where warranted; produce a white paper about predatory lending and lending discrimination in Louisiana.</p>			
<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Greater New Orleans FHAC will provide services to individuals and families in the New Orleans MSA. As the only Qualified Fair Housing Organization in the state, FHAC will also continue to provide technical assistance to persons who believe that they have been victims of housing discrimination and investigate complaints of housing discrimination throughout Louisiana.</p>			
<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>The Greater New Orleans FHAC will expand fair lending related education and outreach services in Louisiana. Activities will include: developing curricula, materials, and a marketing plan for three lending related courses under FHAC's Fair Housing University educational initiative, offering each class free to the public at least twice, and including the new courses in Spanish on its website; developing a fair housing policy platform incorporating fair lending available on FHAC's website; conducting web-based education/advocacy campaigns; meeting with lenders about FHAC's fair lending policy goals; presenting state lawmakers and lenders a fair lending policy briefing with new materials; and developing a lending discrimination and predatory loans booklet in Spanish and distributing it to legislators to make available to constituents.</p>			
<b>MAINE</b>			
<b>Portland</b>	<b>Pine Tree Legal Assistance</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>Pine Tree Legal Assistance will enforce federal and state laws prohibiting discrimination on behalf of tenants as well as low-income homeowners in mobile home parks, an important source of homeownership for low-income Mainers. Testing will be used to identify systemic discrimination against all protected categories, with a special emphasis on discrimination against underserved populations, including individuals in rural areas, individuals with disabilities and those who are immigrants or LEP. The organization will conduct education and outreach efforts to strengthen awareness of fair housing laws and protections among protected classes, and strengthen capacity among government and nonprofit partners to enforce and extend fair housing protections for all vulnerable individuals around Maine.</p>			
<b>MARYLAND</b>			
<b>Baltimore</b>	<b>Baltimore Neighborhoods, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,411</b>
<p>Baltimore Neighborhoods, Inc. (BNI) will continue its ongoing activities of monitored testing, investigating fair housing complaints, mediating disputes between complainants and landlords, litigating fair housing cases, and disseminating information about fair housing laws. BNI will be able to expand its fair housing activities to other jurisdictions throughout the state, focusing on the Eastern Shore, and Prince George's, Carroll, and Anne Arundel counties, which will enable it to create systemic investigations of housing discrimination.</p>			



<b>Baltimore</b>	<b>University of Maryland, Baltimore</b>	<b>EOI-HC</b>	<b>\$100,000</b>
<p>The University of Maryland Carey Law School, together with its consulting partners National Community Reinvestment Coalition (NCRC) and Civil Justice will create a three-part curriculum in fair housing law for upper-year law students, and deliver that curriculum; establish paid internships for eight high-performing students who have completed the Fair Housing in Law, Theory, and Practice course and award them Fair Housing Fellowships; and engage the fellows with the wider professional Fair Housing community in a capacity-building conference hosted at the Law School. The conference will be broadly- inclusive, will provide functional tracks (education and outreach, training, research trends, policy), and offer legal-systems perspective, and the partners will collect data of protected-class participation.</p>			
<b>MASSACHUSETTS</b>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Center of Greater Boston (FHCGB) will serve the populations of the Essex, Middlesex, Norfolk, Suffolk, and Plymouth counties, and the project will serve members of all protected classes under the FHA and substantially equivalent state law, including the following targeted underserved populations: people of color, people with disabilities, homeless individuals and families, immigrants with LEP, and low- and moderate- income home seekers. FHCGB will provide sixty education and training sessions to housing seekers and housing providers in twelve different languages and provide nine AFFH trainings to non-profit organizations, cities, towns and/or municipalities.</p>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>EOI-G</b>	<b>\$124,999</b>
<p>Fair Housing Center of Greater Boston will educate the general public, municipalities, landlords, property managers, real estate brokers, community development corporations, and advocacy organizations via fair housing trainings with a particular emphasis on discrimination affecting the lesbian, gay, bisexual and transgender community to determine whether there is evidence of sex discrimination, discrimination based on source of income which may indicate unlawful discrimination based on race, national origin, or other protected class, fair lending, and AI to Fair Housing Choice. The organization will also conduct a fair housing conference.</p>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>EOI-HC</b>	<b>\$99,999</b>
<p>Fair Housing Center of Greater Boston will work with faculty to develop two academic modules that will integrate a fair housing curriculum within a public policy course offered at Tufts University (Tufts/UEP) and an urban design seminar offered through the Gateways Program at the Boston Architectural College. Other activities will include recruiting four interns to participate in a 14-week, paid internship during the fall and spring semesters. Tufts/UEP interns will research discriminatory lending patterns in Somerville and Medford with a particular emphasis on predatory lending, rescue mortgage scams and foreclosures, and Boston Architectural College interns will create a disability access tool-kit for developers, architects and contractors. FHCGB staff will participate in seminars, colloquia and campus events at both schools.</p>			
<b>Holyoke</b>	<b>Housing Discrimination Project</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Housing Discrimination Project (HDP) will AFFH by conducting systemic linguistic profiling testing; conducting an analysis of zoning ordinances to identify policies or practices that contribute to residential segregation; developing a training module and conducting education and outreach in medical clinics, where health concerns intersect with fair housing solutions; and partnering with two local housing authorities to help eliminate the discriminatory barriers Section 8 voucher holders face when attempting to move from a high-poverty community into a low-poverty community. HDP will also conduct education and outreach activities to build the capacity of the private bar to litigate complaints of housing discrimination and to educate the housing industry about their obligations under the Federal Fair Housing laws. HDP's project will focus media, enforcement and community education campaigns toward traditionally underserved populations, including LEP communities.</p>			



<b>Worcester</b>	<b>Community Legal Aid, Inc.</b>	<b>PEI-LENDING</b>	<b>\$183,500</b>
<p>Community Legal Aid, Inc. (CLA) will conduct investigation and enforcement activities that will include: analysis of where protected classes live in relationship to concentrated foreclosure activity; work with partners on education for at-risk homeowners on fair lending, discriminatory lending, foreclosure prevention, mortgage rescue schemes, and fair housing law rights; create, translate, and distribute brochures, and engage in outreach, including newspaper articles and advertisements and appearances on local cable TV; help homeowners seeking loan modifications and help with mortgage rescue scam issues; file complaints, assist persons with disabilities, and help homeowners threatened with, or going through foreclosure from unfair lending practices and other violations of state and federal law; participate in a working group and two taskforces where information will be disseminated about foreclosure prevention.</p>			
<b>MICHIGAN</b>			
<b>Ann Arbor</b>	<b>Fair Housing Center of Southeastern Michigan</b>	<b>PEI-MYFC</b>	<b>\$275,765</b>
<p>The Fair Housing Center of Southeastern Michigan (FHC-Southeast) will provide services in Washtenaw, Ingham, Jackson, Lenawee, Livingston, and Monroe counties. FHC- Southeast will continue to gain dozens of reasonable accommodations and make important gains in litigation and testing on behalf of women facing sexual harassment, people with disabilities, complainants suffering retaliation, victims of domestic violence, and same-sex couples for evidence of possible sex discrimination. These services will be targeted using systematic testing, advertising, advocate trainings, referrals for legal aid, emergency housing and accessibility for the disabled.</p>			
<b>Detroit</b>	<b>Fair Housing Center of Metropolitan Detroit</b>	<b>PEI-MYFC</b>	<b>\$299,525</b>
<p>Fair Housing Center of Metropolitan Detroit (FHCMD) will continue work for effective resolutions of complaints of discrimination. FHCMD has investigated over 3,500 complaints of unlawful housing discrimination; conducted over 2,400 housing discrimination tests in relation to those complaints; referred over 1,000 complainants to HUD, and/or the Michigan Department of Civil Rights for administrative resolution of their complaints; and referred over 260 complainants to private practice attorneys who filed over 240 lawsuits in state or federal courts on behalf of those complainants.</p>			
<b>Flint</b>	<b>Legal Services of Eastern Michigan</b>	<b>PEI-MYFC</b>	<b>\$266,448</b>
<p>Legal Services of Eastern Michigan will address the needs of low- income and disabled individuals who have experienced fair housing-related discrimination by offering a full range of fair housing testing and enforcement services in four of its service counties, and complaint-based fair housing services in 10 counties. Activities will include comprehensive fair housing testing activities; fair housing education and outreach; targeted investigations; and the filing of an enforcement proposal.</p>			
<b>Grand Rapids</b>	<b>Fair Housing Center of West Michigan</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Fair Housing Center of West Michigan (FHCWM) will provide comprehensive fair housing enforcement services in a 12 county service area in west Michigan and fair housing services to two-thirds of the State of Michigan as needed. Activities will include working the rental and homeownership markets to provide fair housing enforcement and related services to people within all federally protected classes. The FHCWM will undertake activities specifically targeted toward expanding upon previous FHIP funded activities and conducting systemic investigations of housing discrimination.</p>			
<b>Grand Rapids</b>	<b>Fair Housing Center of West Michigan</b>	<b>EOI-G</b>	<b>\$46,904</b>
<p>The FHCWM will: provide technical fair housing education and training to housing providers, local governments, landlords, and developers; provide general fair housing education and outreach to homeless and disability support organizations, home seekers, community members and social service agencies; provide translated materials and the use of translation services and interpreters to help ensure meaningful access to information on fair housing rights and protections; and develop and provide new and innovative fair housing curricula and materials/activities to elementary students, parents, and teachers, to further awareness of fair housing rights and expand equal housing choice and access for families with children.</p>			



<b>Kalamazoo</b>	<b>Fair Housing Center of Southwest Michigan</b>	<b>PEI-PB</b>	<b>\$302,766</b>
<p>The FHCWM will provide fair housing enforcement services as well as limited outreach and education. Project activities will include: training new testers and completing rental/sales paired tests in connection with complaint and systemic testing; investigating new complaints; conducting systemic investigation violations of the FHA; counseling and referring persons with non- fair housing issues; developing and maintaining partnerships with nonprofit organizations; reaching out to non-English speaking persons; and conducting conferences and presentations with audiences including landlords and members of protected classes.</p>			
<b>MINNESOTA</b>			
<b>Minneapolis</b>	<b>Legal Aid Society of Minneapolis</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Legal Aid Society of Minneapolis (LASM) will partner with Southern Minnesota Regional Legal Services (SMRLS) to improve enforcement of the FHA in the Minneapolis Empowerment Zone in the rental and home ownership markets. The project will: provide fair housing enforcement services to complainants and full-service housing discrimination investigation, fair housing testing, preparation, negotiation, counseling, litigation and related legal services to obtain remedies for victims of housing discrimination; strengthen the area's Fair Housing Implementation Council's efforts to address the 2009 Regional AI to Fair Housing; advance a fair housing accountability framework in the HUD- Metropolitan Council Sustainable Communities Plan; share fair housing knowledge and expand capacity by providing technical assistance to public and private partners; and facilitate compliance by housing developers with FHAA accessible design obligations and improve visitability and universal design qualities.</p>			
<b>Minneapolis</b>	<b>Legal Aid Society of Minneapolis, Member of Mid-MN Legal Association</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>The Legal Aid Society of Minneapolis (LASM) will use its grant to partner with Southern Minnesota Regional Legal Services (SMRLS) to provide protection from discriminatory lending and its resultant adverse effects for persons in protected classes. Project activities will include: enforcement services to victims of lending discrimination and scams, bait and switch schemes, loan flipping, loan packing, mortgage servicing scams, and equity stripping; full-service investigation, testing, preparation, negotiation, counseling, assistance with loan modifications, litigation, and related legal services to lending abuse complainants; identifying, investigating, and when appropriate litigating systemic discriminatory lending practices; and knowledge sharing and capacity building through training for foreclosure counselors, attorneys, other professionals, government officials, and community groups on best practices to address lending discrimination and scams.</p>			
<b>Minneapolis</b>	<b>Minneapolis Urban League</b>	<b>EOI-LENDING</b>	<b>\$29,988</b>
<p>The Minneapolis Urban League (MUL) will conduct an education and outreach program for protected classes in the Minneapolis Empowerment Zone to educate the community about the rights and responsibilities of fair housing compliance, to work in preventing foreclosure, and to educate target groups about the provisions of the FHA. Working in partnership with two nonprofit organizations, Northside Community Reinvestment Coalition and Financial Rehabilitation, Inc., MUL will provide community forums, fair housing education, grassroots outreach in a door-to-door campaign, housing counseling, referral of suspected fair housing cases to HUD and Minneapolis Legal Aid, and support knowledge management and innovation through the sharing of best practices and process improvement information to all stakeholders.</p>			



<b>MISSISSIPPI</b>			
<b>Waveland</b>	<b>Fair Housing Center for the Gulf Coast Region of Mississippi</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The Gulf Coast Fair Housing Center (GCFHC) will provide fair housing enforcement and education/outreach services to Mississippians. GCFHC activities will include: recruiting and training testers for lending and REO testing and conducting paired tests; intake and processing new complaints/inquiries alleging violations of fair housing laws including fair lending; analyzing lender/servicer businesses in lending, loan modification, and mortgage rescue to determine violations, if any; conducting systemic investigation of lenders, servicers, or mortgage rescue programs to determine violations of fair lending laws via terms and conditions; investigating the nature and extent of discrimination against women in loan origination; assisting individuals making fair housing complaints based on discrimination affecting the lesbian, gay, bisexual and transgender community which might amount to illegal sex discrimination; creating a targeted lending discrimination campaign utilizing social networking sites; and holding a fair housing conference.</p>			
<b>MISSOURI</b>			
<b>St. Louis</b>	<b>Metropolitan St. Louis Equal Housing Opportunity Council</b>	<b>PEI-PB</b>	<b>\$272,614</b>
<p>The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will conduct enforcement activities in counties in Southern Illinois and Eastern Missouri. EHOC will identify violations of fair housing law and assist home seekers of all protected classes with asserting their fair housing rights. In addition, it will work to increase the number and availability of accessible affordable housing units for all protected classes through the eight-county bi-state regions. EHOC will offer a full-service private fair housing investigative and testing project for the fourth most segregated metropolitan area in the nation.</p>			
<b>MONTANA</b>			
<b>Butte</b>	<b>Montana Fair Housing, Inc.</b>	<b>PEI-MYFC</b>	<b>\$167,900</b>
<p>Montana Fair Housing, Inc. (MFH) will eliminate the impediments to fair housing outlined in Montana's State AI. Activities will include: intake and referral activities, including the referral of meritorious claims to HUD and the mediation of cases; complaint investigation activities including testing and other research activities to identify discriminatory housing practices, and the monitoring of the design and construction of multi-family buildings; educational opportunities for advocates, housing consumers and housing providers; distribution of a list of housing that should be accessible/adaptable for persons with mobility limitations; and work with other organizations serving protected class members to AFFH.</p>			
<b>NEBRASKA</b>			
<b>Omaha</b>	<b>Family Housing Advisory Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Family Housing Advisory Services, Inc. (FHAS) will serve Nebraska and western Iowa with broad-based, full service activities. These activities include: on-site intake and fair housing assessments at partnering agencies; fair housing testing; fair housing complaint investigation; education and outreach services to the general public and professional fair housing enforcement training to staff of agencies; a 24-hour toll free hotline and website to assist persons throughout the states of Nebraska and Iowa with complaints of discriminatory housing actions; and work with governmental and other planning bodies to AFFH.</p>			





<b>NEVADA</b>			
<b>Reno</b>	<b>Silver State Fair Housing Council</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Silver State Fair Housing Council (SSFHC) will continue its enforcement program and expand its capability to conduct systemic investigations of housing discrimination. Activities will include: establish a new branch office; conduct complaint intake and assessment, develop viable enforcement proposals and refer all bona fide claims to HUD; provide fair housing information through website, advertising, social media, and mail; develop a tool to help health care professionals write viable support letters for clients; facilitate reasonable accommodation/modification requests; continue its testing program; conduct trainings and outreach events for housing consumers and housing and social service providers; identify and track new multifamily housing, from building permits to certificates of occupancy, and conduct on-site assessments for enforcement purposes			
<b>NEW JERSEY</b>			
<b>Hackensack</b>	<b>Fair Housing Council of Northern New Jersey</b>	<b>PEI-PB</b>	<b>\$325,000</b>
The Fair Housing Council of Northern New Jersey will serve the entire state of New Jersey to conduct rental/sales tests; intake, investigate, process and refer FHIP complaints of Title VIII violations to HUD; recruit and train testers and provide tester training to the Council's non-FHIP staff; distribute fair housing flyers to community groups, faith based organizations, local shops, markets and any place where people in need of fair housing services are likely to congregate; address (in-person) religious, veteran, disability advocacy and community groups; and purchase newspaper, print and journal ads to advertise the project and its services. The areas of concentration will focus on (but not limited to) some sections in the south and northeast where previous systemic testing revealed a high level of discrimination against minorities of color, families and persons with disabilities.			
<b>NEW YORK</b>			
<b>Bronx</b>	<b>Legal Services NYC – Bronx Corp. dba Legal Services NYC-Bronx</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
Legal Services NYC-Bronx will fund the Foreclosure Prevention Project, which will serve Bronx minority, elderly, and/or immigrant homeowners with a range of services to: prevent foreclosure, redress the effects of discriminatory mortgage practices, prevent homeowners from falling prey to mortgage rescue scams or mortgage servicing abuses, identify and engage in litigation to address discriminatory lending practices and servicing abuses, and leave homeowners with stable, safe, affordable housing. The organization will also undertake a significant community-education initiative to assist community members and other advocates in devising strategies to prevent abuses and protect the homes of minority and elderly or disabled homeowners.			
<b>Brooklyn</b>	<b>Brooklyn Legal Services Corp.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
Brooklyn Legal Services Corporation, collaborating with Bedford -Stuyvesant Community Legal Services (BSCLS), will support the Anti-Predatory Lending/Foreclosure Defense Project (Project) which enforces fair housing laws on behalf of victims of real estate and mortgage rescue fraud. Through this project, Brooklyn Legal Services Corporation will conduct intake and hold intake hours in social services agencies and at the offices of elected officials. BSCLS will also investigate violations and conduct enforcement activities in response to meritorious claims; provide loan modifications, refinancing, and loan workouts assistance; assist clients through advice, brief service, and other intervention services; conduct education, counseling, and outreach activities.			



<b>Brooklyn</b>	<b>South Brooklyn Legal Services</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>South Brooklyn Legal Services (SBLs) will generate and accept referrals of clients alleging housing discrimination in home financing and sales in New York City; screen, investigate and analyze all complaints through a testing methodology that will allow us to identify both individual discrimination and patterns of discrimination; refer meritorious housing discrimination complaints to HUD; provide legal and other assistance to help targeted homeowners avoid foreclosure and access fair credit; provide training and support to partner local agencies and organizations; and promote fair housing choice by educating the public about discriminatory practices in lending and home sales.</p>			
<b>Brooklyn</b>	<b>South Brooklyn Legal Services, Inc.</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>SBLs and partners will assist New York City residents facing foreclosure because of discriminatory home sales, financing, and foreclosure rescue scams. SBLs will generate and accept clients at risk of foreclosure from housing discrimination in home financing and sales; investigate, and analyze complaints through testing to identify individual and systemic patterns of discrimination; generate computerized maps to support housing discrimination claims; refer meritorious housing discrimination complaints to appropriate enforcement agencies; file affirmative enforcement litigation to address systemic lending abuses; provide legal and other assistance to help targeted homeowners avoid foreclosure and access affordable loan modifications; train and support partner local agencies and organizations; and educate the public about discriminatory practices in lending, home sales, and foreclosure prevention.</p>			
<b>Buffalo</b>	<b>Housing Opportunities Made Equal, Inc.</b>	<b>PEI-MYFC</b>	<b>\$308,167</b>
<p>Housing Opportunities Made Equal, Inc. will recruit, select and train testers and implement testing; conduct intake of housing discrimination allegations involving federal or state protected classes; mediate and/or file validated cases of discrimination; conduct outreach to municipal code enforcement officers about federal accessibility requirements and train participants at agencies serving the disabled; conduct trainings about federal and state fair housing and landlord-tenant law and landlord trainings to promote opportunities for inclusive housing; conduct outreach to potential victims of housing discrimination; publish and distribute bilingual fair housing brochures and design and place fair housing advertisements in bus shelters and on public buses; analyze AI to Fair Housing and report findings to HUD.</p>			
<b>New York City</b>	<b>Fair Housing Justice Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Justice Center (FHJC) will provide fair housing counseling, investigative services (testing), as well as legal referrals of housing discrimination complaints. FHJC will assist households with federal housing vouchers and homeless individuals and families with rental subsidies to overcome barriers to housing choice. FHJC's assistance with these initiatives will be conducted through outreach meetings that serve persons with disabilities, homeless populations, immigrant and limited English-speaking communities, racial minorities, and others facing barriers to obtaining and maintaining housing.</p>			
<b>New York City</b>	<b>Fair Housing Justice Center, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$324,995</b>
<p>The FHJC will conduct a systemic testing investigation into the pre-application practices of lenders to determine if first-time home buyers of different races and national origins are provided equal information, service, treatment and access to mortgage financing services and products in five New York City boroughs and seven suburban counties.</p>			
<b>New York City</b>	<b>Fair Housing Justice Center, Inc.</b>	<b>EOI-G</b>	<b>\$124,000</b>
<p>The FHJC will enhance public awareness about fair housing rights and obligations. Activities will include: designing and producing fair housing training materials, including a video featuring interviews with former clients who have successfully exercised their fair housing rights and FHJC's continuing efforts to combat housing discrimination; expanding FHJC's mailing list; issuing news releases; preparing and distributing FHJC's e-newsletter; and making presentations to government agencies, faith based groups, non- profits, student associations, and other groups about the FHJC and fair housing rights.</p>			



<b>New York City</b>	<b>MFY Legal Services, Inc.</b>	<b>PEI-LENDING</b>	<b>\$324,999</b>
<p>MFY Legal Services, Inc. will prevent foreclosures by assisting homeowners in obtaining affordable loan modifications and other loan workout agreements and providing community legal education on refinancing and other foreclosure-avoidance opportunities in order to create financially sustainable homeownership opportunities for minority homeowners. The primary activity will be focused on defending minority homeowners and homeowners with disabilities who are facing foreclosure. The organization will represent these homeowners at settlement conferences and in litigation with the goal of obtaining affordable loan modifications and other loan workout agreements that prevent foreclosure and preserve the families' affordable housing. Other activities include advocacy and legal assistance to decrease homeowners' remaining debt by reducing or eliminating second mortgages and credit card judgments; community-based education to build capacity in the community to identify fair housing violations in the loan origination, loan servicing and foreclosure processes; and education of and advocacy with elected officials to promote policies and practices that assist homeowners in communities of color to maintain safe and affordable housing of their choosing.</p>			
<b>New York City</b>	<b>Neighborhood Economic Development Advocacy Project</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>The Neighborhood Economic Development Advocacy Project (NEDAP) Fair Lending Initiative, a collaboration among NEDAP, five community and legal services organizations, and the local FHAP agency, will target Latinos, African-Americans, and other ethnic and racial groups, seniors, new immigrant families, and individuals with disabilities with community education, media outreach, screening, referrals, and capacity-building. Activities will include: educating New York City homeowners and renters on their fair lending rights, and alerting them to abusive/discriminatory lending practices and effective foreclosure prevention resources; facilitating discovery and referral of fair lending complaints to HUD; supporting systemic investigations; and continuing to provide capacity-building and knowledge sharing with local groups, government officials, and other vital stakeholders.</p>			
<b>Rochester</b>	<b>Legal Assistance of Western New York, Inc.</b>	<b>PEI-PB</b>	<b>\$277,000</b>
<p>Legal Assistance of Western New York, Inc. (LAWNY) will continue the work of its Fair Housing Enforcement Project for the Finger Lakes Region in two regions (Rochester and its suburbs and five adjoining rural counties) for testing and enforcement activities. LAWNY will field complaints for testing, utilizing paired tests when appropriate, and refer to state attorneys for enforcement when discriminatory practices are corroborated. LAWNY will recruit and train testers, and conduct testing throughout both the urban and rural project areas to ensure that meritorious cases filed in Federal Court are well documented. Additionally, LAWNY will partner with the Empire Justice Center to conduct a 2010 Census data analysis and map patterns of racial segregation in the Rochester Metropolitan Region. LAWNY will also conduct audit tests in segregated areas to determine advocacy strategies and to plan enforcement activities to address discriminatory barriers to fair housing choice.</p>			
<b>Staten Island</b>	<b>Legal Services NYC Staten Island</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Staten Island Legal Services (SILS) will provide client-based and systemic work to prevent foreclosure of homes owned by members of racial minorities, elderly persons, and immigrants. SILS will continue to expand their current work of serving additional homeowners and undertaking new systemic efforts. The individual casework will include legal advice and assistance to pro se litigants; loan negotiation; representation in court; referral to housing counselors, government enforcement agencies, and financial counseling; and community education.</p>			
<b>Syracuse</b>	<b>Fair Housing Council of Central New York, Inc.</b>	<b>PEI-MYFC</b>	<b>\$322,025</b>
<p>The Fair Housing Council of Central New York, Inc. will process complaints and conduct telephone intake as the first step to opening fair housing investigations and screening complaints. The organization will analyze the business practices of housing providers as well as recruit and train testers annually, and administer paired rental tests during the project durations. The organization will also conduct fair housing counseling for clients in need of information regarding their fair housing/fair lending rights; maintain a website with fair housing information throughout the project and establish web pages for social networking sites, create a blog page, and update the web site; conduct professional speaking engagements throughout the organization's service area to educate the public, service providers, and members of protected classes about fair housing; distribute posters and brochures annually to educate and inform the public about fair housing; and provide other educational and enforcement fair housing activities.</p>			



<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>EOI-AFFH</b>	<b>\$125,000</b>
<p>Westchester Residential Opportunities, Inc. (WRO) will promote diverse and inclusive communities and maximize equal housing opportunities through fair housing education and outreach in the Lower Hudson Valley. In addition to continuing to co-sponsor the annual Westchester County Fair and Affordable Housing Expo, WRO will engage in outreach to provide comprehensive on-site fair housing training and training to affirmatively market communities. This outreach will include a regional symposium on fair and affordable housing and an accessibility initiative to train about accessible and sustainable design and construction. The target audience for these symposiums will be municipal leaders, builders and developers, real estate attorneys, housing counseling agencies and other social service agencies that provide direct housing services to its clients.</p>			
<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>WRO will conduct fair housing workshops for realtors, landlords, cooperative and condominium boards, management companies, and the public, and conduct a regional symposium on fair and affordable housing; co-sponsor the annual Westchester County Fair and Affordable Housing Expo; distribute bi-lingual fair housing brochures; identify and address discrimination against section 8 voucher holders; produce an accessibility survey of 1500 buildings with an accompanying bi-lingual report and database; provide mobility counseling for minority residents who may wish to move into new units developed pursuant to the Westchester County housing settlement; and conduct a regional multimedia campaign for residents about the societal benefits of full integration and foster the grassroots buy-in.</p>			
<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>WRO will carry out a comprehensive program of education, training, advocacy and counseling for residents who have been victimized by fair lending violations and fraudulent or predatory mortgage rescue schemes. Activities will include: investigating fair housing lending violations through complaint intake; fair lending testing; assisting victims with modifications; mandatory orientation sessions to prepare clients for necessary financial adjustments; guidance on short sales and bankruptcy; outreach through individual counseling and group workshops on budgeting and personal finance; homeowner outreach workshops with lenders to expedite loan modifications; and volunteering at the Westchester County Courthouse to provide assistance to homeowners participating in mandatory settlement conferences with lenders.</p>			
<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>PEI-LENDING</b>	<b>\$212,066</b>
<p>WRO will provide assistance to Westchester, Rockland and Putnam County homeowners in underserved low- to moderate-income communities with substantial African American and Hispanic populations and high rates of foreclosure filings and judgments. Broadening its geographic reach will enable WRO to enhance its fair lending program, including such activities as complaint intake; investigation/enforcement; a fair lending paired testing program; individual and group mortgage counseling; intervention with lenders for all possible means of relief, including loan modifications, refinancing, and other workouts; identification of mortgage scams and other fair lending/fraud violations; community education and outreach to assist residents who face loss of their homes from fair lending and fair housing violations; and preventative education about predatory lending, financial literacy and fair housing</p>			
<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>PEI-MYFC</b>	<b>\$158,705.33</b>
<p>WRO will: continue to implement a systemic fair housing testing program and expand its geographic reach by engaging in more comprehensive testing; continue testing for unlawful discrimination against Section 8 voucher holders, expanding to cover all three counties; and continue administering a comprehensive fair housing enforcement program, providing assistance to victims of housing discrimination through a vigorous program of complaint intake and investigation, and resolution through mediation or litigation. New activities will include co- sponsoring CLE education with Pace Law School to train regional lawyers how to litigate fair housing complaints, and implementing an Equal Housing in the Lower Hudson Valley Program.</p>			



<b>North Carolina</b>			
<b>Raleigh</b>	<b>Legal Aid of North Carolina, Inc.</b>	<b>FHOI-CD</b>	<b>\$325,000</b>
<p>The Fair Housing Project of Legal Aid of North Carolina (LANC), the only Fair Housing Enforcement Organization (FHO) agency in the State of North Carolina, will provide a full-service fair housing project to residents throughout the state. Specifically, LANC will provide complaint intake and referral services, assisting individuals with fair housing matters and making referrals to HUD, local FHAP agencies, and state and federal courts; conduct fair housing testing, conduct education and outreach training events and one continuing legal education program; convene a Fair Housing Working Group including FHAP agencies and local advocates around the state; and distribute literature in English and Spanish.</p>			
<b>OHIO</b>			
<b>Akron</b>	<b>Fair Housing Contact Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Contact Service (FHCS) will continue delivering comprehensive fair housing investigation, testing, and enforcement activities to all persons protected under Federal, state, and local fair housing laws. FHCS will also expand activities to include systemic housing investigations, AFFH and the development of mobility counseling protocols and local policies to remove identified impediments to fair housing choice.</p>			
<b>Cincinnati</b>	<b>Housing Opportunities Made Equal of Greater Cincinnati</b>	<b>PEI-PB</b>	<b>\$324,359</b>
<p>Housing Opportunities Made Equal of Greater Cincinnati (HOME) will provide fair housing enforcement services to all classes protected under Federal, State, and local civil rights laws in Hamilton, Butler, Warren, and Clermont Counties, Ohio. HOME will investigate concerns of clients who feel they have experienced discrimination and advise them on enforcement options as well as conduct systemic testing of the housing market to determine if discrimination is occurring. It will audit new multifamily construction to ensure compliance with the accessibility requirements of the FHA. HOME will deliver outreach presentations and advertise in the community to ensure residents know their fair housing rights and are aware of HOME's services. HOME will work with local jurisdictions to identify barriers to fair housing choice and train local government departments on fair housing law. HOME will assist families with Housing Choice Vouchers to move to neighborhoods of opportunity and sponsor a roundtable to share best practices in building stable integrated communities.</p>			
<b>Cincinnati</b>	<b>Housing Opportunities Made Equal of Greater Cincinnati, Inc.</b>	<b>EOI-LENDING</b>	<b>\$124,889</b>
<p>Housing Opportunities Made Equal of Greater Cincinnati (HOME) will serve Hamilton, Clermont, Butler, and Warren Counties in Ohio, emphasizing African American communities and disabled elderly homeowners who are vulnerable targets of predatory lending and mortgage rescue scams. Outreach and education will include presentations to community groups, churches, and employee groups. Literature about discriminatory lending practices and mortgage rescue scams will be printed and distributed. Individual counseling will be provided to homebuyers and owners in danger of foreclosure to help them understand complicated financial documents and situations, including referrals to trusted agencies for longer-term services if needed. In addition, HOME will partner on a fair lending forum about racial discrepancies and conduct a workshop in fair lending, predatory lending, and mortgage rescue scams for nonprofit agencies.</p>			
<b>Cleveland</b>	<b>Housing Research &amp; Advocacy Center</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Housing Research &amp; Advocacy Center (Housing Center) will provide services to all protected class members in Cuyahoga, Geauga, and Lorain Counties, focusing on reducing discrimination against persons with disabilities, African Americans, Hispanic/ Latinos, and families with children. To accomplish those objectives the Housing Center will: perform fair housing audits conduct a survey of newly-constructed multi-family housing; conduct trainings for landlords, real estate professionals, condominium board members and transitional housing consumers about fair housing laws; conduct trainings for local government officials and others on accessibility requirements; assist potential victims of housing discrimination through intake, complaint investigation and assistance with filing complaints with administrative agencies; monitor housing advertisements for illegal statements; work with local governments to develop proposed visitability standards; and conduct a visitability training.</p>			





<b>Dayton</b>	<b>Miami Valley Fair Housing Center</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>The Miami Valley Fair Housing Center, Inc. (MVFHC) will augment its existing fair lending enforcement and complaint activities. Activities will include: intake and investigation of lending discrimination allegations; other investigation and complaint support to enforce fair lending laws related to preventing mortgage defaults and foreclosures and to facilitating modifications and refinancing of mortgages; investigations of systemic violations and enforcement of equal opportunity and fair lending statutes; assistance to clients with loan workouts, refinancing, or modifications necessary as a result of a violation of the FHA or fair lending statutes and laws; and outreach to persons who may have encountered lending discrimination in services, terms, strategies, or schemes related to the prevention of mortgage default or foreclosure.</p>			
<b>Dayton</b>	<b>Miami Valley Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>MVFHC will address housing discrimination through ongoing enforcement and education activities. MVFHC will continue to implement systemic investigation and enforcement by intake of allegations of housing discrimination, testing, and other investigative work to provide a just resolution for fair housing discrimination; mediation or other voluntary resolution of allegations of fair housing; and litigation of fair housing cases, including procuring expert witnesses. MVFHC will conduct fair housing and fair lending workshops for residential housing consumers, private and public housing professionals, and underserved individuals in all protected classes under Federal, state and local laws, and distribute print materials, PSAs, pre-recorded and live broadcast programs for TV, internet and radio, certified professional curricula, and fair housing information on its websites.</p>			
<b>Dayton</b>	<b>Miami Valley Fair Housing Center</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>MVFHC will inform the public and lending professionals about their rights and obligations under the FHA and substantially equivalent state and local fair housing and fair lending laws. MVFHC will provide education, training, and technical assistance to the public, borrowers, and lending professionals on fair lending laws addressing mortgage lending discrimination through fair housing and lending workshops and community meetings, resulting in referrals to appropriate staff at MVFHC who will provide advocacy for and direct assistance to victims of fair housing and fair lending discrimination. MVFHC will use brochures, PSAs, pre-recorded and live broadcast programs, and certified curricula for housing professionals, all focused on the intersection of fair housing and fair lending.</p>			
<b>Painesville</b>	<b>Fair Housing Resource Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Resource Center, Inc. (FHRC) will continue and expand their systematic housing discrimination investigations via rental, lending, sales, zoning, and accessibility testing programs. This will be completed through EOIs, fair housing training and educational seminars. The initiatives will be expanded through fair housing complaint and investigation services into the tri-county area of Lake, Geauga and Ashtabula Counties. FHRC will also conduct one regional Fair Housing Seminar and six County specific fair housing seminars; conduct an analysis of Ashtabula and Geauga Counties Community Housing Improvement Strategy to determine if they are AFFH; conduct monitoring of Lake County; expand its EOIs through various media outlets; and engage and involve the community in the tri-county region.</p>			
<b>Painesville</b>	<b>Fair Housing Resource Center, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>FHRC will implement a full-service education and outreach project in the Tri-County area of Lake, Geauga, and Ashtabula Counties. Activities will include: a regional conference on new strategies for fair housing; seminars regarding the discrimination affecting the lesbian, gay, bisexual and transgender community and fair housing for the Tri-County Public Housing Authorities; creating and distributing written materials to communities, organizations, and members of government; placing advertisements with local media; and creating a fair housing curricula and state of the art marketing campaigns for the Tri-County school district.</p>			



<b>Toledo</b>	<b>Fair Housing Opportunities, Inc. dba Fair Housing Center</b>	<b>PEI-LENDING</b>	<b>\$325,000</b>
<p>The Toledo Fair Housing Center (FHC) will use its fund to conduct a project with five components: victim assistance, complaint investigation, outreach, monitoring, and prevention. The initiative includes a comprehensive plan for intake and investigation of lending discrimination complaints, conducting testing, addressing systemic patterns and practices of discrimination, providing remedies for violations of fair housing laws, deterring future acts of discrimination, referring jurisdictional complaints to HUD, and expanding equal housing opportunities. Testing will include pre and full-application lending testing and an audit of REO properties to determine if banks are maintaining properties in White neighborhoods better than in minority neighborhoods.</p>			
<b>Toledo</b>	<b>Fair Housing Opportunities, Inc. dba Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Toledo Fair Housing Center (FHC) will offer comprehensive fair housing services to Lucas and Wood Counties and the cities of Bowling Green and Toledo. Activities will include five project components: victims' assistance; complaint investigation; outreach; monitoring; and prevention. Under these components, FHC will intake, investigate, and resolve discrimination complaints from every facet of the housing industry, process complaints on all bases of allegations, and refer complaints to HUD.</p>			
<b>Toledo</b>	<b>Fair Housing Opportunities, Inc. dba Fair Housing Center</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>Fair Housing Opportunities, Inc. dba Fair Housing Center (FHC) will educate Lucas and Wood County residents and housing professionals about fair housing and fair lending. Activities will include: fair lending/foreclosure prevention/mortgage rescue scams workshops; fair housing and foreclosure prevention services; individual counseling activities with homeowners at risk for discrimination and/or mortgage rescue scams; community resource booths; and fair housing training for housing professionals, Toledo Department of Neighborhoods employees, and third party CDBG recipients. FHC will host a fair housing symposium during Fair Housing Month; meet with the Ability Center of Greater Toledo, Assistance Dogs of America, and the Veterans Administration to discuss reasonable accommodations and reasonable modifications; and provide fair lending training to members of Foreclosures in Ohio Cost Us.</p>			
<b>OKLAHOMA</b>			
<b>Oklahoma City</b>	<b>Metropolitan Fair Housing Council of Oklahoma, Inc.</b>	<b>PEI-PB</b>	<b>\$324,808</b>
<p>The Metropolitan Fair Housing Council of Oklahoma, Inc. (MFHC) will conduct intake of housing inquiries/intake from consumers with housing questions or complaints; conduct complaint-based tests (rental, sales, lending) and systemic tests; conduct accessibility audits of covered, multi-family housing; conduct requests for reasonable accommodation or modification; and refer enforcement proposals to HUD for processing. MFHC also will partner with public and private organizations in Oklahoma to educate low-and moderate-income persons, persons with disabilities, the elderly, minorities, families with children, and persons who are non-English speaking or have LEP about fair housing/fair lending practices, renters rights, foreclosure prevention, and loss mitigation to increase homeownership, rental opportunities and help prevent homelessness.</p>			
<b>OREGON</b>			
<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Fair Housing Council of Oregon (FHCO) will serve housing providers, housing consumers (in particular those with LEP, people with disabilities, and the homeless) as well as advocates serving the targeted consumer populations. Activities will include: identifying, investigating and referring alleged fair housing violations to HUD; continued development and expanding current testing program to incorporate mortgage lending and homeowner's insurance testing; developing, promoting, and delivering five enforcement excursions to various locations around the state of Oregon to provide information and fair housing complaint intake; increasing housing choice for protected class groups through identification of systemic discrimination in mortgage lending and through the construction of new multifamily housing; and providing fair housing information to non-English speaking consumers.</p>			



<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>The FHCO will AFFH in Oregon. Activities will include: fair housing trainings for housing consumers and housing and social service providers; attendance at local community meetings to learn about regional fair housing issues; revision of fair housing reasonable accommodation materials for medical and therapeutic professionals; an AFFH summit for CDBG recipients, relevant governmental entities, fair housing advocacy organizations, attorneys, and qualified fair housing organization staff; translation (Russian and Spanish) of technical assistance for common housing transaction forms with posting to FHCO's website; educational tours and seminars for students/educators, housing providers, public housing residents, and the general public about housing discrimination in Oregon and its impact on fair housing today.</p>			
<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The FHCO will perform a full service fair housing/fair lending enforcement-related project throughout Oregon and SW Washington State that will serve housing consumers (in particular those with LEP, people with disabilities, and the homeless), advocates serving the targeted consumer populations, and housing providers. Activities will include: expanding systemic identification, investigation, and referral of fair lending violations to HUD; identifying, investigating, and referring alleged fair lending violations to HUD; identifying systemic discrimination in mortgage- lending; and providing fair lending information to non-English speaking consumers.</p>			
<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>FHOI-CD</b>	<b>\$325,000</b>
<p>The FHCO will perform a systemic fair housing enforcement-related project designed to identify systemic issues of segregation throughout Oregon and SW Washington State. Activities will include: investigating systemic fair housing violations; filing at least 15 complaints of housing discrimination; holding at least 1 tester-training session for new testers and holding a Fair Housing Litigation Seminar for legal, advocacy, and mutual benefit groups targeting those who represent underserved communities. FHCO will also: promote and augment a pool of private attorneys capable of providing legal services on fair housing cases; identify case law and nationally best known methods to enhance enforcement options, mediation opportunities, and voluntary compliance with statutory requirements; review hotline and enforcement logs to identify five localities to visit and perform enforcement activities, and complete other enforcement activities essential to eliminating discriminatory practices.</p>			
<b>PENNSYLVANIA</b>			
<b>Erie</b>	<b>St. Martin Center, Inc.</b>	<b>FHOI-CD</b>	<b>\$325,000</b>
<p>St. Martin Center (SMC), a HUD registered, faith based, social service organization, will expand its current fair housing education and outreach efforts to investigate mortgage loan document irregularities and the tactics of mortgage rescue scam companies currently operating locally. SMC will promote this new initiative in all outlets currently utilized for education and outreach of its other housing programs, with the goal of quicker complaint process turnaround/resolution and improved communications with the clients.</p>			
<b>Erie</b>	<b>St. Martin Center, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>SMC will work with eight social service partners, and continue informational and educational outreach efforts in the rental, purchase, and financial literacy areas of real estate by promoting the initiative in the media, conducting meetings with partners, and facilitating meetings with consumers and housing related service providers. Consumer information will include the difference between basic landlord- tenant issues and fair housing issues, what is expected from real estate and lending professionals, as well the complaint process and how it works. SMC will assist consumers in the filing of their respective complaint(s) as needed.</p>			



<b>Fort Washington</b>	<b>Fair Housing Council of Suburban Philadelphia, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,877</b>
<p>Fair Housing Council of Suburban Philadelphia, Inc. (FHCSF) will AFFH and reduce discrimination against protected classes in the Greater Philadelphia and Lehigh Valley regions of PA, through ongoing enforcement and proactive, systemic investigation. FHCSF will serve all protected classes: minorities, disabled, homeless, discriminatory lending victims, non-English speakers, rural residents, and families with children under this grant. FHCSF will also serve seven counties in Eastern PA: the City of Philadelphia, including three Empowerment Zones; to educate these regions through outreach programs that target the discriminated with the help of intake and investigations.</p>			
<b>Glenside</b>	<b>Fair Housing Rights Center in Southeastern Pennsylvania</b>	<b>PEI-MYFC</b>	<b>\$324,000</b>
<p>The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will combat housing discrimination by providing full service, broad based fair housing enforcement activities. FHRC will concentrate on: intake, investigation and enforcement of fair housing violations in the rental, sales, lending, insurance, and advertisement of housing; auditing rental, sales, lending, and insurance activities; advertisement, design, and construction of new multi-family housing units; increasing filings and/or referrals of complaints with the PA FHAP agency, HUD, DOJ, and the courts; fair housing education to first time homebuyers, lending institutions, and insurance companies; capacity building and knowledge sharing with community organizations; and development of a 'Fair Housing Stewards' program for college students and students from 4th - 12th grades.</p>			
<b>Pittsburgh</b>	<b>Fair Housing Partnership of Greater Pittsburgh</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Fair Housing Partnership of Greater Pittsburgh (FHP), a qualified, experienced fair housing organization, will continue to provide fair housing services to the City of Pittsburgh and the Pittsburgh MSA. Through this project FHP will conduct intake of allegations of housing discrimination, carry out both audit and complaint-based testing and assist in the enforcement of alleged violations of the FHA and substantially equivalent State and local fair housing laws. FHP's enforcement related work will involve activities serving all protected classes under the FHA.</p>			
<b>Scranton</b>	<b>United Neighborhood Centers of Northeastern Pennsylvania</b>	<b>EOI-G</b>	<b>\$96,904</b>
<p>The United Neighborhood Centers of Northeastern Pennsylvania (UNC) will provide services to four counties that have experienced demographic changes over the past few years pertaining to older adults, minorities and peoples with disabilities, and mitigate predatory lending and gate keeping segregation. UNC will contact the gatekeepers of the housing industry to ensure knowledge of fair housing law. UNC will also educate social service agencies on fair housing enlist their assistance in educating protected classes. UNC will host community forums to disseminate fair housing information to a wider audience. UNC will partner with local media organizations and PNC Bank to create PSAs to disseminate via radio, TV, and billboard advertising</p>			
<b>Washington</b>	<b>Southwestern Pennsylvania Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Southwestern Pennsylvania Legal Services, Inc. (SPLAS) and its partners will expand an established testing program for fair housing discrimination, and to increase the provision of legal counsel and representation on behalf of individuals who, through the project's information/outreach process, are made aware of illegal acts affecting themselves or others in their community, because of their race, color, religion, national origin, sex, familial status or disability. SPLAS is a 44- year old provider of comprehensive legal assistance, representation, education and outreach, in coordination with four legal services program partners, four Independent living services partners, and one County Fair Housing Office Partner.</p>			
<b>Washington</b>	<b>Southwestern Pennsylvania Legal Services, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>SPLAS, in coordination with multiple legal and independent living services partners and the Beaver County Fair Housing Office, will expand community education and outreach about the FHA to individuals in protected classes. SPLAS and its partners will prepare and conduct community education events for the public, community service providers, housing providers, and local attorneys; initiate outreach to mental health/mental retardation providers and domestic and sexual violence advocacy organizations; conduct special events recognizing and publicizing Fair Housing Month and the protections afforded individuals under the FHA; and refer complaints to HUD and the Pennsylvania Human Relations Commission.</p>			



<b>Washington</b>	<b>Southwestern Pennsylvania Legal Services, Inc.</b>	<b>EOI-LENDING</b>	<b>\$125,000</b>
<p>SPLAS, in coordination with multiple partners, will provide community education and outreach to persons who may have encountered lending discrimination related to the prevention of mortgage default or foreclosure in 24 Pennsylvania counties in Appalachia. SPLAS and its partners will conduct fair lending education for the public, community service providers, housing providers, and local attorneys; initiate and develop an outreach effort to mental health/mental retardation providers and domestic and sexual violence advocacy organizations; refer complaints to HUD and the Pennsylvania Human Relations Commission; and conduct special events around Fair Housing Month and the protections provided under the FHA and fair lending laws.</p>			
<b>TENNESSEE</b>			
<b>Jackson</b>	<b>West Tennessee Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>West Tennessee Legal Services, Inc. will provide statewide full service; broad-based comprehensive fair housing enforcement services to all protected classes in all markets, with emphasis on services for underserved populations. Activities will include: analysis of housing related issues, complaint intake, investigation of allegations of discrimination, complaint based and systemic testing, evaluation of test results, mediation services, and enforcement of meritorious claims through litigation and/or the administrative process and/or refer to appropriate agencies; develop and distribute fair housing literature and PSAs in English and Spanish; conduct fair housing workshops for a variety of audiences.</p>			
<b>Nashville</b>	<b>Tennessee Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Tennessee Fair Housing Council will provide enforcement activities in Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson, and Wilson Counties of Tennessee, and education and outreach activities throughout Tennessee. Specifically: comprehensive fair housing services; testing in the areas of rental, sales, accessibility and zoning; group home operators and other provider trainings, Community Fair Housing Partnership' trainings, and multifamily owner/operator training; two fair housing conferences; and the printing and distribution of two publications on NIMBYism and group homes.</p>			
<b>TEXAS</b>			
<b>Austin</b>	<b>Austin Tenants Council, Inc.</b>	<b>PEI-PB</b>	<b>\$324,723</b>
<p>The Austin Tenants Council (ATC) will provide testing and legal resources in support of Title VIII of the Civil Rights Act of 1968, as amended by the FHA of 1988. By investigating fair housing complaints through testing, ATC will use its resources to identify discrimination and help complainants enforce their rights under the FHA. Additionally, this project is designed to heighten public awareness of the continued effects of housing discrimination in the Austin Metropolitan Statistical Area. It will specifically focus on issues surrounding the rights of disabled persons, the rights of recent immigrants to the United States and the high loan denial ratios for minority homebuyers by promoting fair housing and the availability of ATC's services utilizing TV, radio, and print advertisements focused on disability and immigrant rights.</p>			
<b>Dallas</b>	<b>North Texas Fair Housing Center</b>	<b>FHOI-CD</b>	<b>\$261,589</b>
<p>The North Texas Fair Housing Center (NTFHC) will support the continued development of NTFHC's enforcement and outreach programs and support the development of a lending investigations program. Activities will include: conducting race and familial status tests, and testing new construction to determine compliance with the FHA's accessibility requirements, analyzing results and informing the community and local jurisdictions about fair housing practices in their communities; developing a lending investigations program and pursuing potential sustainable cases of discrimination by filing complaints with HUD and local FHAP agencies; uncovering discrimination through proactive investigation that is systemic and results in HUD filings or litigation; and educating the community on the goal and importance of equal housing opportunity.</p>			





<b>Houston</b>	<b>Greater Houston Fair Housing Center, Inc.</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>The Greater Houston Fair Housing Center (GHFHC) will provide fair housing enforcement services in the Houston metropolitan area. The activities include: complete bilingual full service enforcement capability in English and Spanish; intake and processing complaints of allegations of housing discrimination; conducting investigations; development of systematic investigations; recruitment and training of testers; performance of fair housing enforcement tests; performance of accessibility and design audits; conducting AFFH capacity building programs for individuals from local partners (jurisdictions, non-profit and faith based organizations); conducting media programs (English and Spanish) to promote AFFH/fair housing enforcement; referral of appropriate cases to HUD for enforcement actions; assisting complainants in determining their rights and remedies; assisting other agencies in discovery of fair housing enforcement evidence.</p>			
<b>San Antonio</b>	<b>San Antonio Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>San Antonio Fair Housing Council, Inc. (SAFHC) will conduct preliminary investigations of fair housing claims through various investigative methods, including conduct systemic investigations, resident surveys, rental tests, sales tests, and lending tests. These initiatives will take place in 35 counties in South Texas.</p>			
<b>VERMONT</b>			
<b>Burlington</b>	<b>Vermont Legal Aid, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,987</b>
<p>Vermont Legal Aid (VLA) will conduct a full service, coordinated and comprehensive fair housing program of testing, targeted private enforcement actions, broad systemic investigation, engagement with the land use and transportation planning process, and collaborative efforts to raise public awareness of housing discrimination in Vermont, including public education and advocacy in the State legislature and administrative agencies and in the media.</p>			
<b>VIRGINIA</b>			
<b>Charlottesville</b>	<b>Piedmont Housing Alliance</b>	<b>EOI-G</b>	<b>\$62,757</b>
<p>Piedmont Housing Alliance (PHA) will support its Regional Fair Housing Education and Outreach Program. Activities will include: education sessions, including an annual fair housing forum including general public and audience specific (immigrants, LEP, rural, homeless, and disabled persons) sessions; education about fair housing for home seekers and realtors; education on fair housing for people with disabilities, and participation in Livable for a Lifetime, a group promoting universal design in homes and communities; and community outreach opportunities, including meetings with community partners.</p>			
<b>WASHINGTON</b>			
<b>Spokane</b>	<b>Northwest Fair Housing Alliance</b>	<b>PEI-PB</b>	<b>\$325,000</b>
<p>Northwest Fair Housing Alliance (NWFHA) will provide services for all protected classes in 17 counties in Eastern/Central Washington through outreach, counseling, intake, complaint referral to HUD and onsite paired rental, sales, and lending testing. NWFHA will conduct specific programs for underserved or frequently targeted populations of housing discrimination: a familial status rental audit (paired onsite rental tests); telephone accent tests and onsite national origin rental audit tests; on site race rental audit tests; TTY telephone rental tests and onsite accessibility audits. In addition, NWFHA will request reasonable accommodations.</p>			



<b>Spokane</b>	<b>Northwest Fair Housing Alliance</b>	<b>EOI-LENDING</b>	<b>\$124,999</b>
<p>NWFHA will expand its Fair Lending Unit education and outreach efforts. Activities will include: presenting an updated community awareness curriculum at workshops for housing counselors, social service providers, and policy makers to increase regional capacity to identify and address unfair lending discrimination and make complaint referrals to NWFHA for investigation; providing fair lending trainings for mortgage loan originators; developing a fair lending curriculum for realtors for Washington DOL approval; modifying existing Washington DOL approved live fair housing curriculum for distance learning delivery; distributing fair lending and mortgage rescue scam avoidance materials; updating brochures and NWFHA's website; and undertaking a public service announcement campaign, producing and airing 3, 30-second fair lending education TV commercials.</p>			
<b>Tacoma</b>	<b>Fair Housing Center of Washington</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Fair Housing Center of Washington will contribute to HUD's core goals and policy priorities. Activities will include: intake, investigation and filing of housing discrimination complaints; assist with reasonable accommodation/ modification requests; recruit testers and conduct tests; conduct systemic audits; provide fair housing education and outreach to faith- and community-based homeless shelters and new immigrants, and training to housing consumers and providers; produce written materials in multiple languages, conduct trainings at an annual conference and develop webcast training for elected officials and key planning/policy staff; hold an annual fair housing summit for Region X FHIP Qualified Fair Housing Organizations; collaborate on a Fair Housing Month conference, a statewide newsletter, and other fair housing events.</p>			
<b>WEST VIRGINIA</b>			
<b>Morgantown</b>	<b>Northern West Virginia Center for Independent Living</b>	<b>FHOI-CD</b>	<b>\$143,571</b>
<p>The Northern West Virginia Center For Independent Living (NWVCIL) will mitigate West Virginia's lack of fair housing enforcement and advocacy and address systemic discrimination in design and construction of multifamily housing. The Fair Housing Partnership of Greater Pittsburgh (FHP), a qualified experienced fair housing organization, will provide NWVCIL the technical assistance needed to conduct tests based on disability, race, national origin, and familial status across West Virginia. These tests will uncover the presence of discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination to assist communities to AFFH.</p>			
<b>WISCONSIN</b>			
<b>Milwaukee</b>	<b>Metropolitan Milwaukee Fair Housing Council</b>	<b>PEI-LENDING</b>	<b>\$311,322</b>
<p>The Metropolitan Milwaukee Fair Housing Council (MMFHC) will conduct enforcement activities to identify and eliminate discriminatory housing practices by the lending industry in five Wisconsin counties. Activities will include: conducting a multi-jurisdictional systemic investigation of racial discrimination in the maintenance and marketing of REO properties in Metropolitan Milwaukee and Dane County to eliminate discriminatory practices by the lending industry and expand housing opportunities and locational choice; referring complaints to HUD, other administrative agencies, and/or attorneys to increase enforcement actions and eliminate illegal housing discrimination; and conducting community outreach to homeowners, neighborhood associations, city officials, and other stakeholders affected by REO-related lending practices to apprise them of investigation results and combat illegal housing discrimination.</p>			
<b>Milwaukee</b>	<b>Metropolitan Milwaukee Fair Housing Council</b>	<b>PEI-MYFC</b>	<b>\$322,629</b>
<p>The MMFHC will conduct statewide enforcement activities to identify and eliminate discriminatory housing practices. Activities will include multi- jurisdictional investigations of racial discrimination against African Americans and persons with disabilities; statewide intake, investigation and case management of fair housing complaints; partnering with a statewide disability advocacy agency to conduct technical assistance and referral of complaints; partnering with nonprofit organizations to recruit testers and assist in other fair housing activities; cross-programmatic training for HUD and other public enforcement agencies investigating complaints; referring complaints to HUD, other administrative agencies and/or attorneys.</p>			



<b>Milwaukee</b>	<b>Metropolitan Milwaukee Fair Housing Council</b>	<b>EOI-G</b>	<b>\$124,814</b>
<p>The MMFHC will conduct innovative education and outreach activities to AFFH throughout Wisconsin. Each quarter of the grant will be devoted to one of the following distinct segments of the community: local organizations and agencies within the community, local public officials and recipients of block grant funding, religious congregations and faith-based organizations, institutions of higher learning, and the housing industry. Each audience will receive services tailored to meet its specific needs. To maximize information to these audiences, MMFHC will participate in statewide housing conferences and develop PSAs in English, Spanish, and Hmong for radio and TV stations throughout its 9-county service area.</p>			
<b>FY 2013</b>			
<b>ALABAMA</b>			
<b>Mobile</b>	<b>Mobile Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$319,795</b>
<p>The Mobile Fair Housing Center will conduct fair housing investigative and enforcement activities. Investigative activities will include the recruitment and training testers, site assessments, complaint intake, processing, and referrals. Enforcement activities will include: accessibility workshops, for English-speaking and LEP participants; outreach for accessibility design and construction and mortgage and predatory lending; compliance audits for housing for the disabled; and various other educational and outreach efforts targeted towards underserved victims of rental discrimination.</p>			
<b>Montgomery</b>	<b>Central Alabama Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,000</b>
<p>The Central Alabama Fair Housing Center will conduct fair housing activities in 31 counties in Central Alabama. Activities will include: challenging racial steering and other discriminatory housing practices; combating discrimination in the west Alabama "Black Belt;" expanding outreach and enforcement actions to combat escalating discrimination against Latino residents; investigating and combating race discrimination; and breaking down barriers for people with disabilities.</p>			
<b>ARIZONA</b>			
<b>Tucson</b>	<b>Southwest Fair Housing Council</b>	<b>PEI-MYFC</b>	<b>\$311,245</b>
<p>The Southwest Fair Housing Council (SWFHC) will provide full service fair housing enforcement across the state of Arizona. Activities will include training, testing, investigation, and resolution of fair housing complaints with an emphasis on fair housing enforcement on behalf of refugees and fair housing services for active military personnel and veterans.</p>			
<b>Tucson</b>	<b>Southwest Fair Housing Council</b>	<b>EOI-G</b>	<b>\$103,871</b>
<p>The SWFHC will provide educational and outreach services throughout Arizona for housing providers, consumers, and public agencies. SWFHC will also conduct individual counseling to assist homeowners at risk for discrimination. When appropriate, referrals for possible fair housing and lending complaints will be made to the HUD, the State Attorney General's Office, and the City of Phoenix Equal Opportunity Department.</p>			
<b>CALIFORNIA</b>			
<b>Bakersfield</b>	<b>Greater Bakersfield Legal Assistance, Inc.</b>	<b>PEI-MYFC</b>	<b>\$312,708</b>
<p>GBLA will provide investigation and enforcement activities throughout Kern County, California and to expand its current services by initiating a systemic testing program through its Fair Housing Law Project (FHLP). In addition, the FHLP will engage in extensive outreach, education, and training targeting protected populations, groups serving protected populations, landlords, and government entities.</p>			



<b>Fresno</b>	<b>Fair Housing Council of Central California</b>	<b>PEI-MYFC</b>	<b>\$259,034</b>
The Fair Housing Council of Central California will increase the number of enforcement actions; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, the undocumented, and persons with disabilities.			
<b>Los Angeles</b>	<b>Mental Health Advocacy Services, Inc.</b>	<b>EOI-G</b>	<b>\$121,000</b>
Mental Health Advocacy Services, Inc. (MHAS) will provide education and outreach to supportive housing providers, individuals with mental disabilities, individuals with LEP, disability support organizations, housing providers, and organizations that work with people with mental disabilities.			
<b>Los Angeles</b>	<b>Southern California Housing Rights Center</b>	<b>PEI-MYFC</b>	<b>\$324,980</b>
The Southern California Housing Rights Center (HRC) will conduct systemic testing and provide fair housing assistance in areas within Los Angeles County. HRC will conduct intake of allegations of housing discrimination in areas not currently served by a qualified fair housing organization, and provide other investigative work, including mediation and litigating fair housing cases, to achieve a just resolution for housing discrimination.			
<b>Napa</b>	<b>Greater Napa Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$309,000</b>
The Greater Napa Fair Housing Center, dba Fair Housing Napa Valley (FHNV) will provide fair housing enforcement services by implementing a broad-based fair housing intake, counseling, investigation, testing, mediation, and referral to address historically segregated housing patterns and barriers to fair housing in Napa County, California. FHNV will collaborate with 15 faith-based grassroots agencies to market its fair housing services in English and Spanish.			
<b>Oakland</b>	<b>Bay Area Legal Aid</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Bay Area Legal Aid (Bay Legal) will conduct intake, investigate, and conciliate complaints of housing discrimination; file and/or litigate meritorious complaints for judicial enforcement; and conduct complaint and audit-based testing. In addition, Bay Legal will submit legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to AFFH. Bay Legal will also provide education and outreach activities to government staff and community-based organizations.			
<b>Rancho Cucamonga</b>	<b>Inland Fair Housing Mediation Board</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Inland Fair Housing and Mediation Board (IFHMB) will continue the enforcement work. These activities will include: conducting matched-pair fair housing tests, referring cases of systemic discrimination, and monitoring AFFH efforts of 13 jurisdictions and provide. IFHMB will also provide education and outreach efforts focused on issues of LEP and disability.			
<b>Rancho Cucamonga</b>	<b>Inland Fair Housing Mediation Board</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
Inland Fair Housing and Mediation Board (IFHMB) will complete four objectives in the San Bernardino and Imperial Counties: conduct matched-pair fair housing tests and refer complaints to the HUD; provide at least one systemic discrimination case to HUD for enforcement; conduct legal clinics in English and Spanish; and distribute educational literature throughout IFHMB's service area. IFHMB will focus on predatory mortgage and lending activities.			
<b>Riverside</b>	<b>Fair Housing Council of Riverside County, Inc.</b>	<b>PEI-MYFC</b>	<b>\$284,894</b>
The Fair Housing Council of Riverside County, Inc. will train testers and conduct rental, sales, and lending testing and referral and enforcement. Activities include referral of complaints to HUD, the California Department of Fair Employment and Housing, or private attorneys; mediation or conciliation on housing discrimination issues. The organization will also create partnerships with local agencies, and reach out to local groups and developers and conduct fair housing law and enforcement training/education.			



<b>Santa Ana</b>	<b>Orange County Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$224,680</b>
Orange County Fair Housing Council, Inc. (FHCO) will expand its existing broad-based private enforcement program by focusing on Fair Housing Act violations that impact racial minorities, immigrants, or disabled. FHCO will take action against steering or discouragement by real estate agents and brokers, leasing agents, and possibly home builders, resulting in denial of housing opportunities to these groups. FHCO will pay particular attention to immigrants with LEP.			
<b>San Diego</b>	<b>Legal Aid Society of San Diego, Inc.</b>	<b>PEI-MYFC</b>	<b>\$323,491</b>
The Legal Aid Society of San Diego, Inc. (LASSD) will work with the Fair Housing Council of San Diego to promote fair housing choice by establishing and refining existing testing protocol for persons with mental disabilities and conduct testing for discrimination based on race, national origin, or religion. LASSD will conduct education and outreach activities to include the implementation of a Consumer Education Speaker's Council Group.			
<b>San Francisco</b>	<b>California Rural Legal Assistance, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
California Rural Legal Assistance, Inc. (CRLA) provides legal services to farm workers as well as minority and low-income communities in rural California. CRLA will provide full service fair housing enforcement, including investigation of systemic cases; increased outreach and trainings; and enforcement and tester training. CRLA will also facilitate local and state government compliance with Consolidated Plans, Housing Elements, and AIs to Fair Housing.			
<b>San Rafael</b>	<b>Fair Housing of Marin</b>	<b>PEI-MYFC</b>	<b>\$324,998</b>
Fair Housing of Marin (FHOM), will strengthen existing programs while expanding into new areas of investigation to include fair housing intake, mediation, complaint referral, investigation and lawsuits for Fair Housing Act violations. FHOM will also provide onsite counseling, seminars, presentations, and conferences throughout Solano and Marin/Sonoma counties.			
<b>San Rafael</b>	<b>Fair Housing of Marin</b>	<b>EOI-AFFH</b>	<b>\$124,999</b>
FHOM will develop and implement AFFH trainings and programs in Marin, Solano, and Sonoma counties. The core of this project will be a series of AFFH trainings for public housing authorities and CDBG HOME Investment Partnerships Program recipients. This project will also include additional education and community outreach efforts to overcome misconceptions that hinder AFFH efforts and to enhance opportunities for meaningful public participation in housing planning decisions on an ongoing basis.			
<b>CONNECTICUT</b>			
<b>Hartford</b>	<b>Connecticut Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
The Connecticut Fair Housing Center, Inc. (Center) will provide the full range of core fair housing services including intake, investigation, testing, and litigation of fair housing cases and systemic testing and investigations. The Center will serve individuals of all protected classes with an emphasis on discrimination based on race or ethnicity in the rental, home sales and lending markets; individuals with disabilities seeking housing and requesting reasonable modifications and accommodations; and the lesbian, gay, bisexual and transgendered community.			
<b>Hartford</b>	<b>Connecticut Fair Housing Center, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$301,781</b>
Connecticut Fair Housing Center, Inc. (Center) will conduct intake, process complaints, and assist and/or provide legal advice to at-risk homeowners on fair lending, mortgage modifications, and foreclosure issues and partner with local organizations to educate homeowners about discriminatory practices in foreclosure and lending. Also, the Center will advocate with state and federal regulators and others involved in overseeing loan servicers to ensure that there is language access for LEP homeowners. Lastly, the Center will investigate discrimination against women and people with disabilities, and, where appropriate, file complaints.			





<b>DELAWARE</b>			
<b>Wilmington</b>	<b>Community Legal Aid Society, Inc.</b>	<b>PEI-MYFC</b>	<b>\$311,807</b>
Community Legal Aid Society, Inc. (CLASI) will reduce the instances of housing discrimination in the State of Delaware through increased enforcement efforts. CLASI will put a greater emphasis on the investigation of systemic fair housing violations through an expanded testing program, conducted with the assistance of the University of Delaware's Center for Community Research and Services. CLASI will also collaborate with other housing advocates to implement recommendations in the AI to Fair Housing Choice.			
<b>DISTRICT OF COLUMBIA</b>			
<b>Washington</b>	<b>Equal Rights Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
The Equal Rights Center (ERC) will conduct intake and investigate, through testing and other methods, complaints of housing discrimination. ERC will recruit and train testers to conduct rental, sales, and accessibility surveys. In addition, ERC will develop educational and counseling opportunities in the community through an integrated outreach approach. Lastly, ERC will conduct multiple in-person accessibility site surveys of multifamily construction.			
<b>Washington</b>	<b>Equal Rights Center</b>	<b>EOI-G</b>	<b>\$125,000</b>
The ERC will continue disseminating existing educational materials and brochures to targeted audiences, and will create new materials for significant segments of the disability community. ERC will hold "Know Your Rights" public presentations trainings in conjunction with the District of Columbia Housing Authority and area shelters to inform Housing Choice Voucher holders of their fair housing rights. Other activities include newsletters, community meetings, and the distribution of self-advocacy toolkits specific to aging issues and the needs of veterans; translation of current ERC brochures to braille; and design of an e-learning course on accessible housing for housing developers.			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
The National Fair Housing Alliance (NFHA) will conduct rental, sales, lending and design and construction investigations. NFHA will conduct tests in multiple CDBG jurisdictions across the country, targeting cities where no private, non-profit, full service fair housing centers currently operate. NFHA will develop systemic investigations based on initial testing evidence and bring administrative or legal enforcement actions, which will program recipients with more knowledge about how discrimination occurs in their localities.			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>FHOI-LENDING</b>	<b>\$324,943</b>
The NFHA will test and investigate mortgage lending discrimination and REO foreclosure discrimination in three metropolitan areas to analyze if and how mortgage credit may be limited or denied to members of the federally protected groups, especially people with disabilities. NFHA will further investigate the maintenance and marketing practices of REO properties in four cities to determine if the racial and/or ethnic composition of neighborhoods impacts the quality of maintenance by the banks and asset managers. If NFHA identifies discriminatory conduct, it will file administrative/legal complaints against the discriminating banks and/or asset managers.			
<b>Washington</b>	<b>National Fair Housing Alliance</b>	<b>EOI-</b>	<b>\$1,499,995</b>
The NFHA will produce a centralized, coordinated print, multi-media and web-based effort to educate the public about recognizing discrimination and knowing their fair housing rights. On air, the campaign will include TV Public Service Announcements (PSAs) in English and Spanish. In addition to marketing fair housing, the campaign will work with the HUD and private fair housing groups to collect information about the relationship between public service advertising and the filing of complaints.			



<b>FLORIDA</b>			
<b>Daytona Beach</b>	<b>Community Legal Services of Mid-Florida, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Community Legal Services of Mid-Florida, Inc. (CLSMF) will perform extensive fair housing outreach/education, throughout Central Florida in order to identify victims of housing discrimination. CLSMF will provide fair housing educational material in English, Spanish, Vietnamese, and Creole, while the CLSMF staff will conduct fair housing and fair lending educational workshops in English and Spanish to educate service area residents on discriminatory housing practices. These projects will be combined with extensive testing in these areas.			
<b>Daytona Beach</b>	<b>Community Legal Services of Mid-Florida, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
CLSMF will provide complaint intake, and help homeowners resolve their complaints by filing them with the appropriate agency and through litigation. CLSMF will provide outreach materials available in several languages and large print. In addition, CLSMF will coordinate a statewide Fair Housing Summit and trainings about the importance of fair lending for stakeholders. Lastly, CLSMF will determine if discriminatory practices exist by examining lending patterns and auditing mortgage lenders and mortgage rescue services.			
<b>Jacksonville</b>	<b>Jacksonville Area Legal Aid, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,902</b>
Jacksonville Area Legal Aid, Inc. (JALA) will conduct intake, testing, investigations, enforcement, and mediation and litigation of fair housing discrimination complaints. Specifically, JALA will expand current investigations into systemic housing investigations and investigate discrimination against the LGBT community. Systemic investigations may include investigation of discrimination in rental, sales, and lending and include HUD-funded entities, institutional organizations, jurisdictional agencies, and public and private housing providers.			
<b>Jacksonville</b>	<b>Jacksonville Area Legal Aid, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$324,986</b>
Jacksonville Area Legal Aid will prioritize and target mortgage abuses involving lending institutions and mortgage service providers by identifying mortgage abuses that are a direct product of the systemic discrimination directed at Jacksonville's African American and disabled communities. The goal is to increase loan modifications or homes otherwise saved from foreclosure for eligible protected class homeowners.			
<b>Jacksonville</b>	<b>Jacksonville Area Legal Aid, Inc.</b>	<b>EOI-G</b>	<b>\$124,862</b>
JALA will enable its attorneys to address the systemic discrimination of African American families and the disabled by educating consumers about mortgage abuses, debt relief options, and how to avoid scams. Education efforts will focus on relief options that may include temporary forgiveness of monthly payments, mortgage terms modification, Federal Trade Commission penalties, and other foreclosure prevention loan servicing required by fair housing laws, federal regulations, and loan servicing guidelines.			
<b>Lantana</b>	<b>Fair Housing Center of the Greater Palm Beaches, Inc.</b>	<b>PEI-MYFC</b>	<b>\$321,723</b>
The Fair Housing Center of the Greater Palm Beaches, Inc. (FHC) will provide comprehensive services to persons with LEP to include complaint intake and legal support to victims of illegal housing practices. FHC will conduct testing programs for lending institutions, real estate, and rental management professionals. FHC will conduct fair housing education and outreach to the private housing industry, public housing authorities, and Community Development Corporations, and the general public. FHC will also monitor media for compliance to fair housing advertising guidelines.			



<b>Melbourne</b>	<b>Fair Housing Continuum, Inc.</b>	<b>PEI-MYFC</b>	<b>\$320,667</b>
<p>The Fair Housing Continuum, Inc. (Continuum) will provide a full range of fair housing enforcement activities to all persons protected under the FHA in its expanded service area. The grant emphasis will be underserved communities of homeless persons, issues of non-English speaking immigrant populations, and persons with disabilities. The Continuum will: recruit and train testers and conduct tests; conduct training events and accessibility workshops, assist persons with reasonable accommodations; and conduct intake of fair housing complaints and refer complaints to HUD.</p>			
<b>Tampa</b>	<b>Bay Area Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$292,920</b>
<p>Bay Area Legal Services, Inc. will serve populations in high needs areas by providing provide educational activities to residents who lack of knowledge of fair housing rights as well as informing housing providers about fair housing obligations. Bay area Legal Aid will use enforcement efforts to eliminate discriminatory practices in rental, sales, and lending; and obtain reasonable accommodations and accessibility for disabled persons.</p>			
<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>PEI-MYFC</b>	<b>\$313,246</b>
<p>Legal Aid Society of Palm Beach County, Inc. (LASPBC) will address local discriminatory housing practices by investigating, litigating, and referring fair housing complaints; recruiting and training new testers and conducting tests. LASPBC will also conduct education and outreach activities and produce a quarterly newsletter. The project will concentrate on resolving fair housing complaints through mediation or other voluntary resolution processes rather than through litigation.</p>			
<b>West Palm Beach</b>	<b>Legal Aid Society of Palm Beach County, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The LASPBC will use this grant to systematically investigate lending discrimination complaints and litigate if warranted. LASPBC will recruit and train new testers and conduct tests of lending institutions and mortgage-related services. LASPBC will also conduct education and outreach activities targeting underserved communities of immigrant populations, persons with disabilities. Enforcement activities will include intake and evaluation of lending discrimination complaints and systematic investigations. LASPBC will concentrate on resolving complaints through mediation or other voluntary resolution processes rather than through litigation.</p>			
<b>GEORGIA</b>			
<b>East Point</b>	<b>Metro Fair Housing Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Metro Fair Housing Services, Inc. will continue its core fair housing activities in the greater Atlanta MSA and open a satellite office in the northern region of Gwinnett County to provide greater access in bordering areas and in areas with large Latino communities that include Forsyth, Hall, Barrow, and Jackson Counties and the northern end of Fulton and DeKalb Counties. Activities will include a full-scale fair housing program that includes education and outreach, complaint intake, and systemic testing; the filing bona fide fair housing complaints with HUD and collaborations with faith-based and community organizations.</p>			
<b>HAWAII</b>			
<b>Honolulu</b>	<b>Legal Aid Society of Hawaii</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Legal Aid Society of Hawaii's Fair Housing Enforcement Program will conduct a full service enforcement program for fair housing, concentrating on increasing systemic testing in sex and gender discrimination; increasing systemic testing for accessibility and structural violations; and expanding testing statewide. Education and outreach activities will include providing fair housing law education and outreach to individuals, including persons with disabilities, and to agencies servicing persons with disabilities, and distributing outreach brochures in English and other languages.</p>			



<b>IDAHO</b>			
<b>Boise</b>	<b>Intermountain Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,630</b>
<p>The Intermountain Fair Housing Council (IFHC) will provide a statewide full-service fair housing enforcement program designed to address systemic housing issues across agencies and industries focused on home-seekers who are low-income rural, recent immigrants, persons with disabilities, and single female heads-of-households with children. IFHC will provide a full-spectrum of fair housing services. Fair housing investigation and enforcement activities will include systemic investigations and site design and construction assessments. Education activities will include education to housing providers and refugee/immigrant households; radio and cable TV fair housing programs in Spanish and events with community organizations or faith based organizations.</p>			
<b>ILLINOIS</b>			
<b>Chicago</b>	<b>Access Living of Metropolitan Chicago</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Access Living of Metropolitan Chicago (Access Living) will advance the housing rights of people with disabilities within its service area. Investigation and enforcement services will include work to combat discrimination, expand fair housing opportunities and choice, assist individuals' transition from institutions into community-based housing, improve rental housing, promote accessible housing, and foster compliance with fair housing laws. Education assistance activities will include empowering consumers to solve fair housing disputes on their own, instructing housing providers on how to comply with fair housing laws, and teaching architects and developers about new construction requirements.</p>			
<b>Chicago</b>	<b>Chicago Lawyers' Committee for Civil Rights Under Law, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Chicago Lawyers' Committee for Civil Rights (CLC) will conduct intake, investigation including testing and systemic investigation, mediation and litigation, and outreach, education, and training. Specifically, CLC will receive discrimination complaints and refer cases to a panel of 35 pro bono lawyers from Chicago law firms. CLC will also recruit testers and conduct complaint-based and systemic testing for housing rental, sales, or lending. Lastly, CLC will reach people through its education and outreach efforts with fair housing brochures and presentations in English, Spanish, and other languages. In addition CLC will hold events in collaboration with the Illinois Department of Human Rights, a FHAP grantee.</p>			
<b>Chicago</b>	<b>John Marshall Law School</b>	<b>PEI-MYFC</b>	<b>\$279,951</b>
<p>The John Marshall Law School (JMLS) will continue to fund the Fair Housing Legal Clinic, a broad-based, full-service project assisting persons who have been discriminated against in housing with legal representation. The Clinic will educate approximately 116 law students and 3 attorney fellows; conduct matched tests to determine if discrimination has occurred and conduct investigations and analyze all documentation to uncover patterns of discrimination that would present the need for systemic investigation; conduct education and outreach activities to educate the community about the fair housing laws and to inform persons of their rights under the law; and develop new partnerships.</p>			
<b>Chicago</b>	<b>John Marshall Law School</b>	<b>FHOI-LENDING</b>	<b>\$324,966</b>
<p>The JMLS will build its capacity to provide enforcement that addresses mortgage lending discrimination and provide education in the community about enforcing federal prohibitions on lending discrimination. To that end, JMLS will investigate allegations of lending discrimination; analyze evidence to uncover patterns of discrimination and possible systemic violations; identify, interview, and assist borrowers who have been injured by discriminatory lending practices that relate to mortgages, refinancing or loan modifications, or mortgage rescue scams and when necessary file systemic complaints to remedy the violations and prevent illegal practices in the future.</p>			



<b>Chicago</b>	<b>John Marshall Law School</b>	<b>EOI-HEC</b>	<b>\$99,865</b>
<p>The JMLS will continue its Fair Housing Undergraduate Internship program. Specifically, the school's Fair Housing Legal Support Center (Center) will recruit, select, register, educate, and supervise internship placements for 12 students interested in fair housing law and enforcement. JMLS will also translate fair housing information for LEP populations. The school will distribute materials to the public at student-led presentations and two fair housing seminars, and to partners of higher education institutions and as well as local fair housing enforcement agencies. In addition, the Center will continue to strengthen its academic partnerships and establish a new partnership with a faith-based higher education institution, and strengthen its nonprofit local fair housing organization partnerships to develop viable internship placements.</p>			
<b>Homewood</b>	<b>South Suburban Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,775</b>
<p>South Suburban Housing Center (SSHC) will conduct comprehensive fair housing and fair lending enforcement, counseling, and advocacy assistance for victims discriminatory practices, bolster education and outreach to heighten awareness by vulnerable protected groups. SSHC will help build the capacity of local governments through training and cooperative efforts to implement regional activities to AFFH.</p>			
<b>Homewood</b>	<b>South Suburban Housing Center</b>	<b>FHOI-LENDING</b>	<b>\$224,400</b>
<p>SSHC will address lending discrimination in the south Chicago metropolitan region. SSHC will implement fair housing enforcement, counseling, and advocacy assistance for victims of mortgage discrimination and conduct education and outreach awareness to prevent predatory lending, mortgage fraud, and mortgage modification scams. SSHC will assist mortgage distressed families affected by discriminatory lending market practices with their current loan workout, refinance, and other loan modification options to achieve successful resolutions. Finally the Center will produce an instructional video and provide of education and counseling awareness activities to prevent the spread of fraudulent mortgage and rescue scam activities.</p>			
<b>Rockford</b>	<b>Prairie State Legal Services, Inc.</b>	<b>FHOI-CDGC</b>	<b>\$325,000</b>
<p>Prairie State Legal Services, Inc. (PSLS) will develop its enforcement and education and outreach capacity. PSLS will process and file or refer complaints, assist with reasonable accommodations, negotiate, monitor, and enforce agreements and provide legal representation. PSLS will recruit and train testers and conduct tests, including lending discrimination tests and investigate systemic discrimination against Hispanics in sales or lending and refer results HUD or the Illinois Department of Human Rights. PSLS will counsel individuals with LEP on fair housing rights, and deliver any required training. Community outreach will include a regional fair housing planning process and a referral protocol and work agreements with community agencies and fair housing based groups. PSLS will give fair housing and AFFH presentations, hold a housing resource fair, distribute materials, and place ads on public transportation and social network sites.</p>			
<b>West Chicago</b>	<b>HOPE Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$324,020</b>
<p>HOPE Fair Housing Center (HOPE) will conduct rental, accessibility, and lending investigations, and request and review Public Housing Authority AFFH plans. HOPE will expand its systemic investigations, including those for accessible housing, discrimination in availability or terms and conditions against disabled persons in rental housing, and investigations into bank owned, foreclosed homes. HOPE will begin conducting systemic investigations of real estate sales practices in Northern Illinois</p>			
<b>West Chicago</b>	<b>HOPE Fair Housing Center</b>	<b>EOI-AFFH</b>	<b>\$124,991</b>
<p>HOPE will provide two web-based training sessions marketed to the Public Housing Authorities (PHAs) located in the HUD's Region V. The first training will include: the fundamental requirements of the FHA, Section 504, and other key civil rights laws; HUD guidance and the requirement to AFFH; and key points of data PHAs need to analyze for fair housing and AFFH compliance. The second training will include: a checklist of essential fair housing, civil rights, and HUD related policies; resources and information about PHA best practices, including Moving to Work, Mobility Counseling, and innovative programs such as the Inclusive Communities Project "Mobility Works" program and outcomes; and resources for overcoming NIMBY-ism.</p>			





<b>West Chicago</b>	<b>HOPE Fair Housing Center</b>	<b>FHOI-LENDING</b>	<b>\$324,962</b>
HOPE will expand its systemic investigations into REO homes in select comparable neighborhoods and continue to conduct lending investigations, focusing on Chicago, which has continued high foreclosure rates, and in the more remote and rural locations HOPE serves. In addition, HOPE will conduct systemic investigations of mortgage lending practices in Northern Illinois, including the lending terms and conditions or availability for persons with disabilities. Lastly, HOPE will continue its education and outreach for persons in protected classes, neighborhood groups, housing providers, and the public.			
<b>West Chicago</b>	<b>HOPE Fair Housing Center</b>	<b>EOI-HEC</b>	<b>\$99,998</b>
HOPE will target college, university and ESL (including adult classes) students by conducting presentations within HOPE's 30-county service area to students and new immigrants learning English by providing useful fair housing information and resources. HOPE will continue to partner with the John Marshall Law School (JMLS) Fair Housing Clinic in recruiting interns for its Fair Housing Undergraduate Internship program. This collaboration between HOPE and JMLS maximizes and leverages HUD funds by creating a synergy in educating, recruiting, mentoring, and inspiring the next generation. HOPE will also review and analyze the before and after fair housing surveys and create a report documenting program outcomes.			
<b>INDIANA</b>			
<b>Indianapolis</b>	<b>Fair Housing Center of Central Indiana, Inc.</b>	<b>FHOI-CDGC</b>	<b>\$324,709</b>
The Fair Housing Center of Central Indiana (FHCCI) will assist the 1.8 million residents of the 11 counties of Central Indiana. Specifically, the project will: 1) increase ability to AFFH, 2) expand the public's knowledge of the services of the FHCCI to uncover allegations of housing discrimination, 3) build the capacity to conduct all forms of testing and enhance other investigation tools to effectively address identified unlawful discrimination, 4) support additional public training programs on fair housing and diversify the types of programs, 5) increase distribution of publications and support partnerships to translate FHCCI publications into Burmese, and 6) expand capacity under current projects related to the investigation of systemic predatory lending allegations and other systemic investigations.			
<b>KENTUCKY</b>			
<b>Lexington</b>	<b>Lexington Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$296,996</b>
Lexington Fair Housing Council, Inc. will expand testing as well as provide: a hotline and training for housing providers; immediate advice to those under pressure to take out predatory loans; education and monitoring for local home ownership programs; multi lingual outreach and workshops to the community; promotion of language access by housing providers; a partnership with Kentucky State University to educate students about fair housing laws; and intake, litigation, and mediation of fair housing complaints.			
<b>LOUISIANA</b>			
<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
The Greater New Orleans Fair Housing Action Center (GNOFHAC) will provide services to individuals and families in the New Orleans Metropolitan Statistical Area. As the only Qualified Fair Housing Organization in the state, GNOFHAC will also continue to provide assistance to persons who believe that they have been victims of housing discrimination and investigate complaints of housing discrimination throughout Louisiana.			



<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The GNOFHAC will build its capacity to provide fair lending services throughout Southeast Louisiana, with a particular focus on New Orleans. Fair housing investigations and enforcement in relation to mortgage lending discrimination and mortgage modification scams will include testing and systemic investigations, complaint intake and referral, and case management. GNOFHAC will assist clients facing foreclosure, because of probable violations of the FHA, with housing counseling and foreclosure prevention assistance. Lastly, GNOFHAC will conduct education and outreach on the FHA and other consumer protection laws.</p>			
<b>New Orleans</b>	<b>Greater New Orleans Fair Housing Action Center</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>The GNOFHAC will provide fair housing education, outreach, and referral services in the greater New Orleans metro area. Specifically, GNOFHAC will conduct student/teacher fair housing workshops based on the children's book <i>The Fair Housing Five &amp; the Haunted House</i>, and distribute the book to all schools serving elementary and middle school age students in Orleans Parish. GNOFHAC will provide housing discrimination and financial management training to prospective homebuyers and develop a curriculum and course materials to train small landlords; and a second to train Louisiana tenants. They will further develop an online curriculum and course materials and obtain continuing education certification to provide fair housing training to architects and Louisiana realtors. In addition, GNOFHAC will produce a fair housing summit and events for Fair Housing Month and maintain a fair housing blog on GNOFHAC's website.</p>			
<b>MAINE</b>			
<b>Portland</b>	<b>Pine Tree Legal Assistance, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Pine Tree Legal Assistance, Maine's only qualified fair housing organization, will operate Maine's only statewide full service fair housing project. Activities will include enforcement of federal and state laws prohibiting housing discrimination in rental housing as well as mobile home parks, an important source of homeownership in rural Maine. Testing will identify systemic discrimination against all protected categories, with a special emphasis on discrimination against underserved populations including individuals in rural areas, individuals with disabilities and those who are immigrants or have LEP. The project's education and outreach efforts will strengthen awareness of fair housing laws among individuals vulnerable to discrimination, and strengthen capacity among government and nonprofit partners to enforce and extend fair housing protections for all vulnerable individuals throughout Maine</p>			
<b>MARYLAND</b>			
<b>Baltimore</b>	<b>Baltimore Metropolitan Council, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>Baltimore Metropolitan Council (BMC) will contract or partner with public and private fair housing groups to conduct fair housing education and outreach. Education activities will include trainings for attorneys, real estate agents, landlords, property managers, and other housing professionals on fair housing; meetings and workshops to educate elected officials and high-level jurisdictional staff on their duty and responsibility to AFFH; and trainings for local housing counseling agency staff to better equip them to educate their clients on their fair housing rights. In addition, BMC will develop and distribute a comprehensive series of written materials targeted to various audiences, including tenants, prospective homebuyers, real estate agents, homeowner and condominium associations, and property managers and work with the Maryland Multi-Housing Association to improve online information on available rental units, including affordable units that have accessibility features for people with mobility impairments.</p>			
<b>Baltimore</b>	<b>Baltimore Neighborhoods, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,411</b>
<p>Baltimore Neighborhoods, Inc. (BNI) will continue its ongoing activities of monitored testing, investigating fair housing complaints, mediating disputes between complainants and landlords, litigating fair housing cases, and disseminating information about fair housing laws. BNI will expand its fair housing activities to other jurisdictions throughout the state, focusing on the Eastern Shore, and Prince George's, Carroll, and Anne Arundel counties, which will enable it to create systemic investigations of housing discrimination.</p>			



<b>MASSACHUSETTS</b>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>EOI-HEC</b>	<b>\$100,000</b>
<p>The Fair Housing Center of Greater Boston (FHCGB) will work with university faculty to develop three academic modules that will integrate a fair housing curriculum with a student internship component within a public policy and an urban design course offered at Tufts University and an urban design seminar offered through the Gateways Program at the Boston Architectural College. The Tufts intern will research the effectiveness of AI in Somerville, Medford, and Cambridge. The Boston Architectural College intern will help FHCGB set up fair housing/disability access trainings with the building departments of select cities and towns in FHCGB's five-county area. FHCGB staff will participate in seminars, colloquia, and campus events for faculty and students that will present the latest trends in fair housing and its impact on the urban planning/design profession, emphasize fair housing as a long-term career possibility, and introduce students to fair housing professionals</p>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>FHCGB will serve the populations of the Essex, Middlesex, Norfolk, Suffolk, and Plymouth counties, and the project will serve members of all protected classes under the FHA and substantially equivalent state law. FHCGB will provide education and training sessions to housing seekers and housing providers in 12 languages and provide nine AFFH trainings to non-profit organizations, cities, towns, and/or municipalities.</p>			
<b>Boston</b>	<b>Fair Housing Center of Greater Boston</b>	<b>FHOI-LENDING</b>	<b>\$138,831</b>
<p>FHCGB will study two area banks and prepare report on how they maintain and market foreclosed properties, through testing and surveying those properties in certain neighborhoods; conducting outreach in the targeted service areas to uncover discriminatory violations of lending laws and conducting intake for individual and/or systemic cases based on those violations. In addition, FHCGB will recruit, train, and/or re-train 20 lending testers and will conduct 50 tests, using matched-pair tests, testing by bona fide home-seekers, and testers seeking pre-approvals for loans to determine if disparate treatment based on protected classes is detected. FHCGB will conduct 10 fair lending trainings as needed.</p>			
<b>Boston</b>	<b>Suffolk University</b>	<b>EOI-HEC</b>	<b>\$100,000</b>
<p>The Suffolk University Law School (SULS) Housing Discrimination Testing Program will create a fair housing fellowship program with four internships in government, non-profit, and other organizations conducting fair housing work. Additionally, SULS will develop and offer a for-credit, experiential learning fair housing seminar course that will allow students to engage in the investigatory process related to fair housing testing. SULS will also host a one and a half day fair housing conference to bring together students and those working across the country to AFFH. Lastly, SULS will host quarterly meetings with students, the HUD FHIP and FHAPs, and others engaged in fair housing work to discuss best practices and share knowledge.</p>			
<b>Boston</b>	<b>Suffolk University</b>	<b>FHOI-CDGC</b>	<b>\$175,000</b>
<p>The SULS Housing Discrimination Testing Program (HOTP) will build its capacity to enforce the prohibitions on discrimination as set forth under the FHA through testing, education, and bringing fair housing cases. The school program will continue its systemic and complaint-based testing in the Metropolitan Boston region, referring bona fide complaints to partners such as the Massachusetts Attorney General's Office, the Massachusetts Commission Against Discrimination, and the Boston Fair Housing Commission. In addition, the SULS-HOTP will offer educational opportunities including workshops, training sessions, and a fair housing course for law students. SULS is a HUD collegiate partner that has offered a fair housing course to law students and will work to continue to offer the course.</p>			



<b>Holyoke</b>	<b>Housing Discrimination Project Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Housing Discrimination Project Inc. (HDP) will address housing discrimination and segregation in an MSA currently ranked number one for White/Latino segregation. HDP will recruit testers and conduct complaint-based or systemic tests and systemic testing investigation to uncover discriminatory treatment of individuals with LEP, individuals with hearing, vision, and cognitive impairments, and discriminatory treatment of Latinos and African Americans by realtors and mortgage lenders. Where testing shows evidence of discrimination, HDP will seek to negotiate settlements that provide for broad affirmative relief including damages, training, affirmative advertising, and active monitoring. Meritorious complaints will be filed with the HUD, the Massachusetts Commission Against Discrimination, or in court. HDP also will partner with the Holyoke Housing Authority to create a housing mobility program for Section 8 voucher holders, analyze zoning policies in local municipalities, and conduct education and outreach.</p>			
<b>Worcester</b>	<b>Community Legal Aid, Inc.</b>	<b>PEI-MYFC</b>	<b>\$320,214</b>
<p>Community Legal Aid, Inc. (CLA) of Worcester, Massachusetts will perform fair housing investigation and enforcement activities throughout central Massachusetts. Specifically, CLA will conduct outreach and investigate complaints of housing discrimination, recruit and train testers for complaint-based and audit tests, and litigate meritorious cases, obtaining monetary damages and injunctive relief for clients. In addition, CLA will educate the region's public housing authorities on their obligations to applicants and tenants with LEP and their fair housing responsibilities during the admissions and eviction processes. In addition, CLA will develop and distribute fair housing materials, and hold community legal education workshops for vulnerable populations, housing providers, local government, and human service providers. Lastly, CLA will participate in a working group of the HUD FHIP-funded organizations and the state's largest HUD FHAP.</p>			
<b>Worcester</b>	<b>Community Legal Aid, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$204,800</b>
<p>CLA will conduct investigation and enforcement activities for vulnerable homeowners at risk for, threatened with, or experiencing lending discrimination or foreclosure due to unfair lending practices and other violations of state and federal law throughout central and western Massachusetts. CLA will research to pinpoint concentrations of minority, immigrant, and other vulnerable homeowners for outreach to include legal lending, foreclosure, and mortgage rescue scheme education workshops, brochure creation and distribution, newspaper articles and advertisements, and local cable TV appearances. To expand its systemic work, CLA will investigate whether communities of color are being affected by discriminatory maintenance and marketing of REO properties. Lastly, CLA will participate in a working group of the state's FHIP-funded organizations and its largest FHAP to share best practices.</p>			
<b>MICHIGAN</b>			
<b>Ann Arbor</b>	<b>Fair Housing Center of Southeastern Michigan</b>	<b>PEI-MYFC</b>	<b>\$275,765</b>
<p>The Fair Housing Center of Southeastern Michigan (FHC-Southeast) will continue to assist residents with reasonable accommodations and make important gains in litigation and testing on behalf of women facing sexual harassment, people with disabilities, complainants suffering retaliation, victims of domestic violence, and same-sex couples. These services will be targeted using systematic testing, advertising, advocate trainings, and referrals for legal aid.</p>			
<b>Detroit</b>	<b>Fair Housing Center of Metropolitan Detroit</b>	<b>PEI-MYFC</b>	<b>\$299,525</b>
<p>Fair Housing Center of Metropolitan Detroit (FHCMD) will continue work for effective resolutions of complaints of discrimination. FHCMD will conduct investigations of complaints; conduct 270 fair housing tests in relation to those complaints; that those investigations, and other investigations conducted by FHCMD, will provide sufficient basis to refer 180 complainants to administrative agencies and 15 of the cases will have sufficient evidence to warrant referral for administrative and/or possible court action.</p>			



<b>Flint</b>	<b>Legal Services of Eastern Michigan</b>	<b>PEI-MYFC</b>	<b>\$266,448</b>
<p>Legal Services of Eastern Michigan (LSEM) will address the needs of low-income and disabled individuals who have experienced housing-related discrimination. LSEM will offer a full range of fair housing testing and enforcement services in four of its service counties, and complaint-based fair housing services in 10 counties. Activities will include comprehensive testing; fair housing education and outreach; targeted investigations; and the filing of an enforcement proposal.</p>			
<b>Grand Rapids</b>	<b>Fair Housing Center of West Michigan</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Fair Housing Center of West Michigan (FHCWM) will provide comprehensive fair housing enforcement services in a 12-county service area in west Michigan and fair housing services to two-thirds of Michigan as needed. Activities will include working the rental and homeownership markets to provide fair housing enforcement and related services to people within all federally protected classes. The FHCWM will undertake activities specifically targeted toward expanding previous FHIP funded activities and conducting systemic investigations of housing discrimination.</p>			
<b>MINNESOTA</b>			
<b>Minneapolis</b>	<b>Mid-Minnesota Legal Aid</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Mid-Minnesota Legal Aid (Legal Aid) will partner with Southern Minnesota Regional Legal Services to improve Fair Housing Act enforcement in 53 southern and central Minnesota counties. Legal Aid will provide fair housing enforcement services to complainants, conduct fair housing testing, and collaborate with the St. Paul Department of Human Rights to address systemic discrimination through testing, training, and enforcement. Legal Aid also will help strengthen area jurisdictions' efforts to develop the 2014 Regional AI, participate in local transit oriented development planning, analyze regional Section 8 voucher utilization data and use the analysis to develop and advocate for best practices to increase use and mobility of the vouchers, and create a Spanish language mirror site for its web-based fair housing resource guide.</p>			
<b>Minneapolis</b>	<b>Mid-Minnesota Legal Aid</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>Mid-Minnesota Legal Aid (Legal Aid) will provide services in 53 southern and central Minnesota counties. Activities will include provide lending abuse enforcement services to victims of lending discrimination and scams, bait and switch schemes, loan flipping, loan packing, mortgage servicing scams, and equity stripping,. They will provide full-service investigation, testing, preparation, negotiation, counseling, and assistance with loan modifications, litigation, and related legal services to lending abuse complainants to obtain remedies. Legal Aid will investigate and litigate systemic discriminatory lending practices to provide relief to complainants and protect others. It will further provide outreach and education about unfair housing practices to new immigrant communities and training to local communities on ways to AFFH; and train foreclosure counselors, attorneys, other professionals, government officials, and community groups on best practices to address lending discrimination and scams.</p>			
<b>MISSISSIPPI</b>			
<b>Jackson</b>	<b>Mississippi Center for Justice</b>	<b>FHOI-CDGC</b>	<b>\$125,000</b>
<p>The Mississippi Center for Justice (Center) will increase the Center's capacity in fair housing enforcement. Specifically, the Center will investigate and analyze allegations and refer complaints to HUD. It will conduct tests in the rental, sales, and lending and insurance markets statewide to investigate violations of the FHA. The Center also will address systemic barriers to AFFH choice such as the use of exclusionary zoning ordinances and restrictive covenants in four "white flight" counties adjacent to metropolitan areas. Lastly, the Center will provide fair housing education and outreach to local and regional housing authorities and their staffs and fair housing presentations targeting single mothers.</p>			





<b>MISSOURI</b>			
<b>St. Louis</b>	<b>Metropolitan St. Louis Equal Housing &amp; Opportunity Council</b>	<b>PEI-MYFC</b>	<b>\$324,996</b>
<p>The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will AFFH in Missouri and Southern Illinois by offering fair housing complaint intake and investigation, advocacy, education, and systemic and complaint-based testing. Education and outreach will include a newsletter, workshops, “Know Your Rights” sessions/workshops, and speaking engagements in the community. EHOC will continue to update its neighborhood housing locator for five counties in Missouri and Illinois - this tool helps people move to areas of opportunity. EHOC will utilize email testing to examine rates of discrimination in the rental, sales and lending markets.</p>			
<b>MONTANA</b>			
<b>Butte</b>	<b>Montana Fair Housing, Inc.</b>	<b>PEI-MYFC</b>	<b>\$167,900</b>
<p>Montana Fair Housing, Inc. (MFH) will eliminate the impediments to fair housing outlined in Montana’s State AI. Activities will include intake and the mediation of cases. MFHC will provide enhanced enforcement services through complaint investigation activities including testing and other research activities to identify discriminatory housing practices, and the monitoring of the design and construction of multi-family buildings. Also, MFHC activities include the referral of meritorious claims to HUD. MFH will provide educational opportunities for advocates, housing consumers, and housing providers; distribute a list of housing accessible/adaptable for persons with mobility limitations, and work with other organizations serving protected class members to AFFH.</p>			
<b>NEBRASKA</b>			
<b>Omaha</b>	<b>Family Housing Advisory Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Family Housing Advisory Services, Inc. (FHAS) will serve Nebraska and western Iowa with broad-based, full service activities. These activities include on-site intake, fair housing assessments at partnering agencies. FHAS will conduct investigations and, when necessary fair housing testing. FHAS will further fair housing in the region through education and outreach services to the general public and professional fair housing enforcement training to staff of agencies; a 24-hour toll free hotline and website to assist persons throughout the states of Nebraska and Iowa with complaints of discriminatory housing actions; and work with governmental and other planning bodies to AFFH.</p>			
<b>NEVADA</b>			
<b>Reno</b>	<b>Silver State Fair Housing Council</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Silver State Fair Housing Council (SSFHC) will continue its enforcement program and expand its capacity to conduct systemic investigations of housing discrimination. SSFHC will conduct complaint intake and assessment, develop viable enforcement proposals and refer all bona fide claims to the HUD. SSFHC will continue its testing program as well as track new multifamily housing and conduct on-site assessments for enforcement purposes. This funding will also help SSFHC establish a new branch office, and develop a tool to help health care professionals write support letters for clients. As part of its outreach efforts, SSFHC will provide fair housing information through its website, advertising, social media, and mail and conduct trainings and outreach events for housing consumers and housing and social service providers.</p>			



<b>NEW HAMPSHIRE</b>			
<b>Concord</b>	<b>New Hampshire Legal Assistance</b>	<b>PEI-MYFC</b>	<b>\$271,061</b>
<p>New Hampshire Legal Assistance (NHLA) will sustain and expand its statewide fair housing operation. NHLA will conduct systemic testing and provide phone-assisted counsel and advice or full legal representation, as applicable. NHLA will expand its work to identify and develop cases and strategies that help address systemic issues identified in the New Hampshire AI to Fair Housing Choice. NHLA will also work to reinforce obligations of AFFH, and to build fair housing capacity and knowledge. Founded in 1971, NHLA is a statewide legal aid organization dedicated to providing high quality legal services to vulnerable low-income and elderly clients.</p>			
<b>NEW JERSEY</b>			
<b>Hackensack</b>	<b>Fair Housing Council of Northern New Jersey</b>	<b>PEI-MYFC</b>	<b>\$302,487</b>
<p>The Fair Housing Council of Northern New Jersey (the Council) will use its FHIP grant to serve the entire state of New Jersey. The Council will provide intake, investigate, and refer FHIP funded complaints of housing discrimination to HUD. The Council will work closely with HUD, the DOJ, and the New Jersey Division on Civil Rights on developing and processing systemic complaints of housing discrimination, including recruiting and training testers and conducting rental and sales tests. The Council will provide education and outreach on fair housing and Title VIII by addressing community organizations and distributing flyers to faith based, veterans, religious, and disability advocacy groups, as well as to local merchants and grass roots organizations. The Council also will purchase newspaper, print, and journal ads to advertise the project and its services.</p>			
<b>Newark</b>	<b>Citizen Action of New Jersey</b>	<b>EOI-G</b>	<b>\$125,000</b>
<p>Citizen Action of New Jersey (NJCA) will educate New Jersey's underserved communities on avoiding and reporting predatory lending, foreclosure rescue scams, and other fair housing violations, as well as on new issues and trends such as housing discrimination against displaced homeowners and renters affected by Hurricane Sandy. Educational and media activities will include: train-the-trainer workshops for community leaders and consumer workshops for minority, LEP, and individuals with disabilities. NJCA will produce updated materials and curricula that are audience-specific and, targeted for distribution. NJCA will prepare a print and broadcast public education media campaign and a social media campaign on fair housing, financial education, and avoiding predatory lending and foreclosure rescue scams; as well as a story bank of predatory lending and/or foreclosure scam first-person stories for media and consumers.</p>			
<b>NEW YORK</b>			
<b>Bohemia</b>	<b>Long Island Housing Services Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Long Island Housing Services (LIHS) will provide counseling, investigations, and tests for familial status in the rental market. LIHS will pursue enforcement actions in cases where evidence supports an ability to challenge discrimination. LIHS also will conduct systemic rental and sales investigations of real estate agents and housing providers to audit for race, national origin, and disability discrimination, and investigate lenders' practices related to REO Quick Sales in communities with disproportionately large African American and Latino populations identified as impacted by foreclosure crisis and predatory lending abuses. Outreach and education will include educational events and presentations to raise awareness of rights/resources for vulnerable target groups, including English language learner populations, Language Line facilitation of communication with LEP requests, and expansion of materials for people with visual and auditory disabilities.</p>			
<b>Bohemia</b>	<b>Long Island Housing Services Inc.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>LIHS will by investigate systemic lending discrimination in Long Island's residential mortgage market. Among other activities, LIHS will partner with Hofstra University to analyze lending practices; host a regional conference and distribute a report on the lending market of Long Island. LIHS will analyze Home Mortgage Disclosure Act data and related mapping to determine discriminatory patters, refine a previously developed lending database, and screen lenders through in-house clients' experience/documents for systemic fair lending violations. LIHS will recruit and train qualified testers to initiate systemic lending testing; and, if evidence is found, meet with attorneys to develop casework.</p>			



<b>Bronx</b>	<b>Legal Services NYC-Bronx</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>Legal Services NYC - Bronx's Foreclosure Prevention Project will use its grant to serve Bronx homeowners with services to prevent foreclosure, redress the effects of discriminatory mortgage practices, prevent or report mortgage rescue scams and/or servicing abuses, and engage in litigation to address discriminatory lending practices and servicing abuses. These services will include a walk-in community court clinic, a foreclosure prevention and fair lending hotline, screening for mortgage rescue scams, mortgage loan servicing abuses, and fair housing claims, and foreclosure prevention counseling and legal advice. In addition, Legal Services NYC will coordinate the Bronx Foreclosure Prevention and Fair Lending Taskforce, conduct foreclosure and fair lending homeowner events, and conduct a Bronx foreclosure and fair lending state-of-the-borough event about the current state of the foreclosure crisis in Bronx County.</p>			
<b>Brooklyn</b>	<b>Brooklyn Legal Services Corporation A</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>Brooklyn Legal Services Corporation A (Brooklyn-A) will continue support of its Anti-Predatory Lending/Foreclosure Defense Project, which it implements within a federal government identified mortgage foreclosure "hot zone." The project includes: intake at various sites throughout the community to identify homeowners in need of investigation of allegations of housing and lending discrimination; abatement of damages through loan modifications, refinancing, and loan workouts; and advocacy and direct assistance to victims of the violation of fair housing and fair lending laws and regulations as applied to fraudulent or predatory foreclosure rescue schemes and practices. In addition, Brooklyn-A will conduct workshops on site and at local community-based organizations and present workshops sponsored by another organization.</p>			
<b>Brooklyn</b>	<b>South Brooklyn Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>South Brooklyn Legal Services (SBLS) will work with an experienced coalition of partners to provide comprehensive assistance to New York City. SBLS will generate, screen and investigate referrals where violations of fair housing laws are alleged; test and evaluate complaints; refer to HUD and other agencies meritorious cases that appear to violate fair housing laws; and provide comprehensive assistance to ensure that persons protected under the fair housing laws do not lose their homes as a result of discrimination. SBLS will also train and support advocates assisting homeowners at risk of foreclosure and disseminates information about housing and lending discrimination.</p>			
<b>Brooklyn</b>	<b>South Brooklyn Legal Services, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>SBLS will work with an experienced coalition of partners to assist New York City residents facing foreclosure due to discriminatory financing, servicing, and foreclosure rescue scams. Focusing on central and east Brooklyn, SBLS will generate and accept referrals of clients at risk of foreclosure due to lending discrimination; screen, investigate, and analyze complaints through a testing methodology that identifies individual and systemic patterns of discrimination; and map housing discrimination claims. SBLS will refer bona fide complaints to state and federal enforcement agencies; file enforcement litigation to address systemic lending abuses; and provide legal and other assistance to help targeted homeowners avoid foreclosure and access affordable loan modifications. In addition, SBLS will provide training and support to partner local agencies and organizations and promote fair housing choice by educating the public about discriminatory practices in lending and home sales and foreclosure prevention.</p>			
<b>Buffalo</b>	<b>Housing Opportunities Made Equal, Inc.</b>	<b>PEI-MYFC</b>	<b>\$308,167</b>
<p>Housing Opportunities Made Equal, Inc. (HOME) will recruit, select and train testers and implement testing in the Buffalo, New York area. HOME will conduct intake of housing discrimination allegations involving federal or state protected classes, mediate, and file validated cases of discrimination. Outreach activities will include conducting outreach to municipal code enforcement officers about federal accessibility requirements, training participants at agencies serving the disabled; and conducting trainings about federal and state fair housing and landlord-tenant law, and landlord trainings to promote opportunities for inclusive housing. HOME will attempt to reach potential victims of housing discrimination by distributing bilingual fair housing brochures and designing fair housing advertisements for bus shelters and public buses.</p>			



<b>Dunkirk</b>	<b>Chautauqua Opportunities, Inc.</b>	<b>EOI-G</b>	<b>\$112,233</b>
Chautauqua Opportunities, Inc. (COI) will conduct education and outreach on discriminatory housing practices to Spanish speaking individuals, homebuyers, Hispanics, lenders, and landlords. COI will hold classes to educate participants about fair housing laws. Activities include: distribution of fair housing information and counseling; homebuyer education and housing counseling; outreach to landlords and lenders, including fair housing classes; and radio and TV fair housing public service announcements. Throughout the project, COI will refer bona fide complaints to fair housing enforcement organizations and legal aid.			
<b>New York City</b>	<b>Fair Housing Justice Center</b>	<b>PEI-MYFC</b>	<b>\$324,999</b>
Fair Housing Justice Center (FHJC) will provide fair housing counseling, investigative services, and testing, as well as legal referrals of housing discrimination complaints. FHJC will assist households with federal housing vouchers, homeless individuals, and families with rental subsidies to overcome barriers to housing choice. FHJC will conduct outreach meetings tailored to address issues specific to persons with disabilities, homeless populations, immigrant and limited English-speaking communities, and racial minorities, as well as general presentations for others facing barriers to obtaining and maintaining housing.			
<b>New York City</b>	<b>Fair Housing Justice Center, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$322,078</b>
The FHJC will design and implement systemic testing investigation into the pre-application practices of lenders to determine whether homebuyers of different races and national origins are afforded the same service and treatment as well as the same information about and access to mortgage financing services and products. During the course of the investigation, FHJC will coordinate testing and develop and maintain working partnerships with fair lending programs in the New York region recruit and train additional testers to participate in the investigations, coordinate tests of selected lenders of interest, and analyze test results. At the end of the project, FHJC will brief fair lending organizations and fair housing law enforcement agencies on the outcome of the investigations.			
<b>Rochester</b>	<b>Legal Assistance of Western NY, Inc.</b>	<b>PEI-MYFC</b>	<b>\$298,000</b>
Legal Assistance of Western New York, Inc. (LawNY) will focus on testing and enforcement in Monroe County and five adjoining rural counties. LawNY's complaint-based and systemic testing of the rental housing market will be coordinated with the Geneva Human Rights Commission (GHRC) and systemic testing for discriminatory practices related to Section 8 Vouchers will be coordinated with the Rochester Housing Authority. LawNY will conduct testing of Low Income Tax Credit projects. Meritorious complaints from the rural area surrounding Geneva will be investigated and referred to LawNY attorneys for enforcement in U.S. District Court and administrative forums. The project will assist the Rochester Housing Authority and the City of Rochester to formulate strategies to address discriminatory housing practices revealed by systemic testing.			
<b>Staten Island</b>	<b>Legal Services NYC</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
Staten Island Legal Services will support work to prevent foreclosure of homes owned by members of racial minorities, elderly persons, and immigrants. The individual casework will include legal advice and assistance to pro se litigants, loan negotiation, representation in court, and referral to housing counselors, government enforcement agencies. They will also provide financial counseling; and community education.			
<b>Staten Island</b>	<b>Legal Services NYC Staten Island</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Staten Island Legal Services (SILS) will provide client-based and systemic work to prevent foreclosure of homes owned by members of racial minorities, elderly persons, and immigrants. SILS will continue to expand their current work of serving additional homeowners and undertaking new systemic efforts. Activities will include legal advice and assistance to pro se litigants; loan negotiation; representation in court; referral to housing counselors, government enforcement agencies, and financial counseling; and community education.			



<b>Syracuse</b>	<b>Fair Housing Council of Central New York, Inc.</b>	<b>PEI-MYFC</b>	<b>\$322,025</b>
<p>The Fair Housing Council of Central New York, Inc. (Council) will conduct telephone intake as the first step to opening fair housing investigations and screening complaints. The Council will analyze the business practices of housing providers as well as recruit and train testers annually and administer paired rental tests. The Council will also conduct fair housing counseling for clients in need; maintain a website with fair housing information establish web pages for social networking sites, create a blog page, and update the web site. The Council will conduct outreach throughout the organization's service area to educate the public, service providers, and distribute posters and brochures to educate and inform the public about fair housing.</p>			
<b>White Plains</b>	<b>Westchester Residential Opportunities, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Westchester Residential Opportunities, Inc. (WRO) will continue to implement a systemic fair housing testing program and expand its geographic reach by engaging in more comprehensive testing throughout the lower Hudson Valley region of New York, including Westchester, Rockland, and Putnam Counties. WRO will continue testing for unlawful discrimination against Section 8 voucher holders, expanding to cover all three counties; and continue administering a comprehensive fair housing enforcement program, providing assistance to victims of housing discrimination through a vigorous program of complaint intake and investigation, and resolution through mediation or litigation. New activities will include co-sponsoring CLE education with Pace Law School to train regional lawyers how to litigate fair housing complaints, and implementing an Equal Housing in the Lower Hudson Valley Program.</p>			
<b>North Carolina</b>			
<b>Raleigh</b>	<b>Legal Aid of North Carolina, Inc.</b>	<b>FHOI-CDGC</b>	<b>\$325,000</b>
<p>The Fair Housing Project of Legal Aid of North Carolina (LANC) will provide a full-service fair housing project to residents throughout North Carolina, targeting underserved populations. Specifically, LANC will provide complaint intake and referral services, assisting individuals with fair housing; conduct tests. LANC will hold education and outreach training events, for homebuyers and renters as well as the Hispanic, the LEP and the disability communities. They will also train local governments and CDBG recipients on AFFH, and train housing providers and local housing providers on design and construction accessibility requirements. LANC will hold a conference focused on fair housing and will distribute a total of 5,000 pieces of literature in English and Spanish.</p>			
<b>OHIO</b>			
<b>Akron</b>	<b>Fair Housing Contact Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Contact Service (FHCS) will continue delivering comprehensive fair housing investigation, testing, and enforcement activities to all persons protected under Federal, state, and local fair housing laws. FHCS will also expand activities to include systemic housing investigations, AFFH and the development of mobility counseling protocols and local policies to remove identified impediments to fair housing choice.</p>			
<b>Akron</b>	<b>Fair Housing Contact Service, Inc.</b>	<b>EOI-AFFH</b>	<b>\$118,739</b>
<p>FHCS will continue delivering comprehensive fair housing investigation, testing, and enforcement activities along with expanded education and outreach. FHCS will expand activities to include the development and production of an AFFH curriculum to train recipients of federal funds and to provide to teachers and students, landlords and housing industry representatives, and state and local government personnel. FHCS will conduct outreach to households to provide information on available affordable housing in jurisdictions that have open, diverse, and equitable housing patterns, and work with developers to provide information on universal design and visitability standards.</p>			





<b>Cincinnati</b>	<b>Housing Opportunities Made Equal of Greater Cincinnati, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,530</b>
<p>Housing Opportunities Made Equal of Greater Cincinnati (HOME) will provide comprehensive fair housing enforcement services under, state and local civil rights laws, including investigating client concerns, advising clients on enforcement options, and conducting systemic testing of the housing market. HOME will audit new multifamily construction to ensure compliance with the accessibility requirements of the FHA and review condominium and homeowner association rules for discrimination against families with children. HOME also will train local government departments on fair housing law and conduct advertising and presentations in the community to ensure that residents know their fair housing rights and are aware of HOME's services. Lastly, HOME will help families with Housing Choice vouchers make integrative moves to neighborhoods of opportunity and sponsor a roundtable to share best practices in building stable integrated communities.</p>			
<b>Cleveland</b>	<b>Housing Research &amp; Advocacy Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Housing Research &amp; Advocacy Center (Housing Center) will provide services to all protected class members in Ohio's Cuyahoga and Lorain Counties with a focus on tasks designed to reduce discrimination against persons with disabilities, African Americans, Hispanic/Latinos, Arab Americans and Muslims, and families with children. Enforcement-related activities will include assisting potential victims of housing discrimination through intake, investigation of complaints, and assistance with the filing of complaints with administrative agencies, fair housing audits, reviews of rental policies and procedures, monitoring housing advertisements for illegal statements, and housing related research reports. Education and outreach activities will include trainings for real estate professionals about fair housing laws, trainings for transitional housing residents and/or providers, and preparation and distribution of quarterly newsletters.</p>			
<b>Dayton</b>	<b>Miami Valley Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Miami Valley Fair Housing Center, Inc. (MVFHC) will address housing discrimination through ongoing enforcement and education activities. MVFHC will continue to implement systemic investigation and enforcement by intake of allegations of housing discrimination, testing, and other investigative work to provide a just resolution for fair housing discrimination; mediation or other voluntary resolution of allegations of fair housing; and litigation of fair housing cases, including procuring expert witnesses. MVFHC will conduct fair housing and fair lending workshops for residential housing consumers, private and public housing professionals, and underserved individuals in all protected classes under Federal, state and local laws, and distribute print materials, PSAs and pre-recorded and live broadcast programs for TV, internet, and radio, certified professional curricula, and fair housing information on its websites.</p>			
<b>Dayton</b>	<b>Miami Valley Fair Housing Center, Inc.</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The MVFHC will continue its lending discrimination work through: intake and investigation of lending discrimination and complaint support to enforce other fair lending laws. MVFHC will assist consumers with loan workouts, refinancing, or modifications resulting from violations of the FHA and provide education and counseling to those who may have encountered lending discrimination.</p>			
<b>Painesville</b>	<b>Fair Housing Resource Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>Fair Housing Resource Center, Inc. (FHRC) will continue and expand systematic housing discrimination investigations via rental, lending, sales, zoning, and accessibility testing programs, and educational programs. The initiatives will be expanded through fair housing complaint and investigation services into the tri-county area of Lake, Geauga, and Ashtabula Counties. FHRC will also conduct one regional Fair Housing Seminar and six county-specific fair housing seminars; conduct an analysis of Ashtabula and Geauga Counties Community Housing Improvement Strategy to determine if they are AFFH; conduct monitoring of Lake County; expand EOI-s through various media outlets; and engage and involve the community in the tri-county region.</p>			



<b>Toledo</b>	<b>Fair Housing Opportunities Inc. dba Fair Housing Center</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Toledo Fair Housing Center (FHC) is the only fair housing enforcement agency offering comprehensive fair housing services to the Ohio counties of Lucas and Wood and the cities of Bowling Green and Toledo. Activities will include five project components: victims' assistance; complaint investigation; outreach; monitoring; and prevention. Under these components, FHC will intake, investigate, and resolve discrimination complaints, process complaints on all bases of allegations, and refer complaints to the HUD.</p>			
<b>Toledo</b>	<b>Fair Housing Opportunities Inc. dba Fair Housing Center</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>The Toledo Fair Housing Center (FHC) will carry out pre-application lending testing and conduct an audit of REO properties to determine if banks are maintaining properties equally in minority neighborhoods. FHC will conduct intake and investigate lending discrimination complaints: address systemic patterns and practices of discrimination; provide remedies for violations of fair housing laws and refer jurisdictional complaints to HUD.</p>			
<b>OKLAHOMA</b>			
<b>Oklahoma City</b>	<b>Metropolitan Fair Housing Council of Oklahoma, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,479</b>
<p>The Metropolitan Fair Housing Council of Oklahoma, Inc. (MFHC) will expand MFHC's current statewide fair housing enforcement activities to increase complaint referrals to HUD using fair housing testing and other HUD-approved enforcement tools to gather evidence and investigate complaint-based and systemic complaints, including accessibility audits of covered, multi-family housing. MFHC also will partner with public and private organizations in Oklahoma to provide fair housing and fair lending education for low-and moderate-income persons, persons with disabilities, the LGBT community, veterans, the elderly, minorities, housing providers, faith-based communities, families with children, persons who are non-English Speaking or have LEP and natural disaster victims about.</p>			
<b>OREGON</b>			
<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>PEI-MYFC</b>	<b>325,000</b>
<p>The Fair Housing Council of Oregon (FHCO) will conduct a full service fair housing enforcement-related project serving housing providers, housing consumers (in particular those with LEP, people with disabilities, and the homeless), and advocates serving the targeted consumer populations. Activities will include identification, investigation, and referral of alleged fair housing violations to HUD; lending discrimination and expansion of current systemic investigations efforts; increased fair housing enforcement, including expanding intakes from groups who are least likely to report discrimination; and increasing housing choice for protected class groups through identification and elimination of community policies that perpetuate segregation.</p>			
<b>Portland</b>	<b>Fair Housing Council of Oregon</b>	<b>EOI-AFFH</b>	<b>\$125,000</b>
<p>FHCO will enhance its ongoing AFFH training for publicly funded Oregon entities. Specifically, FHCO will assist federal funding recipients by providing technical assistance workshops and on-going individual technical assistance, and analytical tools and existing data to identify and address segregation. FHCO will partner with planning students at institutions of higher education to develop presentations about the impacts of land use and zoning policies in English and Spanish and conduct programming on these topics. FHCO will also deliver fair housing materials and outreach through at least web-based and in-person training sessions.</p>			



<b>PENNSYLVANIA</b>			
<b>Fort Washington</b>	<b>Fair Housing Council of Suburban Philadelphia, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,877</b>
Fair Housing Council of Suburban Philadelphia, Inc. (FHCSF) will AFFH and reduce discrimination in the Greater Philadelphia and Lehigh Valley regions of Pennsylvania, through ongoing enforcement and systemic investigation. FHCSF will serve all protected classes in seven counties in Eastern Pennsylvania: the City of Philadelphia, including three Empowerment Zones; Bucks, Chester, Delaware, and Montgomery Counties; and Lehigh and Northampton Counties (the Lehigh Valley), to educate these regions through outreach programs that target the discriminated with the help of intake and investigations.			
<b>Fort Washington</b>	<b>Fair Housing Council of Suburban Philadelphia, Inc.</b>	<b>EOI-G</b>	<b>\$124,849</b>
The FHCSF will expand existing fair housing education programming. Activities will include fair housing law education and training for local governments and housing programs receiving HUD formula funding, including workshops on access to HUD-funded programs for individuals with LEP; trainings or webinars for nonprofits, housing providers, and consumers; training on design/construction requirements for builders, architects, and public officials; and a conference on zoning/land use compliance for local government and municipal solicitors. In addition, FHCSF will revise and distribute fair housing brochures; develop ads for newspaper, TV, or online use; and develop and distribute fair housing posters. Throughout the project, FHCSF will refer potential victims and complaints to enforcement agencies, HUD, the Pennsylvania Human Relations Commission, DOJ, or private attorneys.			
<b>Glenside</b>	<b>Fair Housing Rights Center in Southeastern Pennsylvania</b>	<b>PEI-MYFC</b>	<b>\$324,000</b>
The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will combat housing discrimination by providing full service, broad based fair housing enforcement activities. The project will concentrate on: intake, investigation and enforcement of fair housing violations in the rental, sales, lending, insurance, and advertisement of housing; auditing rental, sales, lending, and insurance activities; advertisement, design, and construction of new multi-family housing units; increasing filings and/or referrals of complaints with HUD, the Pennsylvania HUD FHAP agency, DOJ, and the courts; fair housing education to first time homebuyers, lending institutions, and insurance companies; capacity building and knowledge sharing with community organizations; and development of a "Fair Housing Stewards" program for college students and students from 4th -12th grades.			
<b>Pittsburgh</b>	<b>Fair Housing Partnership of Greater Pittsburgh</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
The Fair Housing Partnership of Greater Pittsburgh (FHP) will provide fair housing services to the City of Pittsburgh and the Pittsburgh Metropolitan Statistical Area. FHP will conduct intake of allegations of housing discrimination, carry out both audit and complaint based testing and assist in the enforcement of alleged violations of the FHA and substantially equivalent State and local fair housing laws. FHP's enforcement related work will involve activities serving all protected classes under the FHA.			
<b>Washington</b>	<b>Southwestern Pennsylvania Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
Southwestern Pennsylvania Legal Services, Inc. (SPLAS) and its partners will expand an established testing program for housing discrimination and to increase the provision of legal counsel and representation on behalf of individuals who, through the project's information/outreach process, are made aware of illegal acts affecting themselves or others in their community, because of their race, color, religion, national origin, sex, familial status or disability.			
<b>Washington</b>	<b>Southwestern Pennsylvania Legal Services, Inc.</b>	<b>EOI-G</b>	<b>\$125,000</b>
Southwestern Pennsylvania Legal Services, Inc. (SPLAS) will partner with four legal services programs to expand its community education and outreach by adding four neighboring West Virginia Counties to its existing service area. West Virginia events will be delivered to the public, community service providers, and housing providers. Within its entire service area, SPLAS will expand its outreach to mental health and intellectual and physically disabled protected class members, and providers and domestic and sexual violence advocacy organizations. Throughout the project, SPLAS will maintain a protocol for referral of complaints of discrimination; refer complaints to HUD and the Pennsylvania Human Relations Commission; and conduct six special events recognizing and publicizing Fair Housing Month.			



<b>TENNESSEE</b>			
<b>Jackson</b>	<b>West Tennessee Legal Services, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>West Tennessee Legal Services, Inc. will provide statewide full service, broad-based comprehensive fair housing enforcement services to all protected classes in all markets, with emphasis on underserved populations. Activities will include: analysis of housing related issues; complaint intake; investigation of allegations of discrimination; complaint based and systemic testing; evaluation of test results; mediation services; and enforcement of meritorious claims through litigation and/or the administrative process and/or refer to appropriate agencies. Education activities will include development and distribution of fair housing literature and PSAs in English and Spanish and fair housing workshops for a variety of audiences.</p>			
<b>Jackson</b>	<b>West Tennessee Legal Services, Inc.</b>	<b>FHOI-ENOC</b>	<b>\$975,000</b>
<p>West Tennessee Legal Services, Inc., in cooperation with Legal Aid Services of Oklahoma (LASO), will create a fair housing project that will become a viable fair housing organization. LASO's statewide work will comprise a network for enforcement that will include: analysis of housing related issues; complaint intake; investigation of allegations of discrimination; complaint-based and systemic testing; mediation services; and enforcement of meritorious claims through litigation and/or the administrative process and/or referral to HUD, the Oklahoma Attorney General's Office of Civil Rights Enforcement, and/or the DOJ. The entity will also develop and distribute literature and PSAs, and conduct fair housing workshops and presentations on lending and fair housing for a variety of audiences.</p>			
<b>Nashville</b>	<b>Tennessee Fair Housing Council Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Tennessee Fair Housing Council (TFHC) will provide enforcement, education, and outreach activities throughout Tennessee. Specific activities include comprehensive fair housing enforcement and testing in the areas of rental, sales, accessibility and zoning. TFHC will provide training for multifamily owner/operators group home operators and other providers. TFHC will also print and distribute two publications on NIMBYism and group homes.</p>			
<b>Nashville</b>	<b>Tennessee State University</b>	<b>EOI-HEC</b>	<b>\$99,939</b>
<p>Tennessee State University (TSU) will incorporate engaged learning activities for participating students, collaborative fair housing education outreach, and research and knowledge sharing into TSU's curriculum. Activities will include internships with partner organizations during which interns will participate in outreach and education, undertake research, and participate in information sharing. TSU faculty and students will collaborate with partner organizations throughout this project to assist with fair housing education and outreach to the public through workshops, educational efforts, and other activities that will increase public awareness of fair housing, linking students, community, and fair housing advocates in educational endeavors aimed at reducing barriers to fair housing choice in Metro Nashville.</p>			
<b>TEXAS</b>			
<b>Austin</b>	<b>Austin Tenants Council Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,742</b>
<p>The Austin Tenants' Council (ATC) will identify discrimination and enforce violations under the FHA. Specifically, ATC will provide intake and referral of fair housing complaints. ATC will audit the accessibility of new multi-family rental housing and reviews housing advertisements conduct fair housing testing and refer bona fide complaints and enforcement proposals to the City of Austin Equal Employment/Fair Housing Office, the Texas Workforce Commission Civil Rights Division, or HUD for enforcement and/or to legal services. ATC also will partner with the Housing Authority of the City of Austin to train new Section 8 voucher holders on their fair housing rights. Finally, ATC will promote fair housing and the availability of ATC's services on TV and radio and in print advertisements.</p>			



<b>Dallas</b>	<b>North Texas Fair Housing Center</b>	<b>FHOI-CDGC</b>	<b>\$309,890</b>
<p>The North Texas Fair Housing Center (NTFHC) will continue development of NTFHC’s enforcement and outreach programs to provide services to 12 counties that make up the Dallas and Fort Worth Metropolitan Statistical Areas (MSA). NTFHC will conduct systemic testing and fair housing education and outreach in the North Texas region. NTFHC will conduct race and familial status tests, test new construction to determine compliance with the FHA’s accessibility requirements, and conduct fair housing education and outreach activities. NTFHC will analyze test results and use the information to inform the community and local jurisdictions about housing discrimination in their communities.</p>			
<b>Houston</b>	<b>Greater Houston Fair Housing Center, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Greater Houston Fair Housing Center, Inc. (GHFHC) will continue providing fair housing enforcement services—complaint intake, investigation, mediation, and referral services for victims of discrimination, tester recruitment and training, testing, and inspection of multifamily housing for compliance with fair housing requirements in the Houston metropolitan area. These services will be available in both English and Spanish. Additionally, GHFHC will continue providing fair housing training for local government agencies, nonprofits, and faith-based organizations. Specifically, GHFHC will conduct AFFH capacity building programs for local partners and sponsor media programs in English and Spanish to promote AFFH and fair housing enforcement.</p>			
<b>San Antonio</b>	<b>San Antonio Fair Housing Council, Inc.</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>San Antonio Fair Housing Council, Inc. (SAFHC) will conduct preliminary investigations of fair housing claims through various investigative methods, including conduct systemic investigations, resident surveys, rental tests, sales tests, and lending tests. These initiatives will take place in 35 counties in South Texas.</p>			
<b>UTAH</b>			
<b>Salt Lake City</b>	<b>Disability Law Center</b>	<b>PEI-MYFC</b>	<b>\$234,297</b>
<p>The Disability Law Center (DLC) will expand its current fair housing services. The DLC is the protection and advocacy agency for people with disabilities in the State of Utah. To date, fair housing complaints and litigation have focused only on disability status, and the grant will enable DLC to include all protected classes. Fair housing services offered will include education and outreach, self-advocacy training, legal representation, filing complaints, and fair housing testing. The DLC will recruit more fair housing testers; the number of tests performed each year, and expands its scope of testing to the entire state. DLC’s education and outreach activities will focus on educating the community about fair housing laws. The DLC will continue to partner with other agencies with an investment in fair housing to address systemic issues.</p>			
<b>VERMONT</b>			
<b>Burlington</b>	<b>Vermont Legal Aid, Inc.</b>	<b>PEI-MYFC</b>	<b>\$324,987</b>
<p>Vermont Legal Aid (VLA) will conduct a full service, comprehensive fair housing program of testing, targeted private enforcement actions, and broad systemic investigation. VLA will engage with the land use and transportation planning process and collaborate to raise public awareness of housing discrimination in Vermont, through public education, media outreach, and advocacy in the State legislature.</p>			





<b>VIRGINIA</b>			
<b>Charlottesville</b>	<b>Piedmont Housing Alliance</b>	<b>EOI-G</b>	<b>\$66,234</b>
<p>Piedmont Housing Alliance (PHA) will implement a coordinated fair housing education and outreach campaign that will include extensive and inclusive community education and outreach, an accessibility compliance initiative, and complaint intake and compliance information. Specifically: general and targeted education sessions to raise public awareness about housing discrimination and fair housing rights. Fair and accessible housing education sessions will focus on fair housing for people with disabilities. PHA will participate in a leadership group to promote accessibility, visitability, and universal design as well as provide a range of other community outreach activities.</p>			
<b>WASHINGTON</b>			
<b>Spokane</b>	<b>Northwest Fair Housing Alliance</b>	<b>FHOI-LENDING</b>	<b>\$325,000</b>
<p>Northwest Fair Housing Alliance (NWFHA) will conduct fair lending intake, follow-up testing for discriminatory underwriting policies; investigate mortgage modification scams and conduct systemic investigations to identify redlining and data origination and denial disparity practices for loans for protected classes, as well as refer fair lending and mortgage modification scam complaints. NWFHA further will hold fair lending trainings for mortgage originators; and modify an online fair housing curriculum approved for mortgage lenders</p>			
<b>Tacoma</b>	<b>Fair Housing Center of Washington</b>	<b>PEI-MYFC</b>	<b>\$325,000</b>
<p>The Fair Housing Center of Washington will provide intake, investigation and filing of housing discrimination complaints; assist with reasonable accommodation/ modification requests; recruit testers and conduct tests; conduct systemic audits. The Center will also provide fair housing education and outreach to homeless shelters, new immigrants, consumers, service providers, elected officials and key planning/policy staff.</p>			
<b>WEST VIRGINIA</b>			
<b>Morgantown</b>	<b>Northern West Virginia Center For Independent Living</b>	<b>FHOI-CDGC</b>	<b>\$240,401</b>
<p>The Northern West Virginia Center for Independent Living (NWVCIL) will expand Fair Housing advocacy and enforcement in West Virginia. NWVCIL will continue to develop an enforcement component to increase the organization's efforts to combat the fair housing education and enforcement impediments. The Fair Housing Partnership of Greater Pittsburgh will provide NWVCIL with technical assistance to conduct 125 tests based on disability, race, national origin, and familial status in WV to uncover the presence of discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination to assist communities to AFFH.</p>			
<b>WISCONSIN</b>			
<b>Milwaukee</b>	<b>Metropolitan Milwaukee Fair Housing Council</b>	<b>PEI -MYFC</b>	<b>\$322,629</b>
<p>The Metropolitan Milwaukee Fair Housing Council (MMFHC) will conduct statewide enforcement activities to include multi-jurisdictional investigations of discrimination against African Americans and persons with disabilities; intake, investigation and case management of fair housing complaints; partnering with a statewide disability advocacy agency to conduct technical assistance and referral of complaints; partnering with nonprofit organizations to recruit testers; cross-programmatic training for the HUD and other public enforcement agencies referral of complaints to HUD, other administrative agencies and/or attorneys.</p>			



Milwaukee	Metropolitan Milwaukee Fair Housing Council	FHOI-LENDING	\$273,673
<p>The MMFHC will conduct enforcement activities for the purpose of identifying and eliminating discriminatory housing practices by the lending industry. Specifically, MMFHC will: conduct a systemic investigation of racial discrimination in the maintenance and marketing of REO properties and an Investigate systemic forms of racial discrimination in lending and underwriting practices; refer complaints to HUD, other administrative agencies, and/or attorneys; and conduct community outreach to homeowners, neighborhood associations, city officials, and other stakeholders affected by REO-related lending practices to apprise them of investigation results and combat illegal housing discrimination.</p>			



# Appendix D: Fair Housing and Civil Rights In HUD Programs

## HUD Reporting Responsibilities

The Fair Housing Act requires that HUD annually report to Congress, and make available to the public, data on the race, color, religion, sex, national origin, age, disability, and family characteristics of households who are applicants for, participants in, or beneficiaries or potential beneficiaries of programs administered by the Department, to the extent that such characteristics are within the coverage of the provisions of law and Executive Orders set forth below.

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968
- Section 504 of the Rehabilitation Act of 1973
- Age Discrimination Act of 1975
- Equal Credit Opportunity Act
- Section 1978 of the Revised Statutes (42 U.S.C. § 1982)
- Section 8(a) of the Small Business Act
- Section 527 of the National Housing Act
- Section 109 of the Housing and Community Development Act of 1974
- Section 3 of the Housing and Urban Development Act of 1968
- Executive Orders 11063, 11246, 11625, 12250, 12259, and 12432

## Racial and Ethnic Categories

OMB standards allow individuals responding to inquiries about race to select one or more of five racial categories: (1) "American Indian or Alaska Native," (2) "Asian," (3) "Black or African American," (4) "Native Hawaiian or Other Pacific Islander," and (5) "White." The new OMB format, like the previous approach, treats ethnicity separately from race. Persons must choose one of two ethnic categories: (1) "Hispanic or Latino," or (2) "Not Hispanic or Latino."

In FY 2013, most HUD programs collected ethnicity separately from race. However, a few programs combined race and ethnicity into a single category.

The following sections briefly describe HUD-funded programs and report on the protected characteristics of beneficiaries of these programs.

## Federal Housing Administration

The Federal Housing Administration, generally known as "FHA", provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934. FHA mortgage insurance provides lenders with protection against losses as the result of homeowners defaulting on their mortgage loans. The lenders bear less risk because FHA



will pay a claim to the lender in the event of a homeowner's default provided that the application for insurance benefits is acceptable to the Commissioner. Loans must meet certain requirements established by FHA to qualify for insurance.

Tables D.1 & D.2 provide data on the race and sex of mortgagors who obtained FHA-insured single-family home purchase loans or FHA-insured single-family refinanced loans in FY 2012 & 2013. The sex category divides mortgagors into those who are "single female," "single male," or "co-borrowers." The tables use the category "co-borrowers" for loans with more than one borrower. FHA classifies loans with co-borrowers based on the sex of the first borrower on the loan papers, regardless of whether the household was made up of two females, two males, one male and one female, or some other household configuration, or whether there was a co-signer who does not live in the home.

**Table D.1: Protected Characteristics of Mortgagors who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2012**

	Number of Purchase Loans	Dollar Amount of Purchase Loans (\$Ms)	Number of Refinance Loans	Dollar Amount of Refinance Loans (\$Ms)
	<b>733,864</b>	<b>\$124,474.4</b>	<b>450,875</b>	<b>\$88,828.7</b>
<b>Race</b>				
American Indian or Alaska Native	0.3%	0.3%	0.4%	0.5%
Asian and Hawaiian	3.8%	5.1%	3.5%	4.8%
Black	9.1%	8.7%	6.4%	5.9%
Hispanic	16.7%	16.1%	8.4%	8.2%
Mixed Race	0.4%	0.4%	0.2%	0.3%
White	64.5%	63.6%	70.8%	69.3%
Not Disclosed	5.5%	6.3%	10.5%	11.3%
<b>Gender</b>				
Single Female	27.5%	23.6%	20.8%	17.8%
Single Male	34.5%	31.9%	28.8%	27.0%
Co - borrowers	38.0%	44.6%	50.3%	55.2%

Source: Federal Housing Administration

**Table D.2: Protected Characteristics of Mortgagors who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2013**

	Number of Purchase Loans	Dollar Amount of Purchase Loans (\$Ms)	Number of Refinance Loans	Dollar Amount of Refinance Loans (\$Ms)
	<b>702,417</b>	<b>\$124,934.4</b>	<b>642,436</b>	<b>\$115,182.8</b>
<b>Race</b>				
American Indian or Alaska Native	0.3%	0.3%	0.4%	0.4%
Asian and Hawaiian	3.7%	4.9%	3.1%	4.2%
Black	9.3%	8.9%	8.2%	7.6%
Hispanic	16.8%	16.4%	11.3%	10.9%
Mixed Race	0.4%	0.4%	0.3%	0.3%



White	64.7%	63.4%	66.9%	66.1%
Not Disclosed	5.2%	6.0%	10.1%	10.7%
<b>Gender</b>				
Single Female	27.1%	23.2%	23.3%	20.2%
Single Male	35.7%	33.3%	28.8%	27.2%
Co - borrowers	37.2%	43.5%	47.9%	52.6%
Source: Federal Housing Administration				

## Project-Based Rental Subsidies

The rental subsidies described below are paid to owners on behalf of tenants to keep their rents affordable. The assistance is tied to the property and differs in that respect from tenant-based rental assistance programs (e.g., housing choice vouchers), where the subsidy follows the tenant when the tenant moves to another property.

### Project-Based Section 8

Through Project-Based Section 8, HUD provides rental subsidies to owners of FHA-insured and noninsured properties to ensure that these properties remain affordable to low-income families.

### Rent Supplement Contracts

The Rent Supplement program was established by the Housing and Urban Development Act of 1965. Until the program was suspended under the housing subsidy moratorium of January 5, 1973, rent supplement contracts were available to Section 221(d)(3) Below Market Interest Rate (BMIR), Section 231, Section 236 (insured and noninsured), and Section 202 properties for the life of the mortgage. The suspension stopped the funding of any additional projects, although previously funded projects continue to receive funding.

### Rental Assistance Payment (RAP) Contracts

RAP was established by the Housing and Community Development Act of 1974 to provide additional rental assistance to property owners on behalf of very low-income tenants. RAP is available only to Section 236 properties.

### Section 202 Supportive Housing for the Elderly

Section 202 Supportive Housing for the Elderly helps expand the supply of affordable housing with supportive services for the elderly. Section 202 housing provides elderly persons with options for independent living in an environment that offers services such as cooking, cleaning, and transportation. Once the project is developed, funding is provided through the Section 202 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contributions toward rent. In order to live in Section 202 housing, a household must be very low-income (not exceeding 50 percent of the median income for the area) and must have at least one member who is age 62 or older.

### Section 811 Supportive Housing for Persons with Disabilities

Section 811 Supportive Housing for Persons with Disabilities allows persons with disabilities to live independently, by providing a supply of rental housing that has supportive services. Once the project is developed,





funding is provided through a Section 811 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contributions toward rent. In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income and at least one member must be at least 18 years of age and have a disability, such as a physical or developmental disability or chronic mental illness.

## Direct Loans

### Section 202 Direct Formula Interest Rate Loans

The Section 202 Direct Formula Interest Rate Loan program replaced the Section 202 Direct Low-Interest Loan program, which was discontinued after 1976. Both programs provided long-term, direct loans to finance housing for elderly persons or persons with disabilities. However, formula interest rate loans carried an interest rate based on the average yield on 30-year marketable obligations of the United States, and properties were developed with 100 percent Section 8 assistance to help keep units affordable to low-income families. This program is commonly referred to as Section 202/8. While no new projects have been developed under this program since 1991, previously developed projects are still in operation.

The Section 202 Direct Formula Interest Rate Loan program ended in 1991, becoming the Section 202 Capital Advance program and the Section 811 Capital Advance program. Both programs have PRAC funding, which is described above. The Section 202 Capital Advance program provides housing with supportive services for elderly persons, while the Section 811 Capital Advance program provides housing and supportive services for persons with disabilities.

Tables D.3 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from rental subsidies and direct loans in the 18-month period ending September 30, 2012. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

**Table D.3: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2012<sup>1</sup>**

	Section 8 Project-Based <sup>1</sup>	Rent Supp.	Rental Assist. Program	Section 202 Direct Loan w/ Section 8	Section 202/ PRAC	Section 811/ PRAC
<b>Number of Reported Households</b>	<b>998,453</b>	<b>7,683</b>	<b>10,730</b>	<b>149,573</b>	<b>112,132</b>	<b>30,279</b>
<b>Race of Head of Household</b>						
American Indian or Alaska Native	0.9%	0.3%	0.6%	0.5%	0.6%	0.9%
Asian	4.3%	1.6%	4.3%	5.1%	7.8%	1.1%
Black or African American	35.5%	36.1%	45.9%	21.4%	23.2%	22.8%
Multiple Race	0.7%	0.5%	0.5%	0.4%	0.6%	0.7%
Native Hawaiian or Pacific Islander	0.2%	0.1%	0.1%	0.3%	0.3%	0.3%
White	52.5%	53.1%	44%	67%	60.7%	68.3%

<sup>1</sup> All data are from the PIC system for the 18 months period ending September 30, 2012. The table excludes all records showing head of households to be under 15 years of age or over 105 years of age, as well as any record showing type of action to be either "end of participation" or portability move-out".



Other	5.9%	8.4%	4.7%	5.2%	6.7%	5.9%
<b>Ethnicity of Head of Household</b>						
Hispanic or Latino	15%	22.2%	18.4%	10.2%	13.5%	5.7%
Not Hispanic or Latino	85%	77.8%	81.6%	89.8%	86.5%	94.3%
<b>Age of Head of Household</b>						
Younger than 31	22%	10.7%	14.4%	1.5%	0%	11.8%
31–41	11.7%	11.5%	11.8%	2.3%	0%	17.4%
42–51	10.7%	13.3%	11.5%	5.3%	0.1%	27.2%
52–61	13.6%	16.8%	14.1%	10.1%	0.4%	29.1%
62 or Older	42%	47.7%	48.2%	80.8%	99.5%	14.6%
<b>Sex of Head of Household</b>						
Female	74.8%	72.4%	72.6%	66.1%	72%	46.9%
Male	25.1%	27.6%	27.4%	33.8%	28%	53.1%
<b>Disability</b>						
Households with a head, spouse, or co-head disabled	26%	28.3%	21.8%	27.7%	5.2%	98.5%
<b>Families with Children<sup>2</sup></b>						
Households with Children	33%	26.7%	27.2%	0.4%	0.1%	2.7%

Table D.4 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from rental subsidies and direct loans in the 18-month period ending September 30, 2013. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

**Table D.4: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2013<sup>1</sup>**

	Section 8 Project-Based <sup>2</sup>	Rent Supp.	Rental Assist. Program	Section 202 Direct Loan w/ Section 8	Section 202/ PRAC	Section 811/ PRAC
<b>Number of Reported Households<sup>4</sup></b>	<b>1,035,364</b>	<b>7,024</b>	<b>9,994</b>	<b>152,175</b>	<b>117,371</b>	<b>31,805</b>
<b>Race of Head of Household</b>						
American Indian or Alaska Native	0.9%	0.3%	0.6%	0.6%	0.6%	1%
Asian	4.3%	1.5%	4.7%	5.3%	7.9%	1.1%
Black or African American	35.7%	37.1%	45.1%	21.8%	23.1%	22.9%
Multiple Race	0.8%	0.7%	0.6%	0.5%	0.7%	0.8%

<sup>1</sup> All data are from the PIC system for the 18 months period ending September 30, 2013. The table excludes all records showing head of households to be under 15 years of age or over 105 years of age, as well as any record showing type of action to be either “end of participation” or “portability move-out”.



Native Hawaiian or Pacific Islander	0.3%	0.1%	0.1%	0.3%	0.3%	0.3%
White	52%	51.1%	44%	66.1%	60.3%	67.7%
Other	6.1%	9.3%	4.9%	5.5%	7.1%	6.2%
<b>Ethnicity of Head of Household</b>						
Hispanic or Latino	14.9%	23.5%	16.3%	10.6%	13.7%	5.7%
Not Hispanic or Latino	85.1%	76.5%	83.7%	89.4%	86.3%	94.3%
<b>Age of Head of Household</b>						
Younger than 31	22.2%	10.7%	13.6%	1.5%	0%	11.5%
31–41	11.8%	12%	11.5%	2.3%	0%	16.7%
42–51	10.4%	13.7%	10.8%	5%	0.1%	26.2%
52–61	13.7%	17%	13.9%	10.3%	0.3%	30.2%
62 or Older	41.8%	46.6%	50.2%	80.9%	99.5%	15.4%
<b>Sex of Head of Household</b>						
Female	74.8%	72.3%	71.6%	65.8%	71.8%	46.8%
Male	25.2%	27.6%	28.4%	34.2%	28.1%	53.2%
<b>Disability</b>						
Households with a head, spouse, or co-head disabled	26.2%	28.2%	22%	28.2%	5.6%	97.8%
<b>Families with Children</b>						
Households with Children	33.2%	27.5%	25.6%	0.4%	0.1%	2.6%

## Financing Subsidies: Mortgage Insurance and Mortgage Interest Rate Subsidies

### Section 236

This FHA program, established by the Housing and Urban Development Act of 1968, combines federal mortgage insurance with interest reduction payments to encourage the production of low-cost rental housing. While no longer providing insurance or subsidies for new mortgage loans, existing Section 236 properties continue to receive interest subsidies. Under this program, HUD provides interest subsidies in order to lower a project's mortgage interest rate to as little as one percent. The interest reduction payment results in lower operating costs and, consequently, a reduced rent structure.

The Section 236 basic rent is the rent that the owner must collect to cover the property's costs, given the mortgage interest reduction payments made to the property. All tenants pay at least the Section 236 basic rent and, depending on their income level, may pay a rent up to the Section 236 market rent.

Some Section 236 properties experienced escalating operating costs that have caused the basic rent to increase beyond levels that are affordable to many low-income tenants. To maintain the financial health of the property, HUD may have allocated project-based rental assistance through a Section 8 Loan Management Set-Aside (LMSA) to a Section 236 property. Some Section 236 properties received other forms of project-based rental assistance from programs such as the Rent Supplement program.



### Section 221(d) (3) Below Market Interest Rate (BMIR)

This FHA program insures and subsidizes mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for low- and moderate-income families. This program no longer provides subsidies for new mortgage loans, but existing Section 221(d) (3) BMIR properties are still in operation.

Families living in Section 221(d) (3) BMIR projects are considered subsidized because the reduced rents for these properties are made possible by subsidized mortgage interest rates. Some BMIR projects experienced escalating operating costs that have caused BMIR rents to increase beyond levels that are affordable to low- and moderate-income tenants. When this occurs, HUD may have allocated project-based rental assistance through an LMSA to these properties to decrease vacancies and improve the project's financial position.

Table D.5 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from mortgage insurance and mortgage interest rate subsidies in the 18-month period ending September 30, 2012. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD.

**Table D.5: Protected Characteristics of Households Provided with Housing Assistance through Mortgage Insurance and Mortgage Interest Rate Subsidies, for the 18-Month Period Ending September 30, 2012**

	Section 236	Section 221(d)(3) Below Market Interest Rate (BMIR)
<b>Number of Reported Households<sup>4</sup></b>	<b>31,727</b>	<b>1,431</b>
<b>Race of Head of Household</b>		
American Indian or Alaska Native	0.5%	0.6%
Asian	3.2%	6.2%
Black or African American	36%	26.4%
Multiple Race	0.7%	0.5%
Native Hawaiian or Pacific Islander	0.3%	4.8%
White	50.3%	52.1%
Other	8.9%	9.3%
<b>Ethnicity of Head of Household</b>		
Hispanic or Latino	12.6%	20.6%
Not Hispanic or Latino	87.4%	79.4%
<b>Age of Head of Household</b>		
Younger than 31	20.5%	23.1%
31–41	15.3%	21.3%
42–51	12.9%	17.9%
52–61	14.9%	18.2%
62 or Older	36.4%	19.6%
<b>Sex of Head of Household</b>		
Female	64.8%	57.8%



Male	35.1%	42.2%
<b>Disability</b>		
Households with a head, spouse, or co-head disabled	14%	6.9%
<b>Families with Children</b>		
Households with Children	31.4%	45.4%

Table D.6 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from mortgage insurance and mortgage interest rate subsidies in the 18-month period ending September 30, 2013. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD.

**Table D.6: Protected Characteristics of Households Provided with Housing Assistance through Mortgage Insurance and Mortgage Interest Rate Subsidies, for the 18-Month Period Ending September 30, 2013**

	Section 236	Section 221(d)(3) Below Market Interest Rate (BMIR)
<b>Number of Reported Households<sup>4</sup></b>	<b>29,718</b>	<b>1,148</b>
<b>Race of Head of Household</b>		
American Indian or Alaska Native	0.5%	0.5
Asian	3%	7.5%
Black or African American	37.1%	21.4%
Multiple Race	0.9%	0.3%
Native Hawaiian or Pacific Islander	0.2%	6%
White	49.2%	54.4%
Other	9.1%	9.8%
<b>Ethnicity of Head of Household</b>		
Hispanic or Latino	12.5%	29.5%
Not Hispanic or Latino	87.5%	70.5%
<b>Age of Head of Household</b>		
Younger than 31	19.6%	14.3%
31–41	15.1%	17.2%
42–51	13%	16.4%
52–61	15.4%	17.9%
62 or Older	36.9%	34.2%
<b>Sex of Head of Household</b>		
Female	64.7%	58.4%
Male	35.2%	41.6%
<b>Disability</b>		
Households with a head, spouse, or co-head disabled	14.8%	8.6%





Families with Children <sup>3</sup>		
Households with Children	30.5%	37.2%

### Housing Counseling Assistance Program

The Housing Counseling Assistance program counsels consumers on seeking, renting, owning, financing, and maintaining a home. HUD provides counseling services through HUD-approved housing counseling agencies. Such agencies and national, regional, or multi-state intermediaries may apply for one-year grants through a notice of funding availability published by HUD.

Housing counseling agencies provide an array of pre- and post-occupancy education programs, such as one-on-one pre-purchase and pre-rental counseling and homebuyer training sessions. These agencies also provide counseling on home equity mortgage conversion, home improvement, rehabilitation, mortgage default, rent delinquency, displacement, and relocation.

Table D.7 provides data on the race and ethnicity of households that received assistance from HUD-funded housing counseling agencies in FY 2012. Due to the schedule of grant cycles and allocated reporting periods for recipients, these tables contain data for FY 2012. Data for FY 2013 will be provided in the FY 2014 Annual Report on Fair Housing.

**Table D.7: Protected Characteristics of Households that Participated In HUD-Funded Housing Counseling Programs, FY 2012**

	Percent of Households
<b>Number of Households</b>	<b>1,657,611</b>
<b>Race (Based on 1,657,329 Submitted Reports)</b>	
American Indian or Alaska Native	0.78%
American Indian or Alaska Native and Black or African American	0.11%
American Indian or Alaska Native and White	0.28%
Asian	3.20%
Asian and White	0.16%
Black or African American	29.20%
Black or African American and White	0.69%
Chose Not to Respond	7.53%
Native Hawaiian or Other Pacific Islander	0.53%
Other Multi-Racial	5.70%
White	51.82%
<b>Ethnicity (Based on 1,657,147 Submitted Reports)</b>	
Hispanic or Latino	16.76%
Not Hispanic or Latino	71.16%
Chose Not to Respond	12.08%

Source: Aggregate Data from HUD form-9902



## Continuum of Care Program

The Continuum of Care program (CoC) is designed to assist sheltered and unsheltered homeless people by providing the housing and/or services needed to help individuals move into transitional and permanent housing, with the goal of long-term stability.

1. Promote community-wide commitment to the goal of ending homelessness
2. Provide funding for efforts by nonprofit providers, States, and local governments to re-house homeless individuals and families rapidly while minimizing the trauma and dislocation caused to homeless individuals, families, and communities as a consequence of homelessness
3. Promote access to and effective use of mainstream programs by homeless individuals and families
4. Optimize self-sufficiency among individuals and families experiencing homelessness

The CoC Program is the consolidation of HUD's former competitive homeless assistance grants programs: Supportive Housing Program, Shelter Plus Care, and Section 8 Moderate Rehabilitation Single Room Occupancy Program. There are still some projects operating with grants funded under these programs that have not yet renewed under the CoC Program.

- **Supportive Housing Program.** The Supportive Housing Program helps develop housing and related supportive services for people moving from homelessness to independent living. The Supportive Housing Program helps homeless persons achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.
- **Shelter Plus Care Program.** The Shelter Plus Care Program provides rental assistance combined with social services for homeless persons with disabilities and their families. The program allows for a variety of housing choices, such as group homes or individual units, coupled with a range of supportive services (funded by other sources).
- **Single Room Occupancy Program.** The Section 8 Moderate Rehabilitation Single Room Occupancy Program provides rental assistance to homeless individuals in connection with the moderate rehabilitation of residential properties that, when rehabilitation is completed, will contain multiple single room dwelling units. These units may contain food preparation or sanitary facilities, or both. SRO housing contains units for occupancy by one person. A public housing agency makes Section 8 rental assistance payments to the landlords on behalf of participants.

Tables D.8 and D.9 provides data on the race, and ethnicity of participants that entered the Supportive Housing, Shelter Plus Care, or Single Room Occupancy programs. These tables also provide data on the sex and age of participants and other family members that entered these programs. Due to the schedule of grant cycles and allocated reporting periods for recipients, these tables contain data for FY 2011 and FY 2012. Data for FY 2013 will be provided in the FY 2014 Annual Report on Fair Housing.



**Table D.8: Protected Characteristics participants that entered the Supportive Housing, Shelter Plus Care, or Single Room Occupancy programs, FY 2011**

Protected Characteristic	Percent of Participants
<b>Race of Participants who entered the program</b>	
American Indian or Alaska Native	1.8%
Asian	0.7%
Black or African American	43.7%
Multi-racial	3.9%
Native Hawaiian or Other Pacific Islander	0.8%
White	45.3%
<b>Ethnicity of participants</b>	
Hispanic or Latino	17.1%
Not Hispanic or Latino	80.5%
<b>Sex of participants and other family member</b>	
Female	46.3%
Male	52.8%
<b>Age of Participants</b>	
Younger than 18	26.3%
18–61	70.3%
62 or Older	2.8%

**Table D.9: Protected Characteristics participants that entered the Supportive Housing, Shelter Plus Care, or Single Room Occupancy programs, FY 2012**

Protected Characteristic	Percent of Participants
<b>Race of Participants who entered the program</b>	
American Indian or Alaska Native	2%
Asian	0.7%
Black or African American	38.9%
Multi-racial	3.7%
Native Hawaiian or Other Pacific Islander	0.7%
White	45%
<b>Ethnicity of participants</b>	
Hispanic or Latino	14.6%
Not Hispanic or Latino	77.2%
<b>Sex of participants and other family members</b>	
Female	50%
Male	49.2%



Age of Participants	
Younger than 18	28.7%
18–61	67.9%
62 or Older	2.8%

### HOME Investment Partnerships Program (HOME)

HOME is authorized by the Cranston-Gonzalez National Affordable Housing Act to provide annual grants on a formula basis for state and local governments to provide affordable housing for low-income and very-low income households. States and localities may use their HOME allocations to construct or rehabilitate housing for sale or rental, rehabilitate eligible owner-occupied properties, and provide financial assistance to first-time or other qualified homebuyers. Under certain circumstances, a state or local government may use HOME funds to provide tenant-based rental assistance (TBRA).

Tables D.10 & D.11 contain data on the race, ethnicity, and familial status of households that received assistance from the HOME Investment Partnerships Program in FY 2012 & 2013.

**Table D.10: Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Program, FY 2012**

	Rental	Homebuyer	Homeowner	TBRA
<b>Total Occupied Units or Total Assisted Households</b>	<b>26,135</b>	<b>18,284</b>	<b>9,081</b>	<b>11,908</b>
<b>Race or Ethnicity</b>				
American Indian or Alaska Native	0.34%	0.40%	0.59%	2.18%
American Indian or Alaska Native and White	0.08%	0.13%	0.14%	0.34%
American Indian or Alaska Native and Black or African American	0.06%	0.08%	0.01%	0.09%
Asian	2.20%	4.18%	0.97%	1.01%
Asian and White	0.11%	0.15%	0.14%	0.05%
Black or African American	41.78%	34.01%	29.07%	29.68%
Black or African American and White	0.36%	0.48%	0.25%	0.39%
Hispanic or Latino	18.22%	24.64%	12.10%	14.54%
Native Hawaiian or Other Pacific Islander	0.16%	0.43%	0.51%	0.73%
Other Multi-Racial	2.04%	1.62%	0.98%	1.44%
White	35.16%	47.16%	56.52%	49.54%
<b>Familial Status</b>				
Families with Children	34.57%	63.31%	31.44%	47.62%
				Source: IDIS

**Table D.11: Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Program, FY 2013**

	Rental	Homebuyer	Homeowner	TBRA
<b>Total Occupied Units or Total Assisted Households</b>	<b>17,273</b>	<b>14,762</b>	<b>10,249</b>	<b>15,804</b>
<b>Race or Ethnicity</b>				
American Indian or Alaska Native	0.32%	0.44%	0.77%	1.40%
American Indian or Alaska Native and Black or African American	0.10%	0.05%	0.21%	0.09%
American Indian or Alaska Native and White	0.09%	0.14%	0.18%	0.29%
Asian	1.44%	4.23%	10.48%	0.71%
Asian and White	0.10%	0.16%	0.14%	0.09%
Black or African American	39.98%	28.85%	23.04%	30.29%
Black or African American and White	0.60%	0.54%	2.06%	0.49%
Hispanic or Latino	18.50%	20.23%	17.05%	15.69%
Native Hawaiian or Other Pacific Islander	0.16%	0.41%	0.12%	0.59%
Other Multi-Racial	2.65%	1.22%	2.82%	0.65%
White	36.07%	43.72%	43.15%	49.71%
<b>Familial Status</b>				
Families with Children	32.63%	60.11%	31.39%	56.43%
				Source: IDIS

### Community Development Block Grants (CDBG)

CDBG is authorized by Title I of the Housing and Community Development Act of 1974, as amended, to provide annual grants on a formula basis to states, metropolitan cities, and urban counties for activities that benefit persons of low and moderate income and aid in the prevention or elimination of slums or blight, or meet certain community development needs that have a particular urgency. CDBG funds may be used for a wide variety of activities, including homeownership assistance, rehabilitation of residential structures, economic development, community planning, construction or rehabilitation of community facilities, and the provision of public services, including fair housing activities. Generally, the construction of new housing by units of general local government is ineligible for CDBG assistance; however, new housing construction may be carried out by eligible Community Based Development Organizations under 24 CFR 570.204(a).

Table D.12 contains information on the race and ethnicity of households that benefited from CDBG's owner-occupied housing rehabilitation, rental housing rehabilitation, and homeownership assistance in FY 2013. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG activities also had beneficiaries.





**Table D.12: Protected Characteristics of Beneficiaries of CDBG's Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2012**

	Owner Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
<b>Total Number of Participants</b>	<b>69,119</b>	<b>14,665</b>	<b>2,863</b>
<b>Race</b>			
Amer. Indian/Alaskan Native & Black/African Amer.	0.1%	0.2%	0%
American Indian/Alaskan Native	0.8%	0.7%	0.5%
American Indian/Alaskan Native & White	0.3%	0.2%	0.1%
Asian	1.7%	4.7%	2.8%
Asian & White	0.1%	0.1%	0.2%
Black/African American	31.0%	32.0%	28.0%
Black/African American & White	0.3%	0.3%	0.5%
Native Hawaiian/Other Pacific Islander	0.6%	0.5%	0.4%
Other multi-racial	9.0%	9.6%	6.8%
White	56.0%	51.7%	60.6%
<b>Ethnicity</b>			
Hispanic or Latino	16.0%	18.3%	19.0%
Not Hispanic or Latino	84.0%	81.7%	81.0%
			Source: IDIS

**Table D.13: Protected Characteristics of Beneficiaries of CDBG's Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2013**

	Owner Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
<b>Total Number of Participants</b>	<b>66,785</b>	<b>20,918</b>	<b>2,603</b>
<b>Race</b>			
Amer. Indian/Alaskan Native & Black/African Amer.	0.1%	0.1%	0%
American Indian/Alaskan Native	0.5%	1.0%	0.6%
American Indian/Alaskan Native & White	0.3%	0.2%	0.1%
Asian	1.6%	8.4%	3.3%
Asian & White	0.3%	0.4%	0.3%
Black/African American	32.6%	29.7%	28.1%
Black/African American & White	0.3%	0.4%	0.6%
Native Hawaiian/Other Pacific Islander	0.4%	1.7%	0.5%
Other multi-racial	8.4%	7.8%	7.3%
White	55.5%	50.3%	59.2%



Ethnicity			
Hispanic or Latino	16.2%	16.3%	20.5%
Not Hispanic or Latino	83.8%	83.7%	79.5%
Source: IDIS			

### Housing Opportunities for Persons with AIDS (HOPWA)

HOPWA is authorized by the Cranston-Gonzalez National Affordable Housing Act to assist states, local governments, and nonprofit organizations in addressing the housing needs of low-income persons with HIV/AIDS and their families. In addition to providing rental assistance subsidies, funds may be used to develop and operate community residences and other housing facilities that offer on-site support for activities of daily living and other needed services.

Tables D.14 & D.15 provide data on the race, ethnicity, age, and sex of persons receiving assistance from HOPWA in FY 2012 & 2013. The total represents only those beneficiaries that have submitted information to HUD.

**Table D.14: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, FY 2012**

	Formula Grant		Competitive Grant	
	Number	Percentage	Number	Percentage
<b>Number of Recipients of Housing Assistance</b>	<b>84,385</b>	<b>100%</b>	<b>7,017</b>	<b>100%</b>
Persons with HIV/AIDS	56,114	66.50%	4,705	67.05%
Family Members of Participants with HIV/AIDS	28,271	33.50%	2,312	32.95%
<b>Race</b>				
American Indian or Alaska Native	396	0.47%	156	2.22%
American Indian or Alaska Native and Black or African American	72	0.09%	12	0.17%
American Indian or Alaska Native and White	193	0.23%	51	0.73%
Asian	363	0.43%	46	0.66%
Asian and White	100	0.12%	14	0.20%
Black or African American	44,223	52.56%	2,725	38.83%
Black or African American and White	1,616	1.92%	85	1.21%
Native Hawaiian or Other Pacific Islander	220	0.26%	60	0.86%
Other Multi-Racial	6,127	7.28%	323	4.60%
White	30,825	36.64%	3,545	50.52%
<b>Ethnicity</b>				
Hispanic	14,215	16.90%	1,162	16.56%
Non-Hispanic	69,920	83.10%	5,855	83.44%
<b>Age</b>				
Younger than 18	15,344	18.22%	1,306	18.61%
18-30	12,195	14.48%	930	13.25%
31-50	37,782	44.86%	3,289	46.87%
51 or Older	18,907	22.45%	1,492	21.26%



Sex				
Female	34,227	40.64%	2,594	36.97%
Male	50,001	59.36%	4,423	63.03%

**Table D.15: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, FY 2013<sup>1</sup>**

	Formula Grant		Competitive Grant	
	Number	Percentage	Number	Percentage
<b>Number of Recipients of Housing Assistance</b>	<b>77,917</b>	<b>100.00%</b>	<b>6,898</b>	<b>100.00%</b>
Persons with HIV/AIDS	51,765	66.44%	4,620	66.98%
Family Members of Participants with HIV/AIDS	22,932	29.43%	2,087	30.26%
<b>Race</b>				
American Indian or Alaska Native	452	0.58%	155	2.25%
American Indian or Alaska Native and Black or African American	109	0.14%	11	0.16%
American Indian or Alaska Native and White	136	0.17%	55	0.80%
Asian	343	0.44%	51	0.74%
Asian and White	82	0.11%	8	0.12%
Black or African American	42,791	55.02%	2,829	41.03%
Black or African American and White	910	1.17%	102	1.48%
Native Hawaiian or Other Pacific Islander	399	0.51%	193	2.80%
Other Multi-Racial	5,297	6.81%	349	5.06%
White	27,254	35.04%	3,142	45.57%
<b>Ethnicity</b>				
Hispanic	13,772	17.75%	990	14.36%
Non-Hispanic	63,809	82.25%	5,906	85.64%
<b>Age</b>				
Younger than 18	14,104	1.58%	1,284	18.62%
18-30	11,451	12.85%	946	13.72%
31-50	32,377	54.21%	3,084	44.72%
51 or Older	18,686	31.36%	1,582	22.94%
<b>Sex</b>				
Female	30,724	40.10%	2,501	36.27%
Male	45,388	59.24%	4,343	62.98%
Transgender M to F	484	0.63%	51	0.74%
Transgender F to M	22	0.03%	1	0.01%
Source: Consolidated Annual Progress Evaluation Reports (Formula Grants) and Annual Progress Reports (Competitive Grants)				

<sup>1</sup> Data on the number of beneficiaries of HOPWA Competitive and Formula Projects in PY 2012-13 with corresponding demographic data comes in reports submitted on 214 of 219 grants. Percentages may not equal 100% due to rounding. Denominator may vary slightly for Race, Ethnicity, Age and Sex due to Grantee reporting errors.



## Housing Choice Vouchers

The Housing Choice Voucher program is authorized by the U.S. Housing Act of 1937 to provide rental subsidies to low- and very-low income families to help them afford decent, safe, and sanitary housing in the private market. The participant pays the difference between the subsidy and the rent charged by the landlord. Under certain circumstances, a participant may use his or her voucher to purchase a home.

## Public Housing

The Low-Income Public Housing program is authorized by the U.S. Housing Act of 1937 to provide safe and decent rental housing for low-income families, the elderly, and persons with disabilities. Public housing comes in a variety of forms, from scattered-site single-family houses to high-rise apartments.

## Moderate Rehabilitation

The Moderate Rehabilitation program provides project-based rental assistance for low-income families. This program began in 1978 as an expansion of the rental certificate program after HUD determined that at least 2.7 million rental units had deficiencies requiring a moderate level of upgrading. The program was repealed in 1991, but assistance is provided to properties previously rehabilitated.

Table D.16 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending September 30, 2012. The data for race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

**Table D.16 Protected Characteristics of Assisted Households in PIH Programs, For the 18-Month Period Ending September 30, 2012**

	Moderate Rehabilitation	Public Housing	Tenant-based Vouchers
<b>Total Households</b>	<b>34,409</b>	<b>1,072,349</b>	<b>2,122,993</b>
<b>Race of Head of Household</b>			
American Indian or Alaska Native	1.1%	0.7%	0.9%
Asian	1.3%	2.4%	2.5%
Black or African American	43.5%	47.4%	46.7%
Multiple Race	0.4%	0.7%	0.8%
Native Hawaiian or Other Pacific Islander	0.5%	0.4%	0.5%
White	53.1%	48.4%	48.7%
<b>Ethnicity of Head of Household</b>			
Hispanic or Latino	26.7%	22.9%	15.4%
Not Hispanic or Latino	73.3%	77.1%	84.6%
<b>Age of Head of Household</b>			



Younger than 31	17.5%	18.6%	15.2%
31-41	14.3%	17%	25.8%
42-51	21.5%	15.9%	20.6%
52-61	26.4%	18%	18.4%
62 or Older	20.2%	30.5%	20.1%
<b>Sex of Head of Household</b>			
Female	54.3%	74.8%	81.4%
Male	45.7%	25.2%	18.6%
<b>Disability</b>			
Households with anybody disabled	46.9%	38.7%	46.6%
Households with a head, spouse, or co-head disabled	45.6%	35.5%	41.7%
<b>Families with Children</b>			
Households with children	23.4%	39.8%	49.4%

Table D.17 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending September 30, 2013. The data for race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

**Table D.17 Protected Characteristics Assisted Households in PIH Programs,  
For the 18-Month Period Ending September 30, 2013**

	Moderate Rehabilitation	Public Housing	Tenant-based Vouchers
<b>Total Households</b>	<b>35,656</b>	<b>1,077,345</b>	<b>2,136,845</b>
<b>Race of Head of Household</b>			
American Indian or Alaska Native	1.1%	0.7%	0.8%
Asian	1.4%	2.4%	2.6%
Black or African American	44%	47.5%	47.4%
Multiple Race	0.4%	0.7%	0.8%
Native Hawaiian or Other Pacific Islander	0.4%	0.5%	0.5%
White	52.6%	48.2%	47.9%
<b>Ethnicity of Head of Household</b>			
Hispanic or Latino	26.5%	23%	15.4%
Not Hispanic or Latino	73.5%	77%	84.6%
<b>Age of Head of Household</b>			
Younger than 31	17.2%	18.2%	13.6%
31-41	14.6%	17.1%	25.7%



42-51	20.8%	15.6%	20.4%
52-61	27%	18.4%	19.3%
62 or Older	20.4%	30.6%	20.9%
<b>Sex of Head of Household</b>			
Female	54.2%	74.7%	80.9%
Male	45.8%	25.3%	19.1%
<b>Disability</b>			
Households with anybody disabled	47.7%	39.2%	47.6%
Households with a head, spouse, or co-head disabled	46.4%	35.9%	42.6%
<b>Families with Children</b>			
Households with children	22.9%	39.7%	48%

### Community Development Block Grant-Recovery (CDBG-R)

The American Recovery and Reinvestment Act of 2009 appropriated \$1 billion to carry out the Community Development Block Grant (CDBG) program on an expedited basis. This program is commonly referred to as the CDBG Recovery (CDBG-R) program. Pursuant to the Recovery Act, HUD distributed \$980 million via formula grants to states, entitled metropolitan cities, and urban counties that received CDBG funding in FY 2008. The remaining funds were used for the Indian CDBG program and for HUD administrative costs.

While grantees had the full range of CDBG eligible activities at their disposal for CDBG-R, the Recovery Act clearly intended that CDBG-R funds primarily be used for economic development, housing, infrastructure, and public facilities activities that will quickly spur economic investment and job creation or retention.

Tables D.18 and D.19 contain information on the race and ethnicity of households that benefited from CDBG-R's owner-occupied housing rehabilitation and rental housing rehabilitation in FY 2012 & FY 2013. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG-R activities also had beneficiaries.

**Table D.18: Protected Characteristics of Beneficiaries of CDBG-R's Owner-Occupied Housing Rehabilitation and Rental Housing Rehabilitation, FY 2012**

	Owner Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
<b>Total Number of Participants</b>	<b>2,231</b>	<b>2,147</b>	<b>14</b>
<b>Race</b>			
American Indian/Alaskan Native & Black/African American	0%	0.1%	0%
American Indian/Alaskan Native	0.5%	0.5%	0%
American Indian/Alaskan Native & White	0%	0.1%	0%
Asian	1.5%	2.5%	0%
Asian & White	0%	0%	0%





Black/African American	45.5%	29.8%	28.6%
Black/African American & White	0.7%	0.2%	0%
Native Hawaiian/Other Pacific Islander	0.2%	0.4%	0%
Other multi-racial	4.8%	3.5%	0%
White	46.8%	62.9%	71.4%
<b>Ethnicity</b>			
Hispanic or Latino	10.9%	12.4%	0%
Not Hispanic or Latino	89.1%	87.6%	0%

**Table D.19: Protected Characteristics of Beneficiaries of CDBG-R's Owner-Occupied Housing Rehabilitation and Rental Housing Rehabilitation, FY 2013**

	Owner Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
<b>Total Number of Participants</b>	<b>2,765</b>	<b>845</b>	<b>89</b>
<b>Race</b>			
Amer. Indian/Alaskan Native & Black/African Amer.	0%	0.1%	0%
American Indian/Alaskan Native	0.2%	1.3%	0%
American Indian/Alaskan Native & White	0.1%	0.1%	0%
Asian	0.2%	4.7%	0%
Asian & White	0%	0.1%	0%
Black/African American	38.3%	45.1%	78.7%
Black/African American & White	0.1%	0.8%	1.1%
Native Hawaiian/Other Pacific Islander	0.6%	1.1%	1.1%
Other multi-racial	34.6%	1.9%	1.1%
White	25.9%	44.7%	18.0%
<b>Ethnicity</b>			
Hispanic or Latino	29.2%	19.6%	2.2%
Not Hispanic or Latino	70.8%	80.4%	97.8%



### CDBG-Disaster Recover Assistance (CDBG-DR)

HUD provides flexible grants to help cities, counties, and States recover from presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. In response to disasters, Congress may appropriate additional funding for the CDBG program as Disaster Recovery grants to rebuild the affected areas and start the recovery process. Since CDBG Disaster Recovery assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources. Disaster Recovery grants often supplement disaster programs of the Federal Emergency Management Agency, the Small Business Administration, and the U.S. Army Corps of Engineers. In addition, HOME Disaster Recovery grants can provide an important resource for providing affordable housing to disaster victims.

Table D.20 contains information on the race and ethnicity of households that benefited from CDBG-DR in FY 2012 & FY 2013.

**Table D.20: Protected Characteristics of Beneficiaries of CDBG-DR, FY 2012 & 2013**

Race	Affordable Rental Housing (KRW and Ike Grants Only)	Construction of New Housing	Homeownership Assistance	Rehabilitation/ Reconstruction of Residential Structures
<b>Total</b>	<b>33,701</b>	<b>2,171</b>	<b>2,274</b>	<b>15,115</b>
American Indian/Alaskan Native	0.1%	0.3%	0.3%	0.2%
American Indian/Alaskan Native & Black/African American	0%	0%	0%	0.1%
American Indian/Alaskan Native & White	0.1%	0%	0%	0.1%
Asian	0.3%	2.3%	1.8%	1.0%
Asian and White	0%	0%	0.2%	0%
Black/African American	38.8%	14.4%	50.6%	42.1%
Black/African American & White	0.2%	0.1%	0.2%	1.1%
Native Hawaiian/Other Pacific Islander	0.1%	0%	0.1%	0.1%
Other multi-racial	4.7%	0.6%	0.6%	1.3%
Unknown	30.5%	20.1%	2.6%	10.3%
White	25.0%	62.2%	43.6%	43.6%



## Neighborhood Stabilization Program

The Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized.

Table D.21 contains information on the race and ethnicity of households that benefited from NSP in FY 2012 & FY 2013.

**Table D.21: Protected Characteristics of Beneficiaries of NSP, FY 2012 & 2013**

Race	Construction of New Housing	Homeownership Assistance to Low- and Moderate-Income Residents	Rehabilitation/Reconstruction of Residential Structures
<b>Total</b>	<b>6,506</b>	<b>10,191</b>	<b>21,871</b>
American Indian/Alaskan Native	0.8%	0.5%	0.6%
American Indian/Alaskan Native & Black/African American	0.6%	0%	0.2%
American Indian/Alaskan Native & White	0.2%	0.1%	0.1%
Asian	2.3%	3.0%	2.3%
Asian and White	0.1%	0.2%	0.1%
Black/African American	48.8%	34.4%	39.2%
Black/African American & White	0.5%	0.9%	0.5%
Native Hawaiian/Other Pacific Islander	0.6%	0.3%	0.3%
Other multi-racial	3.2%	3.5%	5.2%
Unknown	2.3%	4.0%	6.8%
White	40.5%	53.1%	44.6%



# Glossary

**Administrative Closure:** An administrative closure occurs when a complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD and FHAP agencies also administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.

**Architectural Barriers Act of 1968:** A federal law that requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by persons with disabilities.

**Age Discrimination Act of 1975:** A federal law that prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

**Charge of Discrimination:** Under the Fair Housing Act, unless a conciliation agreement is reached during the course of the investigation, HUD issues a charge of discrimination after it conducts a full investigation and determines that reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

**Conciliation Agreement:** Under the Fair Housing Act or substantially equivalent state or local law, a conciliation agreement is an agreement between a complainant and respondent that is approved by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest. HUD or the FHAP agency does not issue a determination in a complaint if a conciliation agreement is reached prior to the completion of the investigation.

**Design and Construction Requirements of the Fair Housing Act:** The Fair Housing Act requires that particular multifamily dwellings constructed for first occupancy after March 13, 1991, contain seven design and construction features that increase the property's accessibility to persons with disabilities. The accessibility requirements apply to all units in covered multifamily buildings with an elevator and to the ground floor units in covered multifamily buildings without elevators. Common spaces, such as exercise rooms, lobbies, mailboxes, laundry rooms, parking lots, and sidewalks of covered multifamily dwellings, must be accessible regardless of building type.

**DOJ Referral:** HUD refers to the U.S. Department of Justice housing discrimination matters that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations.

**Equal Credit Opportunity Act:** A federal law that prohibits any creditor from discriminating against any applicant with respect to any aspect of a credit transaction on the following bases: race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has exercised any right under the Consumer Credit Protection Act.

**Executive Order 11063:** An executive order that prohibits discrimination on the basis of race, color, religion, national origin, sex, disability, or familial status in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the Federal Government or provided with federal funds.

**Executive Order 11246:** An executive order that prohibits federal contractors and federally assisted construction contractors and subcontractors, who do more than \$10,000 in Federal Government business in one year, from discriminating in employment decisions on the basis of race, color, religion, sex, or national origin. This Executive Order also requires Federal Government contractors to take affirmative action to ensure that equal opportunity is provided in all aspects of their employment.

**Executive Order 11625:** An executive order that requires each federal agency to develop comprehensive plans and specific program goals for a national Minority Business Enterprise (MBE) contracting program.



**Executive Order 12250:** An executive order that requires consistent and effective implementation of various laws prohibiting discriminatory practices in programs receiving federal financial assistance.

**Executive Order 12259:** An executive order that gave the Secretary of HUD the responsibility of ensuring that all federal programs and activities related to housing and urban development are administered in a manner to affirmatively further fair housing. Executive Order 12259 also amended Executive Order 11063 to prohibit discrimination based on sex. On January 17, 1994, Executive Order 12259 was revoked and replaced by Executive Order 12892.

**Executive Order 12432:** An executive order that requires each federal agency with substantial procurement or grant-making authority to develop a Minority Business Enterprise (MBE) development plan.

**Executive Order 12898:** An executive order that requires that each federal agency conduct its programs, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons on the basis of race, color, or national origin.

**Executive Order 13166:** An executive order that directs federal agencies to provide meaningful access to federally conducted and federally assisted programs and activities for persons who, as a result of national origin, are limited English proficient.

**Fair Housing Act (Title VIII of the Civil Rights Act of 1968):** A federal law that prohibits discrimination on the basis of race, color, national origin, religion, sex, familial status, or disability in the sale, rental, and financing of dwellings and in certain other housing-related transactions. The Fair Housing Act also makes it unlawful to coerce, threaten, intimidate, or interfere with any person for exercising or enjoying their fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

**Fair Housing Enforcement Organization (FHO):** Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) Is organized as a private, tax-exempt, nonprofit, charitable organization; (2) Is currently engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) Upon the receipt of FHIP funds will continue to be engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims. See 24 CFR 125.103.

**Familial Status:** A protected class under the Fair Housing Act defined to include one or more children under the age of 18 domiciled with a parent or another person having legal custody over such children, or the designee of such parent or other person having such custody with the written permission of such parent or other person, and persons who are pregnant or in the process of obtaining legal custody of a child less than 18 years of age.

**No Reasonable Cause Determination:** Unless a conciliation agreement is reached during the course of the investigation, HUD or the FHAP agency issues a no reasonable cause determination, if, after it conducts a full investigation, it finds no reasonable cause exists to believe that a discriminatory housing practice in violation of the Fair Housing Act or substantially equivalent State or local law has occurred or is about to occur.

**Qualified Fair Housing Enforcement Organization (QFHO):** Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) Is organized as a private, tax-exempt, nonprofit, charitable organization; (2) Has at least 2 years experience in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) Is engaged in complaint intake, complaint investigation, testing for fair housing violations, and enforcement of meritorious claims at the time of application for FHIP assistance. For the purpose of meeting the 2-year qualification period, it is not necessary that the activities were conducted simultaneously, as long as each activity was conducted for 2 years. It is also not necessary for the activities to have been conducted for 2 consecutive or continuous years. An organization may aggregate its experience in each activity over the 3 year period preceding its application to meet the 2-year qualification period requirement. See 24 CFR 125.103.



**Reasonable Accommodation:** A change in rules, policies, practices, or services required to afford an equal opportunity to a person with a disability to use and enjoy a dwelling. For example, an apartment manager would make a reasonable accommodation for a tenant with a mobility disability by granting the tenant's request for an assigned parking space in front of the entrance to his or her unit, even though the apartment complex is not in the practice of assigning parking spaces to tenants.

**Reasonable Cause Determination:** Unless a conciliation agreement is reached, after the conclusion of an investigation, HUD or a FHAP agency issues a determination of reasonable cause if it determines that, under the Fair Housing Act or substantially equivalent state or local law, reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

**Reasonable Modification:** Under the Fair Housing Act, it is unlawful to refuse to allow persons with disabilities to make reasonable modifications, at their own expense, to the premises occupied or to be occupied by such persons, if the modification is necessary to allow such person the full enjoyment of the premises. Reasonable modifications may be made to common areas, such as lobbies and main entrances, and the interior of units. For example, a person with a mobility impairment may need to install grab bars in order to be able to use his or her toilet or shower.

**Redlining:** A practice prohibited under the Fair Housing Act by which lenders or insurers refuse to do business in certain neighborhoods because members of a protected class live there.

**Section 3 Business Concern:** A business that meets at least one of three criteria: (1) 51 percent or more owned by Section 3 residents; (2) At least 30 percent of permanent, full-time employees are currently Section 3 residents, or within 3 years of the date of first employment with the business concern were considered Section 3 residents; or (3) Provide evidence of a commitment to subcontract more than 25 percent of the dollar award of all subcontracts to businesses that meet one of the qualifications described above for Section 3 business concerns.

**Section 3 of the Housing and Urban Development Act of 1968:** A federal law that requires that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns that provide economic opportunities to low- and very low-income persons.

**Section 3 Resident:** A Section 3 resident is a public housing resident or low- or very low-income person residing in the metropolitan area or nonmetropolitan county in which Section 3-covered assistance is expended.

**Section 8(a) of the Small Business Act:** A federal law that authorizes the Small Business Administration (SBA) to enter into contracts with other federal agencies. The SBA then subcontracts the actual performance of the work to small businesses owned and controlled by socially and economically disadvantaged individuals. Through a memorandum of understanding, SBA delegated the authority to HUD to contract directly with 8(a) firms.

**Section 109 of the Housing and Community Development Act of 1974:** A federal law that prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs and activities receiving financial assistance under Title I of the Act, including the Community Development Block Grant program, Urban Development Action Grants, Economic Development Initiative Grants, Special Purpose Grants, and the Section 108 Loan Guarantee program. While Section 109 does not include discrimination based on age or disability on the list of prohibited bases, the statute makes applicable to these programs the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973. On December 30, 2005, Section 109 was amended by the Support our Scouts Act. The Support our Scouts Act prohibits states or units of general local government that receive assistance under Title I of the Housing and Community Development Act and have designated open forums, limited public forums, or nonpublic forums, from discriminating against or denying equal access to any youth organization, including the Boy Scouts of America, that wishes to conduct a meeting or otherwise participate in any of the aforementioned forums.





**Section 282 of the Cranston-Gonzalez National Affordable Housing Act:** A federal law that prohibits discrimination on the basis of race, color, religion, sex, or national origin under any program or activity receiving assistance from the HOME Investment Partnerships program. While Section 282 does not directly prohibit discrimination based on age or disability, the statute states that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to HOME programs or activities.

**Section 504 of the Rehabilitation Act of 1973:** A federal law that prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance.

**Section 527 of the National Housing Act:** A federal law that prohibits discrimination on the basis of sex in any federally related mortgage loan, or federal insurance, guaranty, or other assistance in connection therewith.

**Section 1978 of the Revised Statutes:** A federal law that gives all citizens of the United States, regardless of race, the same rights in every state and territory to inherit, purchase, lease, sell, hold, and convey real and personal property.

**Settlement Agreement:** A settlement agreement is a private agreement between the complainant and respondent in a case brought under the Fair Housing Act or a substantially equivalent state or local law. A private settlement is not submitted for approval to HUD or the FHAP agency and typically does not contain public interest relief. HUD or the FHAP agency does not issue a determination of reasonable cause or no reasonable cause if a settlement agreement is reached prior to the completion of the investigation.

**Steering:** The practice, prohibited under the Fair Housing Act, of directing persons to certain neighborhoods, loans, or insurance products because of their race or other protected characteristic. For example, a real estate agent who automatically limits the home search of an African-American couple to neighborhoods with large minority populations would be engaging in unlawful steering.

**Title II of the Americans with Disabilities Act of 1990:** A federal law that prohibits discrimination on the basis of disability in programs, services, and activities provided or made available by public entities. The U.S. Department of Justice has primary enforcement responsibility for Title II of the ADA. HUD enforces Title II of the ADA when it relates to state and local public housing, housing assistance, and housing referrals.

**Title VI of the Civil Rights Act of 1964:** A federal law that prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

**Title IX of the Education Amendments Act of 1972:** A federal law that prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance. The U.S. Department of Education has primary enforcement responsibility for Title IX. HUD enforces Title IX in HUD-funded educational and training programs and activities.

# UNLESS YOU REPORT HOUSING DISCRIMINATION, IT WON'T STOP.



Discrimination isn't always this obvious. But it is just as hurtful and illegal. Here are possible signs you might hear from a landlord:

"There's a lot of traffic. It isn't safe for kids."

"The apartment I told you about on the phone has already been rented."

"My insurance won't cover a ramp if you get hurt."

"We only take English speaking people."

"The ad is wrong. The rent is really \$75 higher per month."

"Steps are what we have. We can't accommodate a walker."

**IF YOU SUSPECT HOUSING DISCRIMINATION, PLEASE REPORT IT.**

Visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) or call the HUD Hotline

**1-800-669-9777** (voice) **1-800-927-9275** (TTY)



A public-service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, family status or disability. For more information, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

**NFHA**  
National Fair Housing Alliance



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**U.S. DEPARTMENT OF  
HOUSING AND URBAN DEVELOPMENT**

**451 7TH ST. SW, WASHINGTON, DC 20410**

**HOUSING DISCRIMINATION HOTLINE**

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