

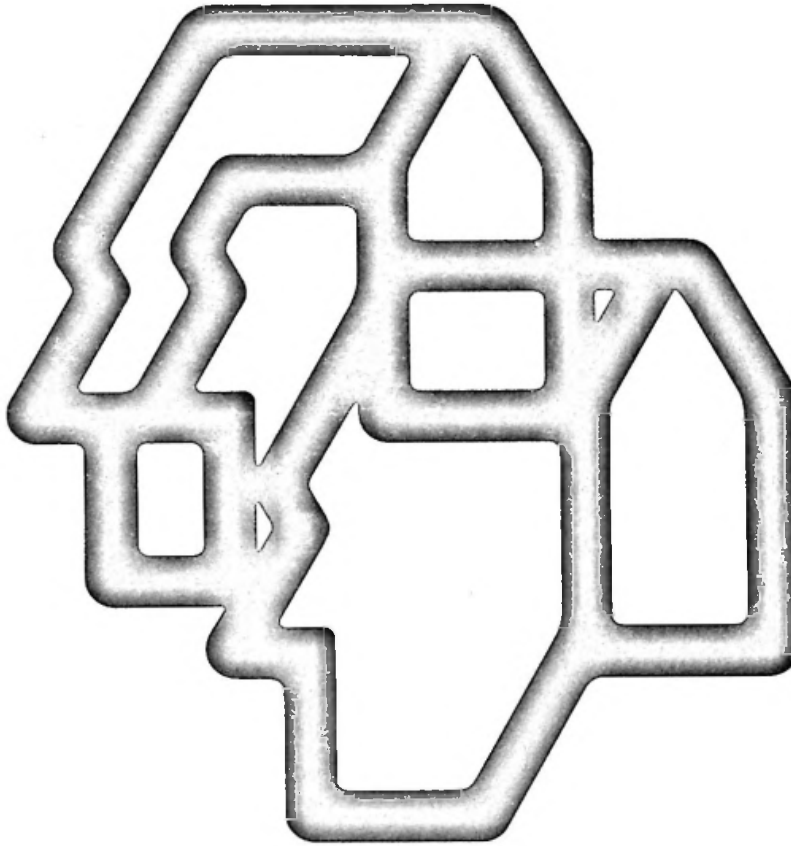


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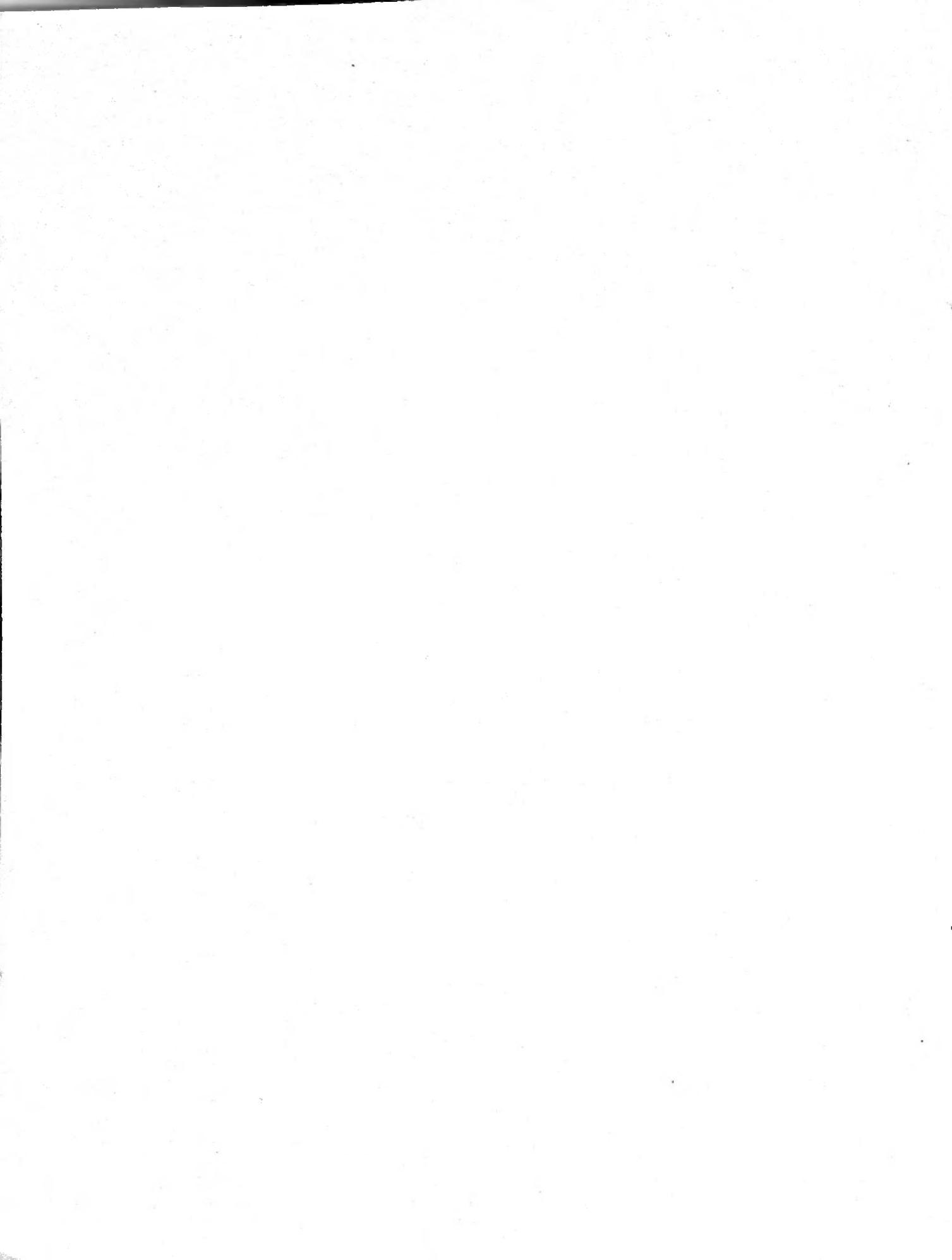
A Final Report on the National Community Housing Resource Board Conference

September 28-October 1, 1982



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A Final Report on the NATIONAL COMMUNITY HOUSING
RESOURCE BOARD CONFERENCE
September 28 - October 1, 1982

Sponsored by
The Office of Fair Housing and Equal Opportunity
United States Department of Housing and Urban Development

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PREFACE

This report describes and assesses major issues associated with the Department of Housing and Urban Development (HUD)'s major voluntary compliance program in the field of fair housing. The discussion of the basic features of the Community Housing Resource Board (CHRB) Program is based on monitoring the September 28 - October 1, 1982, National CHRB Conference held in Washington, D.C. The following is a synopsis of the significant themes, issues, findings, and recommendations contained in each section of the report.

Title VIII of the Civil Rights Act of 1968, as amended, requires enforced and voluntary compliance measures to achieve fair housing. Enforcement has traditionally been the more frequently utilized avenue to compliance, with little if any attention to voluntary compliance. That posture has changed somewhat in the past few years, with voluntary compliance now being seen by many as a valuable, effective tool to complement enforcement measures. CHRBs play a central role in HUD's voluntary fair housing compliance program, as the mechanism for local implementation of the Voluntary Affirmative Marketing Agreement between HUD and the National Association of Realtors.

The CHRB conference included plenary sessions, workshops, symposiums, and field staff training sessions, and was attended by 600 participants from all levels of government, the private sector, and local community groups who were interested and involved in fair housing activities. The conference was carefully monitored by a HUD contractor to provide information for this report.

The conference was designed to: (1) promote interaction and dialogue among conference participants; (2) provide valuable information on effective voluntary fair housing efforts; (3) examine the various aspects of voluntary involvement in affirmative marketing programs that promote fair housing and equal opportunity; (4) provide training and capacity building for CHRB members in such areas as proposal development, fair housing advertising practices, membership and leadership recruitment, VAMA monitoring, community and group needs assessment, and use of community resources; and (5) to seek information to provide a research base to improve the program.

The tentative findings from this initial research activity are grouped under six principal topics in Section II of the report. Later these findings will be integrated with the data from a questionnaire addressed to CHRB chairpersons to provide a final report on this initial study of the Community Housing Resource Boards.

SECTION I: INTRODUCTION

This report is the first step in an inquiry into the basic features of the Community Housing Resource Board program and needs for additional programmatic development. The boards carry major responsibility for the voluntary portion of the Department of Housing and Urban Development's (HUD) fair housing compliance efforts. Though voluntary efforts were mandated in Title VIII of the Fair Housing Act of 1968, historically the primary burden of implementing Federal fair housing goals has fallen to enforcement activities.

To provide an initial information base on the implementation of the CHRB program, the National CHRB Conference was monitored by an independent contractor. The findings of that monitoring are presented in this report. Specifically, the purpose of this report is to identify CHRB needs and trends in the program; to determine how CHRBS are operating currently; to identify problems that need resolution; and to provide a base for future research and evaluation activities.

Legislative Background

Assuring fair housing opportunities for all Americans has been a goal of the Federal Government for almost two decades. The importance of this goal was highlighted by the enactment of Title VIII of the Civil Rights Act of 1968, as amended, and related legislation and Executive Orders. The legislative authority for the Community Housing Resource Board Program is found in Sections 808(e)(3), (5) and 809 of Title VIII. This program is designed to enable the Secretary to carry out the legislative mandate of Section 808(e)(3):

to cooperate with and render technical assistance to Federal, State and Local and other public or private agencies, organizations and institutions which are formulating or carrying on programs to prevent or eliminate discriminatory practices.

Further, this program carries out the Secretary's responsibility under Section 808(e)(5) to

administer the programs and activities relating to housing and urban development in a manner to affirmatively further the policies of this title.

Section 809 of Title VIII requires HUD "to work out programs of voluntary compliance and enforcement." The separate Affirmative Marketing Agreements between HUD and the National Association of Realtors (NAR), the National Association of Real Estate Brokers (NAREB), and the National Association of Home Builders (NAHB) were created under this section of the law. Those agreements obligated HUD to form Community Housing Resource Boards or CHRBS.

CHRBs are organized by HUD to provide technical assistance to local real estate boards which have signed the Voluntary Affirmative Marketing Agreement with HUD. Specifically, Resource Boards have two objectives: (1) to maximize communication between the signatory housing industry group and minority and women's groups of the particular community; and (2) to enhance the prospect of HUD and industry group agreement commitments being implemented through effective monitoring.

Though voluntary compliance efforts were mandated in the legislation cited above, Federal fair housing efforts have mostly focused on enforcement activities as the mechanism to ensure compliance with the law. Only a small portion of those activities have been directed toward voluntary compliance. In addition, only limited research exists on the role of voluntary compliance in achieving fair housing practices or on the role and involvement of volunteers.

Current policy directions dictate a need to examine voluntary compliance programs and the role of volunteers in fair housing initiatives. However, there are limited amounts of funding available from Federal, State, and local sources. More creative approaches are needed to provide housing opportunities and to increase citizen involvement to prevent slippage in this important area of national policy. Current efforts, proposed plans, and future strategies must be examined to determine the most effective use of volunteers in fair housing programs.

The CHRB Role

The Community Housing Resource Board (CHRB) Program is a major element in HUD's efforts to involve local volunteers in achieving the goals of the national Fair Housing Law. The CHRB's mission is to provide program implementation assistance to local housing industry groups that have signed Voluntary Affirmative Marketing Agreements (VAMAs) with HUD. VAMAs require HUD, industry groups, and volunteers to implement national policy on fair housing by providing information and establishing policies that can provide all buyers, regardless of race, color, religion, sex, or national origin, a free choice in buying or renting homes. The VAMA promotes voluntary compliance with the letter and spirit of fair housing laws through the use of education, training, outreach, and other efforts designed at the local level by real estate boards and CHRBs. CHRBs assist HUD in meeting its obligations under the VAMA. The CHRBs provide technical assistance to local real estate boards to help them comply with the VAMA. The nearly 600 CHRBs across the country provide this assistance through projects that increase their ability to effectively plan, finance, and carry out activities to assist local real estate boards that have endorsed the VAMA to implement fully its provisions.

Funding Information

Until recently, CHRBs operated without Federal funding support, utilizing local contributions or voluntary efforts. In Fiscal Year 1981, \$2 million appropriated by Congress for fair housing efforts were, for the first time, made available for funding CHRBs through the Community Housing Resource

Board Program. In most cases, funding is limited to a one-time proposal for a 1-year effort, after which the CHRBS are encouraged to seek funds from other sources for continuing their activities. HUD believes that these Federal funds can provide the support needed to improve the capability of existing CHRBS to render more effective assistance to local real estate boards. An additional Notice of Funds Availability was published in the Federal Register during the second quarter of FY 1983 for \$3.5 million.

Conference Background

Recognizing the key role of volunteers in public/private sector initiatives aimed at achieving the goals of the fair housing law, HUD's Office of Fair Housing and Equal Opportunity (FHEO) sponsored a 4-day National Community Housing Resource Board Conference September 28 through October 1, 1982, in Washington, D.C. The conference was viewed as a starting point for identifying, clarifying and discussing policy, programmatic, and research options in HUD voluntary compliance programs.

The conference was designed to: (1) promote interaction and dialogue among conference participants; (2) provide valuable information on effective voluntary fair housing efforts; (3) examine the various aspects of voluntary involvement in affirmative marketing programs that promote fair housing and equal opportunity; (4) provide training and capacity building for CHRB members in such areas as proposal development, fair housing advertising practices, membership and leadership recruitment, VAMA monitoring, community and group needs assessment, and use of community resources; and (5) provide a base for research that will affect the future direction of the CHRB program.

The participation of the conference showed broad support for its purposes. The majority of the 600 conference participants were CHRB members. Other participants included Federal Government officials from HUD, the Department of Justice, and the U.S. Commission on Civil Rights; State and local government representatives from human rights agencies, fair housing agencies, and community development offices; and representatives from private agencies and groups, including the National Association of Realtors, the National Association of Real Estate Brokers, the National Association of Home Builders, the National Apartment House Association, the League of United Latin American Citizens, the National Association for the Advancement of Colored People, the National Urban League, the League of Women Voters, the National Hispanic Housing Coalition, and private foundations.

The 1982 CHRB conference included general plenary sessions, workshops, symposiums, and field staff training sessions. Conference speakers, moderators, and presenters were selected from communities throughout the country. They included HUD and White House staff members; CHRB chairpersons; staff members and officers from the National Association of Real Estate Brokers, the National Association of Realtors, and the National Association of Home Builders, and experts on voluntary fair housing compliance practices.

The business community provided financial support for the conference by sponsoring specific elements of the program. Members of that community also appeared as panel members and workshop leaders as well as attending the conference.

Monitoring Objectives

The conference monitoring process was designed to provide maximum coverage of the principal topics that arose during conference sessions. The objectives of the conference monitoring effort were as follows:

- o To obtain a fair balance of observations, problems, recommendations, impressionistic information, and anecdotal information on relevant topics from conference participants.
- o To provide baseline descriptive information on CHRB activities.
- o To identify relevant factors for measuring/assessing the operation of the CHRB program, including program activities and board membership.

Monitoring Design and Methodology

The goal of the information collection process during the conference was to obtain participants' input on each of the six major topics listed below. HUD identified seven major topics to guide conference monitoring and the organization of this report, of which two concerned funding. Since the two funding topics were closely related, they were combined in this report, yielding six topics, as follows:

1. Variations in CHRB Operations and Organization
2. Patterns of Cooperation Between Local CHRBs and Local Real Estate Boards
3. The Effectiveness of HUD's Training and Technical Assistance to CHRBs
4. Funding Issues: Types and Sources of Funds, Impact of HUD Funds, and Problems and Difficulties
5. Dimensions of CHRB Effectiveness
6. Principal Sources of CHRB Problems and Difficulties

Responses received were largely from CHRB representatives, fair housing group participants, and HUD staff members. This distribution of responses largely reflected the general distribution of participants. The conference was primarily aimed at CHRB members and fair housing representatives who are more familiar with many of the issues under discussion. HUD staff members who were also familiar with the issues, were present at most sessions, and served as presenters and resource persons at the conference. Real estate industry representatives were the least frequent respondents.

For the purposes of information collection, conference participants were grouped into these categories: CHRB members, HUD staff members, and others, which included housing industry representatives and fair housing and civil rights organization representatives.

The conference monitoring objectives were achieved by using both fixed and spontaneous monitoring procedures. Fixed monitoring, which occurred within conference sessions, involved recording the key issues presented by conference presenters and discussed by conference participants in the general sessions, workshops, training sessions, and symposiums; this monitoring captured a broad range of viewpoints on the issues being discussed in the sessions. Spontaneous monitoring, which occurred outside conference sessions, obtained in-depth information on the issues through informal interviews with key individuals participating in the conference. Monitoring instruments were designed to structure the recording processes through both fixed and spontaneous monitoring.

Report Outline

The remainder of this report is as follows: Section II: Issue Development contains discussion of the six topics which guided the development of this report, plus the tentative findings based on those discussions. Information contained in this section is based on a consolidation of comments of CHRB members, HUD officials, real estate industry representatives, representatives of fair housing organizations, and other participants during conference sessions and in interviews conducted by the monitoring staff outside conference sessions. Section III: Future Research indicates suggestions on how those initial explorations will be followed up on. Appendix A: Session Summaries contains summaries of the conference sessions targeted for coverage in the monitoring design and serves as the primary data base for the issues development in Section II. Appendix B: Measuring Effectiveness presents a concept paper developed by a consultant in advance of the conference, but not presented at the conference.

SECTION II: ISSUE DEVELOPMENT

Preface to Issues

The purpose of the conference monitoring was to seek information about the operation of the CHRB program. Information in this section comes from comments of CHRB members, HUD officials, real estate industry representatives, representatives for fair housing organizations, and other participants during conference sessions.* Conference participants were asked to address six topics:

1. Variations in CHRB Operations and Organization
2. Patterns of Cooperation Between Local CHRBs and Local Real Estate Boards
3. The Effectiveness of HUD's Training and Technical Assistance to CHRBs
4. Funding Issues: Types and Sources of Funds, Impact of HUD Funds, and Problems and Difficulties
5. Dimensions of CHRB Effectiveness
6. Principal Sources of CHRB Problems and Difficulties

Based on participants' comments and observations about the six topics, a series of findings were developed. These findings are not based on a scientific sample or upon a rigorous, prestructured questionnaire. The information, therefore, is of qualitative rather than quantitative value. Its utility and validity is based on detailed planning, training of senior researchers, cross checking and careful note-taking, and de-briefings.

The discussion of each topic is organized as follows: a brief introduction to provide context, participant comments on each issue, and a set of findings that were drawn from the comments. Each finding is numbered; for example, the first finding for Issue 3 is numbered "Finding 3.1."

In each topic section, the source of the comments is indicated in parentheses: for example, (CHRB member) or (HUD area office staff member). The reader can also refer to Appendix A, when more information can be found in the summaries of the conference proceedings.

* This information depends on the procedures described in a subsection of Section I, Monitoring Design and Methodology, and is subject to the limitations noted on this page, namely, it is qualitative and indicative rather than quantitative and easily generalizable.

Topic 1: Variations in CHRB Operations and Organization

CHRBs vary widely in activities, innovative practices, and organization and membership. One could presume from the variation that CHRBs seek to address specific local needs and conditions by making the best use of the expertise and resources available in their memberships and communities.

Participant Comments

Ingredients of Success. A major factor in successful programs involves recruitment of the most effective people for membership and leadership. (Several CHRB members) Representation from a wide variety of community groups is very important. Recruiting members from organizations that have power and influence in the community can increase effectiveness. (CHRB member)

Key groups for membership recruitment are members of NAREB and fair housing organizations. Although real estate brokers cannot be voting members of a CHRB as representatives of the local board, active involvement of the local real estate board is essential. In some cases, real estate brokers, may serve as chairpersons of CHRB boards. A number of CHRBs recruit lawyers, who then can provide legal advice and services. (HUD area office staff member)

CHRBs can increase their effectiveness by advocating change in the fair housing area. Many CHRBs attempt to educate both the public and the real estate industry and to publicize issues and problems. (CHRB members)

Innovative Activities. Many CHRBs have found innovative ways to carry out their mission. The Miami, Florida, CHRB created a brochure to provide information for people who planned to relocate in the Dade County area. The CHRB asked local real estate firms to sign the brochure, which then was mailed to Fortune 500 companies across the Nation. As a result of this effort, many more real estate firms in Dade County signed the Voluntary Affirmative Marketing Agreement. (Miami CHRB member)

The Milwaukee, Wisconsin, CHRB established a real estate specialty program and scholarship fund in the local business high school to increase minority employment in the real estate industry. The program covers renting, owning, development, budgeting, insurance, and other aspects of real estate. (Milwaukee CHRB member)

The Miami CHRB also turned to a local educational institution to help carry out part of its program. To get signers for the marketing agreement, the CHRB created a class in cooperation with a junior college on buying, selling, owning, and maintaining a home, with emphasis on maintenance. (Miami CHRB member)

Another CHRB plans to use its HUD grant to buy a microcomputer to analyze data gathered from monitoring the implementation of the local VAMA. When the process is perfected, the CHRB will market it to other CHRBs. (Montgomery County, Maryland, CHRB)

In California's San Fernando Valley, the CHRB developed an effective marketing program that stressed the ways the CHRB could benefit real estate firms. During the period between 1970 and 1980, the black population in the area increased from 0.2 percent to 2.5 percent. (San Fernando Valley CHRB member)

Program Development and Activities. Planning and Program development have resulted in a variety of CHRB activities aimed at promoting fair housing. Most CHRBs have engaged in many activities, though there was considerable variation among them. The principal categories were training of realtors, outreach and education to the community, and monitoring the VAMA.

Some CHRBs spent considerable time in developing their programs. The Fredericksburg, Virginia, CHRB, for example, spent one year assessing community needs. The CHRB in Talladega County, Alabama, worked two years in community outreach and in developing a comprehensive plan of action. This CHRB plans to use HUD funding for an assessment of community needs, to develop a program that focuses on the needs of the handicapped, and to conduct fair housing workshops. (CHRB members)

Here are other examples of programs developed by individual CHRBs:

- o The Kansas City, Missouri, CHRB implemented the following activities: (1) encouraging real estate firms to adopt and implement affirmative marketing practices; (2) increasing the employment of minorities and women by real estate firms; (3) encouraging increased participation in CHRB programs by real estate firms owned by women and minorities; (4) targeting minority real estate agents, providing them with support, and helping them gain exposure in the community; and (5) planning to conduct a fair housing poster contest in the public schools in 1983. (Kansas City CHRB member)
- o The Talladega County, Alabama, CHRB conducted a fair housing campaign in the mass media, and created a fair housing poster contest that was supported by a local business. (Talladega County CHRB members)
- o A CHRB worked with the local real estate board to develop uniform guidelines for the qualifications of apartment renters. (HUD area office staff member)
- o Promoted employment of minorities in real estate industry. The Fredericksburg, Virginia, CHRB, for example, developed a minority recruiting program that placed minority members of its real estate committee in the real estate industry. (Fredericksburg CHRB member) CHRBs also identified and sought promotion for minority real estate brokers. One CHRB promoted its minority hiring campaign with a press conference and saturation advertising (more than 200 radio and TV spots in 1 week). It encouraged people to apply and then helped them become brokers. (CHRB member)

- o Sought to educate the community and real estate industry concerning fair housing laws and practices through seminars for the community and for the real estate industry. (CHRB members) One CHRB, for example, conducted community awareness seminars at the beginning of its operations, but since has reduced their frequency to biennial or annual sessions. (Miami CHRB member)
- o Monitored the marketing agreement signed by the real estate industry. (CHRB members)

Organization and Membership. The size and structure of CHRBs vary greatly, though membership generally is drawn widely from community organizations. One CHRB has a 50-member board and a smaller executive policy committee that meets monthly. More typically, CHRBs have from 10 to 20 members. One 15-member CHRB board includes 4 voting real estate brokers. Another CHRB with 20 members has a membership that is 50 percent female and 45 percent black. (CHRB members)

A number of suggestions were made for recruiting CHRB members. For example, since only half of the members usually are active, CHRBs should recruit large numbers of members. One CHRB has a 25-member board of whom 10 to 12 are working members. By design, this board includes vice presidents and equal opportunity officers of the major organizations represented. These groups include the United Teachers Organization, local law firms, financial institutions, the National Oceanographic and Atmospheric Administration, the National Association for the Advancement of Colored People, the Urban League, the mass media, community organizations, the Ministerial Alliance, and the Fair Housing Appeals Board. (Miami CHRB member) The composition of this board reflects other suggestions that broad community representation be sought, especially from the real estate industry and fair housing organizations.

It is essential first to recruit members from grassroots organizations that deal directly with housing problems. Then the CHRBs can more effectively seek members from business and industry. (Philadelphia HUD area office staff member)

A wide variety of organizations were suggested as sources of member recruitment, in addition to those already mentioned. They include labor unions, American Indian organizations, Hispanic groups, local colleges, community workers, and many others. (HUD national staff member)

Findings

- 1.1 --CHRBs engage in a wide variety of activities that promote fair housing practices.
- 1.2 --Careful planning and program development are useful, perhaps essential, in developing effective programs.
- 1.3 --CHRB membership should be recruited from a wide variety of community groups with special emphasis on seeking members from the real estate industry and fair housing organizations. Lawyer members can be useful in providing legal advice.
- 1.4 --Innovative approaches can help CHRBs more successfully fulfill their missions.

Topic 2: Patterns of Cooperation Between CHRBS
and Local Real Estate Boards

The CHRB program must rely heavily on cooperation between the CHRBS and the local real estate industry, because the program emphasizes voluntary compliance with national and local fair housing goals.

The Voluntary Affirmative Marketing Agreement (VAMA) serves as one major focus of cooperation. HUD has negotiated the agreement with the National Association of Realtors. (Similar agreements have been signed by HUD with the National Association of Real Estate Brokers and the National Association of Home Builders). A major task of the CHRBS is seeking local real estate signatories to the agreement, working with local real estate brokers to implement it, and monitoring its implementation.

Several areas of effective cooperation were identified, though room for improvement exists. Perceptions of the nature and degree of cooperation differ somewhat among CHRB members, real estate industry representatives, and HUD staff members.

Participant Comments

Cooperation on the VAMA. Nationwide, 40 percent of the local real estate boards have signed the marketing agreement as of October 1982. (HUD national staff member) Real estate brokers were reluctant to sign at first, because they believed signing would impair their independence and make them visible and unpopular with clients. One State association, for example, signed the agreement after lengthy negotiations, but not all local firms have signed. (Equal Opportunity Officer, State Association of Realtors)

A number of CHRBS have reported success in achieving signatures on the agreement. The San Diego CHRB, which works with 13 real estate boards, has attained signatures from 9. About 250 real estate firms in Philadelphia have signed the agreement over a 2-year period. (CHRB members)

Real estate firms sign the agreement because they believe it meets the equal opportunity goals of the real estate board. Some firms hold back, however, because of what they regard as excessive paperwork. (HUD northeastern area office staff member). Other firms sign the agreement because they believe it will protect them from litigation. When this turned out not to be true, at least one real estate board withdrew its endorsement of the agreement. (CHRB member) In one area, it was believed that real estate boards sign the VAMA to reduce paperwork, a different view from the one expressed above. Another CHRB had problems obtaining signatures from a nationwide real estate business with local offices. (CHRB members)

HUD staff members and real estate representatives were more positive about cooperation than CHRFB members, though CHRFB members expressed mixed views. In one northeastern area, real estate brokers have good relations with CHRFBs and member firms sign the VAMA because they favor fair housing. (Real estate board member)

Area of Cooperation. CHRFBs and the real estate industry cooperate on advertising to promote fair housing. In one major city, the CHRFB brings bad advertising practices to the attention of the real estate board, which works to correct the problem. In addition, some fair housing groups seek to avoid litigation by bringing unofficial complaints to the attention of the real estate industry through the CHRFBs. (HUD area office staff member)

Advertising has proved to be an area around which CHRFBs and local boards can focus cooperative efforts. Local CHRFBs can help real estate boards implement the VAMA through newspaper advertising, radio and television public service announcements, and workshops and seminars. (HUD national staff member, National Association of Realtors representative)

CHRFBs also can work with real estate firms by using real estate agents to help identify fair housing problems; by identifying ways to make an agent's job easier through educational and outreach programs to minorities, businesses, local governments, and the general public. (Real estate broker) One CHRFB used an innovative marketing plan to attract the support of local real estate firms, and as a result added signatories to the VAMA.

While monitoring the VAMA is important, it becomes more effective when problems are identified and brought to the attention of real estate firms. Many local firms lack time, money, and staff to research problems. Therefore, agents need in-depth information on the causes of the problems, not just their symptoms. Information that CHRFBs could supply the agents might include minority composition and concentration in neighborhoods, income levels, and many other factors. (Real estate broker)

HUD's Role. HUD's national and area offices can help efforts to improve communication between CHRFBs and real estate firms. HUD assistance also is needed to help CHRFBs and real estate boards develop advertising and educational programs. (HUD national staff member) Recent HUD grants to CHRFBs should improve their ability to make more visits to real estate boards, to develop public service announcements on fair housing and the VAMA, and to engage in year-round monitoring of VAMA implementation. (HUD national staff member)

HUD also can assist cooperation on the marketing agreement through on-site reviews to verify program implementation and to provide technical assistance to CHRFBs and local real estate boards. Field visits also demonstrate to boards and CHRFBs that HUD is behind the voluntary approach to fair housing. (HUD national staff member)

Forms of Cooperation. The level of cooperative efforts between CHRBS and local boards received mixed reviews. CHRBS find the cooperation sometimes is minimal, though there also were reports of excellent cooperation. Real estate representatives thought cooperation was generally good in their areas. HUD staff members reported both instances of good cooperation and the lack of it. This topic was not addressed extensively in the conference, but a few comments follow:

- o One board and the CHRB hold joint quarterly meetings. They join in outreach efforts to minority groups. Member firms sign the VAMA because they favor fair housing. (Northeastern real estate board member)
- o Real estate firms are cooperating with CHRBS in some areas. (HUD area office staff member)
- o Good relationships exist where equal opportunity committees of real estate boards send good representatives to the CHRB. About half the relationships between the CHRB and local board were "good," and half were "bad." (HUD area office staff member)
- o Good relationships were anticipated in one large city because the local human relations commission has a good relationship with the real estate board. (CHRB member who is chairman of a human relations commission)

Problem Areas. The major problem area is the reluctance of some firms to sign the marketing agreement, as discussed earlier. Some firms that signed later withdrew their signature. (Northeastern CHRB member) In one community, most signers of the VAMA were minority real estate firms. (CHRB member)

A major area of difficulty concerns CHRB monitoring of the marketing agreement. Real estate boards are reluctant to reveal member firm signatories of the agreement, which makes the VAMA almost impossible to monitor adequately. (CHRB members, HUD area office staff member)

Findings

- 2.1--Though there are problems in CHRB real estate board cooperation, 40 percent of the real estate boards nationwide have signed the Voluntary Affirmative Marketing Agreement.
- 2.2--A number of real estate brokers are reluctant to sign the agreement because they believe that clients will object and that too much paperwork is involved.
- 2.3--Real estate boards that have equal opportunity committees are more willing to sign the agreement.

- 2.4--CHRBs and real estate boards have cooperated effectively in the areas of advertising and public service announcements.
- 2.5--Cooperation improves when CHRBs work with the local boards to identify problems and seek to resolve them before they reach litigation.
- 2.6--The real estate industry generally feels that cooperation is good; HUD staff feel that it is mixed; and CHRBs believed that cooperation needs substantial improvement.
- 2.7--Major problems include real estate brokers' reluctance to sign the VAMA, implementing the agreement, and monitoring it.
- 2.8--Active intervention and assistance from HUD could increase the quality of cooperation.

Topic 3: The Effectiveness of HUD's Training and Technical Assistance to CHRBs

HUD's handbook on implementing the VAMA states that field offices will: "Accept requests from local Boards and CHRBs for technical assistance, conduct and participate in workshops, and work closely with CHRBs and Boards until they understand their functions and have begun effective cooperation." The nature and effectiveness of these services were one of the issues addressed in the conference.

Participant Comments

Organizing New CHRBs. HUD is most effective in providing technical assistance to help organize CHRBs and to explain the VAMA. The organization of new CHRBs is where technical assistance is most needed. Often, CHRB members are not clear as to why they are participating in the CHRB. (HUD area office staff member)

Where CHRBs receive assistance in getting organized, strong training and technical assistance results in an increase in the number of active CHRBs. In one city, technical assistance is provided for community resource identification, education, materials, communication between CHRBs, contacts needed for effective action, and long-range planning. (HUD area office staff member)

Areas of Need. HUD needs to increase technical assistance to CHRBs on methods for securing funding from the private and public sectors, explaining monitoring techniques, and helping groups and individuals understand housing and fair housing legislation. (HUD staff members)

HUD area office staff members are generally helpful and supportive, but assistance needs to be expanded. Areas where expanded services are needed include: assessing local fair housing needs, organizing, setting goals and priorities, staffing and operations, funding, sustaining ongoing operations, advertising, building support for fair housing, and providing outreach into the community. (Several CHRB members) Other needs are for a HUD brochure to explain how CHRBs can obtain public service announcements (CHRB member), and for assistance in setting up their account books. (Community development agency representative)

Innovative Ways to Provide Services. Participants suggested a number of ways to provide training and technical assistance. Such services could best be provided by CHRBs which have successful field experience, e.g., Baltimore CHRB. HUD support for this system might include identifying local CHRBs which have the expertise and those who need help, explaining HUD policies and directives, and taking part in the VAMA evaluation process. (HUD national staff member)

Conference telephone calls to provide information to CHRBS, identifying other agencies that could provide services, and using volunteers with necessary expertise from local colleges and universities also are alternative ways to provide training and technical assistance. (HUD national staff member) Conferences also were found useful in providing technical assistance in organizing, distributing materials which clarify appropriate CHRB activities, and distributing documents that explain HUD policies. (HUD area office staff member) State and local training sessions for CHRB members, in addition to workshops for CHRB chairpersons, are another way to provide needed training. (CHRB member)

Meeting Different Kinds of Needs. The capacity of CHRBS to fulfill their missions varies widely. Each CHRB has different needs that should be identified and fulfilled on an individual basis. (HUD area office staff member)

Findings

- 3.1--HUD is most effective in assisting in the organization of new CHRBS.
- 3.2--Different CHRBS need different kinds of technical services, depending on local conditions.
- 3.3--Expanded technical assistance is needed in securing alternative funding, explaining monitoring needs, helping groups and individuals to understand housing problems, assessing local needs, organizing, staffing, accounts, operations, building support for fair housing, and providing outreach to the community.
- 3.4--Alternative ways need to be found to provide training and technical assistance to CHRBS, including exchanges among CHRBS.

Topic 4: Funding Issues: Types and Sources of Funds, Impact of HUD Funds, and Problems and Difficulties

Until 1982, Federal funds were not available for direct funding of CHRBS. In fiscal years 1982 and 1983, HUD will have provided a total of \$5.5 million to fund a selected number of CHRBS. CHRBS have also sought funds from alternative sources to carry out their missions.

Participant Comments

Types and Sources of Funds and Resources. CHRBS can turn to a variety of sources for funds. These sources include volunteers, State and local government, and private cooperations. CHRBS also can solicit in-kind contributions. (HUD staff member)

In-kind resources may include printing, clerical support, office space, and meeting rooms. (Community development agency representative, real estate boards member) For example, the American Gas Company is willing to work with CHRBS to provide advertising, printing, and staff services. Many corporations want to be involved in their communities but don't know how. American Gas Company staff members are ready to work with other companies to encourage involvement in the CHRBS program. (American Gas Company representative) HUD's Office of Voluntary Compliance has been working with several corporate groups in an effort to tap resources from utilities throughout the country. (HUD national staff member)

CHRBS need to find innovative ways to raise funds, since few communities can provide sufficient support. Funds have been raised through golf tournaments, fund raising kickoff dinners, and from real estate brokers. (CHRBS members) Though the economic downturn has limited the ability of real estate brokers to make contributions, they remain sources of funds. A California real estate board donates \$1,700 per year to support the local CHRBS program.

Free advertising may be obtained from radio and television. Federal Communications Commission regulations require television stations to serve the community. It is often possible to obtain a 30-second spot advertisement with a community-based message. Though radio stations are not subject to the same requirement, they often will assist CHRBS in writing and broadcasting brief messages. (National Association of Realtors representative)

How CHRBS Used HUD FHEO GRANTS. A Florida CHRBS used part of a \$25,000 HUD grant to develop and publish brochures for community education and outreach activities and to conduct a fair housing workshop. (Local human relations commission member)

CHRBS have found that HUD funding makes a significant difference to their legitimacy and credibility with private industry. Anything that is funded tends to get many doors opened. Private industry relates more strongly to CHRBS which have received HUD grants. Industry participation in the CHRBS program appears to have increased and become more effective as soon as the CHRBS funding program was announced. (Two HUD area office staff members)

One CHRFB plans to buy a computer and develop a software package to measure each aspect of implementation and monitoring of the Voluntary Affirmative Marketing Agreement, including minority hiring practices, monitoring newspaper advertisements, and use of the fair housing logo. As with other CHRFBs, this one plans to use HUD funds to hire staff. (CHRFB member)

CHRFBs are also eligible to apply for Community Development Block Grant funds under Section 570.206(c) of the CDBG regulations.

Funding Problems and Difficulties. Although funded CHRFBs were finding uses for HUD support, several problems and difficulties remained. CHRFBs found that obtaining Federal funds is difficult, possibly because many of them lack expertise in applying for grants. Considerable confusion exists among the CHRFBs about the HUD grant program and how to go about applying for funds. In one instance, CHRFBs were told that funding was available only from the Community Development Block Grant Program, but not directly from HUD. (Two CHRFB members) CHRFBs may feel the competition for the block grants too stiff for successful competition. (CHRFB member)

Sometimes CHRFBs were confused about who was responsible for the program, the area offices or the national HUD office. HUD delegates the area offices the role of technical managers and monitors of the CHRFB grants, though Federal regulations prevent the offices from helping CHRFBs to actually apply for funds. (HUD national staff member) CHRFBs also had difficulties in understanding the HUD technical package that accompanies grant applications (CHRFB member)

One year of funding was said to be too limited, without provision for continuing support. (Two CHRFBs) Some CHRFBs hesitated to apply for grants because of the 1-year limitation. (HUD area office staff member) Funding could be provided as seed money that would be reduced and phased out as CHRFBs generated matching funds.

One CHRFB was unclear whether changes could be made in the scope of work and if such changes would affect the amount of funding. (CHRFB member) Such changes can be made without loss of funds, unless the changes would eliminate part of the CHRFB mandate. (HUD national staff member)

Findings

- 4.1--Though funds to support the CHRFBs are limited, CHRFBs successfully solicit funds and in-kind resources from a variety of sources.
- 4.2--In-kind resources may include free advertising and public service announcements, meeting places, clerical support, and other contributions.
- 4.3--CHRFBs can raise funds through fund raising activities such as sponsoring sporting events or holding fund raising dinners and other events.

- 4.4--Corporations often are willing to provide support, but may not know how.
- 4.5--CHRBs generally use HUD grants to bolster their program capacity and to monitor the VAMA.
- 4.6--CHRBs often are unclear about HUD funding provisions, the availability of funds, and lack expertise to do the necessary paperwork to apply for grants.
- 4.7--Some CHRBs are reluctant to apply for Community Development Block Grant funds because they believe they cannot compete successfully.
- 4.8--Some CHRBs are reluctant to apply for funds which are available for only 1 year.
- 4.9--HUD is taking steps to clarify responsibility for monitoring the CHRB grant program.

Topic 5: Dimensions of CHRB Effectiveness

How well are CHRBs carrying their missions? CHRB effectiveness should be measured relative to local needs and conditions within the context of the VAMA. Within this context, CHRB activity can be examined in terms of the interaction of board structure, funding, organizational activity, and program activity. Program activity includes public information, needs assessment, monitoring the Voluntary Affirmative Marketing Agreement, and encouragement of minority involvement in the real estate industry. As the concept paper written in preparation for the conference and presented in Appendix B demonstrates both structural and programmatic constraints modify the effectiveness of CHRBs.

The structural constraints, those inherent in the CHRB concept, include:

- 1) definitional (goal statement);
- 2) statutory/regulation limitations;
- 3) community ecological/historical conditions; and
- 4) the nature of voluntarism.

The programmatic elements of HUD operation that influence CHRB effectiveness include:

- 1) CHRB legitimacy and priority;
- 2) direction and goal definition;
- 3) training and technical assistance; and
- 4) funding.

These points are more fully developed in Appendix B.

Participant Comments

Measures of Effectiveness. Key measures of CHRB program effectiveness, according to conference participants, are:

- (1) increases in community awareness of the need to end housing discrimination;
- (2) the duration of the CHRB;
- (3) the assessment of community fair housing needs;
- (4) improvement of public and private non-discriminatory housing practices;
- (5) completion of annual reviews of the VAMA;
- (6) training and services; and
- (7) development of data showing patterns of housing discrimination by real estate firms.

Many other factors may influence CHRB effectiveness. They include increased community involvement in fair housing issues; the existence of fair housing laws and their enforcement; available housing for minorities; the degree to which real estate firms sign and implement the VAMA; and the extent to which community groups have been reached. (CHRB chairperson and HUD area office staff member)

CHRB Successes. The CHRB program's greatest, although unmeasured, success has been the widespread impact on community awareness about housing discrimination and the need to remedy it. CHRBS have provided education on the fair housing issue to the real estate industry, banks, development companies, apartment owners, citizens, the local government, and other community organizations. Six years ago, these groups were not involved in antidiscrimination activity of any type. Today, most of these groups are aware that the VAMA exists and that the CHRB has an actual or potential impact on the community. The CHRB has or may become a key community organization. (Two CHRB members)

CHRB activity has brought together fair housing groups and the real estate industry around the common goal of fair housing. CHRBS have created a greater awareness of the problem and its possible solutions for both the industry and fair housing groups. (HUD area office staff member) The attitude of many real estate firms toward fair housing have changed as a result of CHRB outreach and education programs. Communities also have increased their involvement in fair housing issues. (CHRB members)

Findings

- 5.1--CHRBS have been successful in changing attitudes of real estate firms, community organizations, the business community, and local governments.
- 5.2--Community awareness of housing discrimination and the need to remedy it has resulted from CHRB activity.
- 5.3--Insufficient information exists on which to base a full-scale evaluation of CHRB effectiveness.

Topic 6: Principal Sources of CHRB Problems and Difficulties

As in any new program, a number of problems exist in the CHRB program. Many problems faced by CHRBs were discussed under other issues: for example, cooperation with real estate boards (Issue 2); the effectiveness of HUD training and technical assistance (Issue 3); and funding problems (Issue 4). Below, other sources of difficulty are reported. No attempt is made to rank order the importance of each of these problem areas. Additional research is needed to provide such evidence and judgements.

Participant Comments

Communication Problems. Better communication is needed between HUD and its area offices. (CHRB member and HUD area office staff member) In addition, improved communication is needed between HUD and local CHRBs to provide HUD with information about what is occurring at the local level. (CHRB member) There has been a lack of communication between CHRBs, on the one hand, and HUD and the National Association of Realtors, on the other, especially concerning the Memorandum of Understanding. (Northeastern CHRB members)

One proposed solution for poor communication between CHRBs and NAR and HUD was the creation of a national CHRB organization that would have a national policy voice and provide coordination among CHRBs. The organization would provide a mechanism for interaction and information exchange between CHRBs and HUD and NAR. HUD and NAR should support the proposed national CHRB organization with funds and assistance in attaining other funds from the private sector. If a national organization is not formed, some link is needed among CHRBs and between them and HUD and the National Association of Realtors. (CHRB members)

Monitoring the VAMA. CHRB difficulty in monitoring the Voluntary Affirmative Marking Agreement was widely reported. CHRBs are unsure of how to monitor and implement the VAMA if litigation and testing are not possible. (CHRB members) Monitoring procedures are contained in the CHRB Handbook, pages 2-6. The real problem is that local real estate boards have not developed monitoring procedures for member firms to use. HUD has suggested that the national association develop standard procedures, which would be approved by HUD, that local real estate boards could use to monitor signatory firms.

CHRBs must try to sell benefits of the VAMA to the real estate industry. If the VAMA is not being implemented, CHRBs should seek to promote it through education and training for real estate boards and firms.

Though CHRBs cannot engage in litigation, they can collect information and conduct surveys to provide background needed to implement the VAMA. State and local human rights groups can help CHRBs by providing information and statistical data on housing supply, discrimination complaints, and other fair housing issues. The groups also can cooperate with CHRBs in education and outreach. As a last resort, CHRBs may have to ask HUD to terminate the VAMA in the local area. (National HUD staff member)

In addition, three officials from HUD and three representatives from the National Association of Realtors are planning to evaluate implementation of the VAMA. (HUD national staff member)

Litigation Issues. When fair housing groups engage in litigation against real estate firms, fair housing group representatives on the CHRB could be seriously limited by the prohibition of the fair housing groups and the affected realty firm's attendance at the CHRB meetings when the litigation becomes an item of discussion at the meeting. The prohibition is contained in a Memorandum of Understanding (1981) between HUD and the National Association of Realtors, which was developed to clarify the VAMA. The memorandum stresses actions that HUD and NAR see as appropriate for CHRBs.

A great deal of confusion exists about this policy. Notices need to be sent to the CHRBs and HUD area offices to clarify the issue. In one area, a CHRB member has brought suit against real estate board members. (HUD area office staff member) Fair housing groups favor continued membership on the CHRB, even when they are in litigation. (Fair Housing representative)

Realtor Participation in CHRBs. The National Association of Realtors policy that local board members not serve as voting members of CHRBs also raised concern. Questions exist about the association's position. They include: Can voting members who are real estate board members remain on CHRB boards? Can they decline to accept association policy recommendations? Would they face sanctions for such a refusal? Was the policy distributed to local real estate boards when it was being negotiated? (CHRB member)

The policy seeks to prevent local board members from becoming voting CHRB members. The policy addresses concerns that realty board members tend to control and influence CHRBs and their decisions. However, the association does intend to issue a statement encouraging members to participate fully as resources for CHRBs but not as voting members. While the policy recommends that real estate board members not serve as voting members of CHRBs, it does not apply to individual real estate board members appointed by community groups to represent them on the CHRB. (National Association of Realtors representative)

Other Sources of Difficulty. Here are some other problems CHRBs face in carrying out their programs:

- o Lack of information on benefits to real estate brokers of using the equal opportunity logo. (CHRB member)

- o Need HUD to attempt to integrate its other fair housing activities to the CHRB program. (HUD area office staff member)
- o Problem convincing members that they serve on the CHRB to represent the community as a whole, not their organizations. HUD needs to explain the responsibilities of CHRB membership to community organizations. (Western CHRB member)
- o Need to define advantages of CHRB membership to more effectively recruit members. (CHRB members)
- o Lack of awareness and apprehension among unincorporated CHRBs about personal liability involved in the CHRB decision whether or not to incorporate. (CHRB member) Suggested that attorney or HUD staff can provide needed assistance. (HUD national office member)
- o Lack of statistical data on housing problem areas needed to develop effective funding proposals. (CHRB member) Suggested that CHRBs conduct surveys, possibly through recruiting local colleges and universities to collect data. HUD regional and area offices have figures on housing discrimination complaints. (HUD national staff member)
- o Lack of community awareness and understanding of CHRB program. (CHRB member) Suggested that CHRBs attempt to educate local community on CHRB objectives, benefits, and expected achievements. (HUD national staff member)
- o Difficulty recruiting minorities to serve on CHRBs.

Findings

- 6.1--Additional communication is needed between HUD and its area offices and between HUD and local CHRBs.
- 6.2--CHRBs have difficulty in monitoring the Voluntary Affirmative Marketing Agreement.
- 6.3--CHRBs are unclear about how to monitor the VAMA when local real estate firms are not cooperative.
- 6.4--CHRBs are not aware of HUD actions and procedures for monitoring the VAMA.
- 6.5--CHRBs have problems and lack information needed for effective community awareness programs and program activity.
- 6.6--CHRBs do not understand the role of the National Association of Realtors, particularly in regard to its policy about real estate board members serving as voting members of CHRBs.
- 6.7--CHRBs do not fully comprehend the Memorandum of Understanding and its implications for their operations.

SECTION III: CONCLUSION

The National CHRB Conference was highly successful in achieving its stated goals of: (1) promoting interaction and dialogue among conference participants; (2) providing valuable information on effective voluntary fair housing efforts; (3) examining the various aspects of voluntary involvement in affirmative marketing programs that promote fair housing and equal opportunity; (4) providing training and capacity building for CHRB members in such areas as proposal development, fair housing advertising practices, membership and leadership recruitment, VAMA monitoring, community and group needs assessment, and use of community resources; and (5) providing a base for research on the CHRB program. This success can be measured in terms of:

- o The high degree of participant dialogue, interaction, and information sharing during the conference.
- o The significant level of participant feedback on critical issues key to future HUD policy directions.
- o The large volume of information and materials distributed to conference participants.
- o The apparent increase in the level of knowledge gained by participants which they will share with others in their communities.
- o The wide diversity of groups at the conference representing widespread concern for and commitment to the goal of fair housing.

While conference sessions focussed on specific issues, several common themes emerged throughout the conference, including:

- o How can CHRBs improve lines of communication with other CHRBs, with HUD, and with the real estate industry to maximize the impact of the CHRB program?
- o What is cooperation? How is it affected?
- o What have been successful CHRB activities?
- o How can CHRB effectiveness be measured?
- o What are the range of funding sources for CHRB activities?
- o What have been effective monitoring efforts of CHRBs?

The monitoring report constitutes the first phase of an initial study of the CHRB program. The second phase of this project includes a questionnaire to be mailed to all CHRB chairpersons. This questionnaire focuses on the following topics:

- o a baseline description of CHRB organization and activities;
- o CHRB performance in relation to the Voluntary Affirmative Marketing Agreement;
- o HUD's involvement in and technical assistance to to CHRBS; and
- o the role and benefits of HUD's current funding of CHRBS.

The data from this questionnaire will then be integrated with data in the monitoring report to provide a final report on this initial study of the CHRBS program.

APPENDIX A: SESSION SUMMARIES

Session: Opening Ceremony

Date: Tuesday, September 28, 1982
8:30 a.m. - 10:00 a.m.

Participants: Approximately 600 persons representing Community Housing Resource Boards (CHRBs), the real estate industry, fair housing groups, organizations representing women and minorities, corporate groups, the business community, and HUD area office and national office personnel.

Key Presenters: Antonio Monroig, Assistant Secretary for Fair Housing and Equal Opportunity, HUD

James C. Cummings, Director, Office of Voluntary Compliance, Office of Fair Housing and Equal Opportunity, HUD

Samuel R. Pierce, Jr., Secretary of the Department of Housing and Urban Development

Panelists: Presidents and executive directors of national housing industry groups were on the dias with the Secretary.

Summary of Presentations

In his introductory remarks, James C. Cummings noted that the National Community Housing Resource Board Conference was the first major conference sponsored by HUD since 1977.

Assistant Secretary Antonio Monroig emphasized the significance of the first National CHRB Conference by stating that "...the CHRBs are now receiving national attention as a shared venture between private industry and government."

Secretary Samuel R. Pierce, Jr., urged the conference participants to use their diverse backgrounds to build constructive and innovative partnerships for working toward equal housing opportunities. Secretary Pierce also outlined the Department's priorities and goals on fair housing:

- o To deliver housing assistance as cost-effectively as possible.
- o To direct the greatest effort toward helping those least able to shelter themselves.
- o To concentrate efforts in areas where adequate housing is most difficult to find.

Speaking on voluntary and enforced compliance with the national Fair Housing Law, Secretary Pierce stated that the law has produced results and is producing results every day throughout the country. He continued, "It is regrettable, but true nonetheless, that enforcement has been ...and is...necessary to protect the rights of all to equal housing opportunity. We must continue our commitment to enforcement of those rights." Secretary Pierce favored the use of properly trained "testers" in the battle against housing discrimination, citing Havens Realty Corporation v. Coleman, in which the Supreme Court ruled unanimously that fair housing "testers" who did not receive accurate information on the availability of housing because of their race have standing to sue under the Fair Housing Act. Secretary Pierce further justified the use of testers as a necessary tool to safeguard against those whose deeds do not conform to the convictions or practices of their peers.

On the issue of voluntary compliance, Secretary Pierce applauded the initiative and commitment of organizations taking the lead in voluntary efforts to further equal housing opportunity. He stressed that such voluntary efforts enable HUD to expand its education and conciliation capabilities through collaboration in the program of Voluntary Affirmative Marketing Agreements (VAMAs). Secretary Pierce cited several benefits of the VAMA program:

- o The agreements promote a broad equal opportunity program designed to assure that housing will be marketed on a non-discriminatory basis.
- o Signatories to the agreements agree to certain programs and activities to acquaint communities with the availability of equal housing opportunities.
- o Signatories agree to establish office procedures to insure that there is no denial of equal professional service, and to make materials available that explain the commitment of signatories to the goal of fair housing.

Recognizing CHRBS as the real providers of resource assistance to the local real estate board, Secretary Pierce stated the two basic responsibilities of the CHRBS:

1. To bring about greater communication between housing industry groups and minority groups and women of the community;
2. To enhance the likelihood that HUD and industry group commitments will be implemented by initiating projects and activities, and by effectively assessing and evaluating program progress.

Secretary Pierce also expressed his desire for the following results from the first national CHRBS conference: "some clearly defined steps to help all of us do a better job"; the identification of the strengths and weaknesses of the voluntary effort; ways to improve program monitoring; and guidance in how HUD can do a better job of training and providing technical assistance. He cited various HUD programs that are being implemented to achieve these goals:

- o Through a project to monitor the national CHRB conference, HUD plans to gain a clear understanding of the characteristics of CHRBs, their need for technical assistance, the range of programs desired, and any long-term plans that would be useful.....
- o HUD is considering an additional research effort that would involve major industry groups and local citizens and officials in a series of regional conferences held to mutually develop strategies for civil rights compliance.

In his closing statements, Secretary Pierce called for "a more balanced sharing of responsibility between the Federal Government and State and local governments..., a sharing mutually determined by all parties concerned...in working toward the achievement of equal housing opportunity."

Session: State Realtor Associations and the Voluntary
Affirmative Marketing Agreement

Date: Tuesday, September 28, 1982
1:30 P.M - 3:00 p.m.

Participants: Approximately 15 persons, most of whom represented
HUD and CHRBS

Key Presenters: Thomas Cuffie, Equal Opportunity Officer, Virginia
State Association of Realtors

James Bichel, Executive Vice President, North Carolina
Association of Realtors

Summary of Presentations

The presentation revolved around the experiences of the Virginia and North Carolina State Associations in addressing the VAMA. The Virginia Association originally would not adopt the concept of the VAMA. This was due to a combination of factors, which primarily involved a reluctance of real estate brokers to tamper with their independence as businessmen and a hesitancy to become visible in a position which might be viewed as unpopular within the client communities. After several attempts, the Virginia Association finally adopted the concept of the VAMA; however, not all member firms have signed local VAMAs.

In some cases real estate brokers thought that signing the VAMA would protect them from litigation. When they discovered this was a misconception, some wanted to remove their signatures. Others went along with signing the VAMA, as long as their signatures did not become public. The State Association Equal Opportunity Officer, while pleased with the progress in Virginia, is still trying to increase the number of signatory member real estate firms.

The North Carolina Association of Realtors has not enjoyed the same success as the Virginia Association, but they have not been involved with the concept of the VAMA as long, either. Currently, the association is educating its members on the merits of VAMA and seeking local real estate board acceptance.

Following the structured presentation, a discussion evolved on the role of associations and real estate firms in pursuing court action when clients are discriminated against. A member from the audience suggested that real estate firms were bound to advise consumers of their rights and avenues for legal redress when discriminated against and to encourage them to file court action. Others from the audience and on the panel suggested that real estate brokers, as a matter of good business sense, do not want to catalyze legal action when the situation can be avoided and the consumer satisfied.

Session: Advertising Fair Housing Workshop

Date: Tuesday, September 28, 1982
1:30 p.m. - 3:00 p.m.

Participants: Approximately 75 persons, most of whom represented
CHRBs and real estate firms

Key Presenters: Katrina D. Ross, Director, Division of Fair Housing
Enforcement, Office of Fair Housing Enforcement, HUD

Lou Dombrowski, Director of Public Information,
National Association of Realtors

George Wilson, Equal Opportunity Specialist,
Office of Fair Housing Enforcement, HUD

Mike Uanis, Real Estate Advertising Manager, the
Washington Post

Summary of Presentations

Katrina D. Ross moderated this session on innovative techniques to advertise fair housing and the VAMA. She told the participants that as of 1979, HUD has been operating under fair housing advertising regulations, which deal with what HUD views as means of discrimination, ways to handle complaints, and examples of advertising.

On the topic of how to obtain free radio and television time, Lou Dombrowski indicated that because the Federal Communications Commission requires television stations to serve the community, it is possible to request public service announcement (PSA) time from local stations. The PSAs are generally 30-second spot advertisements with a community-minded message that each station must broadcast as a licensing requirement. Radio stations, however, do not have this requirement. Mr. Dombrowski offered the following practical steps for obtaining PSAs on television and radio:

- o Go to the public service director of the station.
- o Tell the director about the CHRB and why you need PSA time.
- o Solicit his or her help in writing the PSA and broadcasting your message.

Mr. Dombrowski also recommended the use of joint PSAs sponsored by the CHRB and the local real estate board.

George Wilson explored various types of advertising campaigns that might be undertaken and suggested methods CHRBs can use to assist local real estate boards in implementing the VAMA, such as newspaper ads, television and radio PSAs, and workshops and seminars. Mr. Wilson recommended that the methods and means for carrying out these activities should be worked out between CHRBs and local real estate boards with assistance from HUD personnel.

Mike Uanis talked about the Washington Post's approach to advertising fair housing. The Post's largest thrust is in its Saturday real estate section, in which they run an equal housing disclaimer at the beginning of the section and at least once more farther back in the section. In addition, Mr. Uanis pointed out that disclaimers are posted at the desks where ads are brought in, and that their salespersons are trained to spot discriminatory housing ads. He also indicated that Washington Post representatives have met with organizations and agencies in the community to discuss advertising practices, including meetings with a local CHRB and local HUD representatives.

Summary of Question and Answer Session

- Recommendation: (CHRB) It was suggested that HUD develop a brochure on how to obtain public service announcement time.
- Question: (CHRB) Is it true that funding for CHRBs is available only under the Community Development Block Grant Program?
- Answer: (Ross) CHRBs can be funded by Community Development Block Grant funds, but this is not the only source of funding. One-time funding is also available through the Office of Fair Housing and Equal Opportunity as announced from time to time in the Federal Register.
- Recommendation: (CHRB) There is need for more technical assistance from HUD in the area of advertising.
- Question: (Realtor) Real estate agents have asked what benefits might result from using the equal opportunity logo to increase sales. Has HUD done any studies on the impact of such advertising?
- Answer: (Wilson) No, but local Councils of Governments may have studies on the local impact of fair housing advertising.
- Question: (CHRB) Real estate firms, because of the economy and housing slump, don't want to put a lot of money into advertising. What are possible resources for advertising?
- Answer: (Uanis) Publicity campaigns might include such activities as negotiating with local colleges and universities to hold classes on fair housing, participating in local parades, holding seminars with churches, conducting outreach programs for corporations relocating to the area, and displaying posters at voting stations and other public gatherings.

Session: Monitoring the Voluntary Affirmative Marketing Agreement (VAMA)

Date: Tuesday, September 28, 1982
3:15 p.m. - 4:45 p.m.

Participants: Approximately 83 persons were in attendance. About 75 percent were from CHRBS, 10 percent from other organizations, 5 percent from real estate firms, and the remaining 10 percent from HUD.

Key Presenters: T. C. Warren, Regional Director, Fair Housing and Equal Opportunity, HUD, Kansas City, Mo.

Albert C. Ettinger, Equal Opportunity Specialist, Office of Voluntary Compliance, HUD, Washington, D.C.

Harold Jackson, Equal Opportunity Specialist, HUD Area Office, Baltimore, Md.

Jean Porter, Chairperson, San Diego, Calif., CHRB and Program Manager for Housing and Employment Services, Neighborhood House, Inc.

Summary of Presentations

This workshop provided participants with instructions on how to monitor the Voluntary Affirmative Marketing Agreement (VAMA) and explained the importance and use of the monitoring data in reporting and evaluating VAMA implementation.

The moderator asked Fair Housing and Equal Opportunity area office personnel to identify themselves for the participants. During the course of introducing the HUD area office personnel, two area office representatives indicated that they had not been involved in the CHRB program to date but that they planned to involve themselves in the future as a result of their experience at the national CHRB conference.

Harold Jackson discussed the official definition of monitoring that appears in the HUD CHRB Handbook, 8021.2, and some of the problems associated with monitoring the VAMA. He said that CHRBS should pay particular attention to the following elements in monitoring the VAMA:

- o The degree of involvement of community groups in influencing affirmative marketing by the real estate board.
- o The number of member real estate firms that have endorsed or signed the VAMA.
- o The patterns of renting, selling, and sharing of properties in the target community.
- o The extent to which office procedures related to the VAMA have been promulgated and are being used by member real estate firms.

- o The kind of programs dealing with the outreach, recruitment, and training of minority salespersons and brokers sponsored by the real estate board.
- o The kind of education and training being provided for industry personnel of member real estate firms regarding the implementation of the VAMA.
- o The degree of cooperation by the Equal Opportunity Committee of the real estate board in providing monitoring information and data to the CHRBS.

Mr. Jackson pointed out some of the problems and difficulties that CHRBS may encounter in monitoring the VAMA. First, the VAMA is voluntary and has no enforcement provision; therefore, CHRBS must try to sell its benefits.

Second, a VAMA may be signed and yet the real estate board or member firms may not implement the agreement. In such a case, CHRBS should seek to facilitate education and training for the board and member firms. As a last resort, CHRBS may have to recommend that HUD terminate the VAMA.

Third, some areas have inactive CHRBS or no CHRBS at all. In those areas where minorities exist, HUD must provide organization, reorganization, reactivation, and training.

Fourth, some real estate boards have not satisfied the VAMA reporting requirement. CHRBS may have to seek assistance from the HUD area office.

Finally, lack of funding support for CHRBS could have a negative impact on the level of activity and effectiveness. CHRBS should compete for HUD grants and seek resources and support for their activities from other sources.

Jean Porter explained that San Diego Neighborhood House, Inc., is part of a county-wide CHRBS that works with 13 real estate boards. To date, 9 of those boards have signed the VAMA. She told participants that blacks have a separate organization, the National Association of Real Estate Brokers (Realtists). She noted that even though the courts have ruled that "testing" is a legitimate technique in seeking to prove the existence of housing discrimination, CHRBS are not authorized to conduct testing. As a result of HUD grants recently awarded to some CHRBS, she said that CHRBS could: (a) increase the numbers of site visits to real estate boards; (b) develop radio and television spot announcements on fair housing and the VAMA; and (c) engage in year-round monitoring of VAMA implementation.

Albert C. Ettinger emphasized that effective monitoring and evaluation of the VAMAs was essential to maintaining their integrity and the integrity of HUD, in respect both to the community at large and to the Congress, which has an oversight responsibility for HUD programs. In that connection, he stressed the need for HUD on-site reviews of VAMA in order to secure verification of program implementation, as well as to provide technical assistance to the local real estate board and the CHRBS. The field visit is also essential to demonstrate to the Board and the CHRBS that HUD takes the program seriously.

Mr. Ettinger told workshop participants that each HUD region has established annual goals or priorities for its area offices to evaluate VAMA implementation. He said that CHRBS should be persistent regarding their information requests from real estate boards. He suggested that, as a last resort, CHRBS send letters to the Assistant Secretary of HUD with copies to their respective area offices if: (a) real estate boards or firms refuse to provide requested information; (b) real estate boards make no effort to implement the VAMAs; or (c) HUD area office personnel refuse to provide support and assistance to the local CHRBS.

Mr. Ettinger said that three officials of the National Association of Realtors (NAR) and three HUD officials are to evaluate the implementation of the VAMA, one of the new provisions included in the HUD/NAR memorandum of understanding. He gave workshop participants copies of the monitoring report Form 941-A, used to evaluate HUD's agreement with the Realtors, nationwide examples of outstanding local real estate board activities, and preliminary findings from an annual Headquarters evaluation of the Agreement. A final report of these findings is being prepared under the aegis of the joint HUD-NAR evaluation team for the Agreement.

Summary of Question and Answer Session

- Question: (Civil Rights) What action will HUD take on a real estate board that has signed the VAMA but is found to be obstructing its implementation?
- Answer: (Ettinger) HUD would have to know what the obstacle is first. Depending on the circumstances, a complaint could be filed under Title VIII of the 1968 Housing Act, as amended; or HUD could terminate the agreement.
- Question: (CHRB) Must a CHRB member resign if the organization that she or he represents becomes involved in litigation or the filing of a complaint?
- Answer: (Ettinger) A member of a CHRB or real estate board's Equal Opportunity Committee who becomes a party to litigation may, at the request of either the Board or a CHRB member, be required by HUD to withdraw from the CHRB until the litigation has concluded.
- Question: (CHRB) There are no specific monitoring procedures for CHRBS relative to the VAMA. Does HUD intend to develop such procedures?
- Answer: (Ettinger) HUD has developed such procedures. They are found in the CHRB Handbook, pages 2-6. The real monitoring problem is that many local real estate boards have not developed procedures for monitoring their member firm activities. Under the Agreement, that is the responsibility of the Equal Opportunity Committee of the real estate board. HUD has suggested that NAR develop standard procedures, approved by HUD, that local real estate boards can use to monitor their signatory firms.

Session: Needs Assessment and Goal-Setting Workshop

Date: Tuesday, September 28, 1982
3:15 p.m. - 4:45 p.m.

Participants: Approximately 78 persons with equal representation from all interest groups participating in the conference

Moderator: Arnold McNeill, Equal Opportunity Specialist, Office of Voluntary Compliance, HUD

Key Presenters: Candice Tapscott, Director of Fair Housing for Northern Virginia, and Chairperson, Northern Virginia CHRB
Randy Reynolds, Real Estate Broker, Springfield, Ill.

Summary of Presentations

This session was designed to promote discussion of the process by which CHRBs assess community and group needs, develop programs to address these needs, and set realistic programmatic goals.

Candice Tapscott presented information on the following areas related to conducting a needs assessment: (1) gathering basic information the characteristics of the community and the CHRB; (2) determining which questions should be asked of potential CHRB resources; (3) assessing the strengths and weaknesses of the CHRB; (4) designing an approach; and (6) determining the tools for successful CHRBs. Ms. Tapscott suggested that the strengths and weaknesses of a CHRB might be measured by: the integration of real estate organizations in the community; the representation of CHRBs on each other's boards; the number of political jurisdictions within CHRBs; and the existence of fair housing groups that investigate complaints. Ms. Tapscott focused on the membership of a CHRB and how it functions as a key measure of CHRB effectiveness. Ms. Tapscott also stressed the need to determine areas to be assessed: the existence of fair housing laws; available housing; signatories to the VAMA; current fair housing programs in the community; educational activities addressing the issue of fair housing; and the extent of groups or sectors reached by CHRB activities. Ms. Tapscott also offered some practical guidelines for CHRBs in developing programs:

- o Work with real estate brokers who are familiar with HUD programs.
- o Identify and monitor problems and solutions.
- o Set goals.
- o Use education as a means for achieving goals.
- o Seek voluntary compliance and citizen participation.
- o Provide technical assistance and develop formal and informal working relationships with all groups.

- o Identify outreach and program services for different target groups.
- o List jurisdictional differences and develop programs.
- o Seek voluntary compliance through persuasion and coalition building.

Prefacing his remarks by pointing out that, as a result of the present economy, i.e., recession, 150,000 real estate agents have gone out of business, Randy Reynolds outlined several needs of real estate agents that CHRBS could fill, including the following:

- o Using real estate agents to help identify immediate problems in an area.
- o Identifying areas that can help make a real estate agent's job easier through educational and outreach programs to minorities, businesses, local governments, the public, etc.
- o Involving real estate agents in the implementation of programs.

While emphasizing that monitoring is important, Mr. Reynolds also pointed out that monitoring is more effective when problems are identified and brought to the attention of real estate agents. Mr. Reynolds stated that local real estate boards lack the time, money, and manpower to research problems; therefore, agents need in-depth information on the causes of problems, not just their symptoms. Such data might include the following:

- o minority composition/concentration;
- o income levels;
- o housing opportunities;
- o composition of boards;
- o areas of possible coordination;
- o lending practices;
- o local protected classes or sectors;
- o effects of employment and job opportunities on the core and the periphery;
- o housing violations in relation to family income, ethnic group, size, etc.;

- o ways to educate to alleviate problems;
- o the effect of cutbacks in HUD resources, staff, and programs;
- o the role of local ordinance and code violations in encouraging restrictions;
- o real estate board needs and practices in areas of good affirmative marketing;
- o the responsibility of mass media;
- o information clearinghouses and exchanges of information and models; and
- o monitoring of compliance.

Summary of Question and Answer Session

Question: What is the role of a CHRB in helping to influence
(Fair Housing) locally segregated housing as it affects schools,
 since CHRBs cannot test or litigate?

Answer: The CHRB can collect information and conduct surveys.
(Tapscott)

Comment: CHRBs should consider values clarification instead of
 litigation and develop a support base.

Session: CHRB Composition and Leadership

Date: Tuesday, September 28, 1982
3:15 p.m. - 4:45 p.m.

Participants: Approximately 55 persons, the majority of whom were CHRB representatives, with a few representatives from other housing group organizations and from HUD

Key Presenters: Kenneth C. Kelley, Real Estate Broker, President, Fair Housing Council of the San Fernando Valley, Calif., and a CHRB chairman

Hager Hill, Director, Fair Housing and Equal Opportunity Division, HUD Area Office, Birmingham, Ala.

Patricia Mellerson, President (Dade County), Fla., Community Housing Resource Board

Summary of Presentations

As moderator for this basic how-to session for newly-forming CHRBs, Kenneth Kelley noted that the latest memorandum of understanding has created certain changes in the role of CHRBs.

Hager Hill's presentation focused on what the Birmingham Area Office of HUD has learned in more than 3 years working with CHRBs, especially about their leadership and organizational aspects. Mr. Hill suggested the following groups and individuals as potential CHRB members: the AFL-CIO, American Indian organizations, chambers of commerce, U.S. Representatives, the Urban League, fair housing groups, Hispanic organizations, the Human Rights Commission, the League of Women Voters, Mayors' offices, the Mortgage Brokers Association, the NAACP, Realtists, major religious groups, savings and loan associations, attorneys, local colleges, community workers, housing authorities, community development offices, school boards, United Way agencies, senior citizens' groups, and nonprofit housing groups. Mr. Hill also distributed information about leadership and leadership effectiveness.

Patricia Mellerson described some of the characteristics of the Miami CHRB and spoke about her experience as a member of one of the first CHRBs. She suggested recruiting a large number of persons to serve as members of the CHRB, noting that about half will be active workers. The Miami CHRB has a 25-member board, 10 to 12 of whom are working members. The board composition, by design, includes vice presidents and equal opportunity officers of the major organizations represented, including the United Teachers, law firms, financial institutions, the National Oceanic Aviation Association, the NAACP, the mass media, community organizations, the Urban League, the Ministerial Alliance, the Fair Housing Employment Appeals Board, and two members at large.

Ms. Mellerson cited the following CHRB activities:

- o Getting as many signatories to the VAMA as possible.

- o Sending a pamphlet listing real estate firms that had signed the VAMA to the Fortune 500 companies, encouraging them to use the signatories when locating in the Miami area.
- o Educating the public by sponsoring seminars.

Ms. Mellerson distributed a handout on effective leadership.

Summary of Question and Answer Session

Recommendation: CHRBs have had a problem convincing their members that
(CHRB) their role is to represent the interests of the community as a whole, not just their own interests. There is a need to inform member organizations that their individuals are selected by HUD and can be released only by HUD, not by the sponsoring organization. HUD, as much as possible, needs to explain the role and responsibilities of individuals on the CHRB.

Question: To help recruit new members, what advantages of CHRB
(CHRB) membership can be cited?

Answer: Membership on a CHRB is an opportunity for concerned
(Kelley) citizens to provide a community service--fair housing is a worthy cause.

Comment: As a CHRB, they have experienced how to separate
(CHRB) responsibilities of members' allegiances by focusing on a program of activities. They are, however, concerned over changes in the Memorandum of Understanding, causing problems in focus of the CHRBs.

Question: How does the Miami CHRB handle complaints?
(Fair Housing)

Answer: It turns them over to the Fair Housing Complaints Board
(Mellerson) or to HUD.

Question: How does the Miami CHRB monitor sales opportunities as
(Fair Housing) opposed to actual sales?

Answer: By working with the local real estate board in monitoring their activities on a quarterly basis and by meeting with the realty boards, HUD, and the CHRB.
(Mellerson)

Session: General Session

Date: Tuesday, September 28, 1982
5:15 p.m. - 5:45 p.m.

Participants: Approximately 400, with about 70 percent representing
CHRBs, 5 percent representing real estate organizations
and firms, and 25 percent from other organizations

Key Presenters: Donald I. Hovde, Under Secretary, HUD

James C. Cummings, Director, Office of Voluntary
Compliance, Office of Fair Housing and Equal
Opportunity

Antonio Monroig, Assistant Secretary for Fair Housing
and Equal Opportunity, HUD

Summary of Presentation

HUD Under Secretary Donald Hovde addressed the general session. He stressed the need to counteract the false perception that housing discrimination no longer exists and to educate the public that housing discrimination still exists. He urged all real estate groups; CHRBs; mortgage bankers; local, State and Federal governments; equal opportunity commissions; and the media to work together to solve the problems of housing discrimination.

Session: The HUD/National Association of Realtors Memorandum of Understanding

Date: Wednesday, September 29, 1982
8:30 a.m. - 10:00 a.m.

Participants: Approximately 550 persons representing CHRBS, real estate groups, other housing organizations, and HUD

Key Presenters: James C. Cummings, Director, Office of Voluntary Compliance, Office of Fair Housing and Equal Opportunity, HUD

Thomas O. Jenkins, Deputy Assistant Secretary for Operations and Management, Office of Fair Housing and Equal Opportunity, HUD

William North, Senior Vice-President and General Counsel, National Association of Realtors

Everett Wallace, former Deputy Assistant Secretary for Fair Housing and Equal Opportunity, HUD

Summary of Presentations

The session opened with brief welcoming remarks by Lance Wilson, Executive Assistant to the Secretary of Housing and Urban Development. Mr. Wilson reaffirmed the commitment of the Secretary to fair housing and stated that the success of the CHRBS is a major HUD objective.

James C. Cummings gave an overview of the session topic and introduced the panel members. He stated his belief that the CHRB program will probably be the hallmark of the Office of Fair Housing and Equal Opportunity.

Thomas O. Jenkins said that criticisms were raised by both the private and the public sectors when the VAMA was introduced. He noted that such criticisms might have been avoided, however, if the parties had realized that HUD's position regarding the VAMA in no way substitutes for carrying out the intent of the law.

Presenting the National Association of Realtors (NAR) perception of the Memorandum of Understanding, William North stated that much of the confusion about the VAMA results from misunderstandings about CHRBS. As NAR sees it, the purpose and expectations of CHRBS are to:

- o Develop, if possible, a community consensus on local housing problems and the most useful approaches for solving them. The basic concern should be the community interest. CHRBS can provide a forum for discussing these issues.
- o Develop programs to achieve common objectives and to achieve a broad common goal, including public outreach and education programs jointly developed with NAR.

- o Reduce the polarization of housing interests as a result of contemporary stereotyping tendencies.

Problems that real estate agents face include individual citizen or group requests not to bring minorities into their neighborhoods; and Mrs Murphy's exemption in the Civil Rights Act, which allows individuals who are not brokers to discriminate in the sale of housing. Educational outreach is needed to combat stereotyping of minorities and to inform minorities about fair housing. CHRBS might try to gain media support to facilitate this outreach effort.

Mr. North stated that the expectations and purposes of CHRBS are reasonable and achievable. Confusion results from misconceptions about CHRBS, some of which follow:

- o CHRBS are intended to serve as civil rights enforcers.
- o Signing the VAMA protects real estate firms from legal action.
- o CHRBS are intended to usurp the independent decision-making power of the real estate board, individual real estate brokers, or CHRB members.

Mr. North closed his presentation with the following points: equal opportunity in housing is an absolute imperative for the welfare of the people; CHRBS are a mechanism for helping all people to achieve homeownership; and CHRBS are an alternative to confrontation.

Everett Wallace, who represented HUD during negotiations pursuant to the Memorandum of Understanding, cited the Havens decree and HUD's intervention in that case as an example of HUD's continued support of fair housing. He stated the following two ways to bring about fair housing:

- o Voluntary compliance, in which a community works together to identify and solve housing-related problems; and
- o Enforcement, which is not a function of CHRBS but is vested in other groups.

The role of CHRBS, he concluded, is to provide a positive environment in which productive dialogue can take place and a consensus can be reached.

Summary of Question and Answer Session

Question: (CHRB) What enforcement power does NAR have over real estate board members who are already serving on CHRBS? Why did NAR set the policy that real estate board members should not be voting members of a CHRB?

Answer: (North) NAR did not intend that real estate board members should not attend or participate in CHRBS, but NAR did prohibit board members from being voting members because of the criticism that real estate board members tend to influence CHRB deliberations and control CHRBS. Also, it has been suggested that real estate board members' votes carry too much weight in influencing a CHRB. NAR recommends that real estate board members not be voting members.

This policy does not affect NAR's commitment to the CHRB program, and it does not apply to individual real estate brokers appointed by community groups to represent them on a CHRB.

Question: Many CHRBs are confused as to whether the Memorandum of Understanding is in effect. If it is, why has it not been disseminated to CHRBs throughout the country?
(CHRB)

Answer: The Memorandum of Understanding is now in effect. It was signed in November 1981 and has been sent to all HUD area office staff, who are responsible for getting it to the CHRBs.
(Wallace)

Question: According to the Memorandum of Understanding, who is responsible for approving the membership of the CHRB?
(CHRB)

Answer: It is HUD's responsibility (through area office staff) to work with newly forming CHRBs and to make sure broad-based representation occurs.
(Wallace)

Question: Does NAR accept, on CHRBs, Realtists as voting members?
(Housing Industry)

Answer: That is a matter for the Realtists. The Realtists who are Realtors are in the same position as Realtors who are appointed as members of other groups.
(North)

Question: What is NAR's position if real estate board members who are now voting members decide to remain?
(CHRB)

Answer: It is up to the local real estate boards to decide whether they will accept the policy recommendations of the NAR on voting membership.

Question: Can they choose not to accept the policy recommendation?
(CHRB)

Answer: That issue has not come up yet.
(North)

Question: Are there any sanctions imposed on local boards should the recommendation on voting membership not be complied with?
(CHRB)

Answer: None has been contemplated at this time.
(North)

Question: Was this policy distributed to the boards at the time it
(CHRB) was negotiated?

Answer: The Memorandum of Understanding was widely disseminated
(North) to real estate boards before it was finally adopted.
As a result of this meeting, NAR will issue a memorandum
encouraging full participation of the real estate boards
as resources to the CHRBs so that they won't be accused
of preempting the decisions of the CHRB.

Question: The Memorandum of Understanding states that HUD and
(CHRB) NAR will work together to develop a workbook. What
will be the role of the CHRBs in this effort?

Answer: HUD fully intends to seek the advice of CHRBs on
(Jenkins) this document.

Question: Regarding Item 6 in the Memorandum of Understanding,
(Fair Housing) why was the word "monitoring" dropped?

Answer: Because nobody knew what "monitoring" meant.
(Wallace)

Comment: A person from the audience recommended that a national
(CHRB) CHRB organization be formed and that this organization
have input on all HUD policies and programs.

Question: The HUD documents are confusing regarding enforcement
(Fair Housing) of the litigation activities of CHRB members. The
commentary says that any member of a CHRB involved in
litigation, which implies the inclusion of fair housing
groups, should withdraw from the CHRB. Also, is this
agreement between HUD and NAR only, or does it attempt
to involve other groups not a part of this agreement?

Answer: This agreement dictates the actions HUD sees for the
(Wallace) CHRBs. It does affect how CHRBs will conduct them-
selves. This is a dynamic document that allows for
discussion and clarification. The intention was to
involve the most open forum to discuss issues that
are not tied up in litigation. It is HUD's position
that they voluntarily withdraw from the CHRB. This
language and its intent will be clarified by HUD
attorneys.

Session: Proposal Development Skills

Date: Tuesday, September 28, 1983
1:30 p.m.- 3:00 p.m.

Participants: Approximately 66 persons, about 80 percent of whom were CHRB members

Key Presenters: Harold Payne, Director, Division of Business Development, Office of Voluntary Compliance, HUD

Daniel Wilks, President, Wilks and Company, Washington, D.C.

Summary of Presentations

The objective of this workshop was to provide training and capacity building in the development of effective proposals for the solicitation of private funds by CHRBs.

Daniel Wilks indicated that there are approximately 800,000 nonprofit associations and that about 30,000 of these were formed in 1981. There are about 22,000 foundations, of which 450 are corporate foundations. Foundations gave \$2.1 billion, corporations gave \$2.3 billion, and individuals gave \$39.7 billion to nonprofit groups in 1981.

Fund Raising Hints

The name of an organization is important because it sometimes determines how the organization is perceived. To be an effective fund raiser, a group must understand the system, develop a diligent attitude, and have a good product to market. The group should research a number of corporations and then target three to five to be solicited. Random requests of foundations are not advised. Personal contact should be made, if possible, and proposals should be addressed to a specific person and not just an office or officer.

The format for the proposal should be as follows:

- o Cover letter. The cover letter should be on the organization's letterhead with a listing of the board of directors. The letter should establish the board's legal responsibility; for instance, the board of directors supports the proposal submission and has the legal responsibility for its implementation.
- o Proposal. The proposal should be four to six pages long with headings and accompanied by a one- to three-page narrative letter. The proposal package should have a table of contents, a one- and-a-half- to three-page introduction, a one-page executive summary, and appendices.

The introduction should introduce the organization and state its track record to establish credibility. It should include brief history of the organization, listing activities, benefits, goals, and philosophy. In addition, there should be some statistics (not heavy); quotes from experts in the field of endeavor and clients served by the organization; any awards and/or testimonies; and other funding received by the organization.

The summary portion of the proposal should be short, concise, and interesting and contain who, what, how, when, and how much funding is being requested.

The problem statement in the proposal should accomplish the following:

- o Set up the conditions of concern that the organization wants to address by using third-party proof and avoiding the use of unsupported assumptions.
- o Outline a scope of work that is reasonable and feasible relative to the targeted problem.
- o List overall causes of the targeted problem and select a reasonable portion of the problem for attack by the organization.

The objectives in the proposal should cite some existing conditions caused by the problem of concern and indicate the changes in these conditions that are expected to occur.

The methodology should list the activities that will be carried out to achieve the stated objectives. It should also include justifications for choosing the particular method.

The evaluation plan should outline how the concrete change that is being sought will be measured.

Some additional general rules to be followed in proposal writing include the following: (a) proposals should be short, clear and concise; (b) they should be written in clear English and without the use of jargon; and (c) proposals should not contain unsupported assumptions--all assumptions should be backed up with adequate documentation and statistics.

The budget of the proposal should be accompanied by adequate descriptions and justifications. The proposal should also mention what will be done when the requested funding runs out, whether the funding requested is for start-up purposes, and list other support and potential support for project continuation by the organization.

Session: Symposium: Securing the American Dream

Date: Wednesday, September 29, 1982
10:30 a.m - 11:45 a.m.

Participants: Approximately 60 persons, predominantly representing the real estate industry and local CHRBS

Key Presenters: Chesley J. Smith, Vice-President, Member, Policy Division, National Association of Realtors

Richard Coppenhaver, Real Estate Broker, Winter Park, Fla.

Summary of Presentations

Richard Coppenhaver described the policy role of the NAR Equal Opportunity Committee: (a) to explain and publicize the VAMA; (b) to monitor the progress (or lack of progress) made under the VAMA; and (c) to receive and investigate complaints. The committee, formed in 1971, has established a code for equal opportunity, produced films on fair housing, and developed programs with each State and board representative. Mr. Coppenhaver concluded that "a free choice and a fair choice should be our common goals."

Chesley J. Smith reviewed Article 10 of the NAR Code of Ethics, which addressed the concept of equal professional services and is obligatory on all real estate boards. Under the provisions of the code, every real estate board must establish a grievance committee and a professional standards committee to handle cases of code violations. Mr. Smith emphasized that the role of the grievance committee is to determine ethical, not legal, matters. Legal cases are referred to an appropriate body.

Participants viewed "Securing the American Dream," an NAR film designed to inform the public that equal service from the real estate industry is available. The film explains the responsibility of brokers to inform sellers about the provisions of the law and shows the law in practice in a community.

A second film, "The Valley Experience," was produced by the Fair Housing Council of the San Fernando Valley in California to show potential Valley residents the various communities in the area, the centers of government, areas with predominantly apartments and condominiums, and those with single-family neighborhoods, methods of transportation, educational institutions, and recreational facilities. The film is intended to acquaint minorities with areas that they previously believed to be unavailable.

Session: The Role of Official State and Local Human Rights Organizations in a Voluntary Affirmative Marketing Program

Date: Wednesday, September 29, 1982
10:30 a.m. - 11:45 a.m.

Participants: Approximately 35 persons, most of whom were CHRB representatives. Also present were real estate agents and representatives of human rights organizations.

Key Presenters: Steven Sacks, Director, Division of Federal, State and Local Programs, Office of Fair Housing Enforcement and Section 3 Compliance, HUD

Ron McEluth, Director, Clearwater, Fla., Human Relations Commission, and Chairman, Clearwater CHRB

Clarence Farmer, Chairman, Philadelphia Human Relations Commission

Gloria Battle, Director, Fort Lauderdale, Fla., Human Relations Commission

Fred Linette, Executive Vice-President, Philadelphia Board of Realtors

Summary of Presentations

Participants discussed the involvement of State and local human rights groups in working with HUD to implement the VAMA. The presenters agreed that State and local human rights organizations could assist the local CHRB by providing information and statistical data on housing supply, discrimination complaints, and related fair housing issues. They also saw the potential for CHRBs and human rights organizations to cooperate in conducting education and outreach projects and activities related to various aspects of fair housing promotion.

The Fort Lauderdale, Florida, CHRB has been awarded a \$25,000 HUD grant. According to Gloria Battle, the CHRB plans to use some of this money to develop and publish brochures for community education and outreach purposes and to conduct fair housing workshops. The composition of the CHRB includes real estate agents, local government representatives, civil rights groups, and citizens at large.

The chairman of Philadelphia's Human Relations Commission, Clarence Farmer, also serves as chairman of the CHRB. He said that the Human Relations Commission has a good relationship with the local real estate board, and he hopes that a similar relationship can be established and maintained between the real estate board and the CHRB. The CHRB was established two years ago and now has some 250 real estate firms that have signed the VAMA.

The Philadelphia Board of Realtors, in cooperation with the CHRFB, has developed uniform guidelines for the qualification of renters of apartments and houses. However, the news media have refused to give real estate firms free advertising space for the fair housing logo, and therefore the fair housing logo is not advertised in this city.

Philadelphia has been awarded a \$75,000 HUD grant to conduct a housing discrimination testing program. The Human Relations Commission supports testing, whereas the real estate board opposes it. The realtor board generally opposes local fair housing legislation. Mr. Linette said that he did not know if unlawful housing discrimination still exists in Philadelphia. Mr. Farmer said that unlawful housing discrimination does exist, mainly in the form of steering by real estate firms.

Summary of Questions and Comments

- Comment: Testing is a very effective tool in attempting to attack the problem of housing discrimination.
- Comment: The real estate industry representatives expressed opposition to testing and suggested that monies for this purpose be diverted into educating the public on fair housing.
- Comment: Testing for housing discrimination is needed, and CHRFB resources should be devoted to education, outreach, and testing.
- Comment: One problem is that CHRFBs are not permitted to do testing or provide funding support for testing.
- Comment: Sessions on fair housing might be conducted in elementary and high schools in cooperation with both public and private schools.
- Comment: Real estate agents should support testing and would not fear it if they were not engaged in discriminatory housing practices.
- Comment: There is a need to provide training for CHRFBs so that they can more effectively monitor the real estate industry.

Session: Public/Private Partnership Luncheon and Presentation

Date: Wednesday, September 29, 1982
12:30 p.m. - 2:00 p.m.

Participants: Approximately 500 persons, including representatives from the real estate industry, CHRBS, local fair housing organizations, private corporations, and HUD area office and national office personnel

Key Presenters: Dr. June Koch, Deputy Under Secretary for Intergovernmental Relations, HUD

Jay Moorhead, Special Assistant to the President for Private Sector Initiatives

Summary of Presentations

Dr. June Koch repeated HUD's policy position that fair housing is a major priority. She said the purpose of the luncheon session was to highlight cooperative undertakings by both public and private sectors to achieve positive social change.

Jay Moorhead cited the CHRB program as a model of a successful community partnership and described the following actions that have been taken as a result of the President's private sector initiative program:

- o Forty-two States have established State task forces modeled after the national task force on private sector initiatives.
- o The media have been encouraged to cover examples of public/private partnerships at the local level.
- o Sixty-four cities are producing public/private partnership programs.
- o Each Cabinet member has been asked to survey private sector initiatives, citing successful examples.
- o The White House has developed a computerized data bank on ways that citizens nationwide have solved problems through private sector initiatives.

Session: Symposium: The Baltimore Plan for Affirmative Marketing in Real Estate

Date: Wednesday, September 29, 1982
4:00 p.m. - 5:15 p.m

Participants: About 18 persons

Key Presenters: Fred Eggers, Director, Division of Community Development and Fair Housing Analysis, Office of Policy Development and Research, HUD

Donald J. Miller, Associate Director, Baltimore Neighborhoods, Inc., Baltimore, Md.

Albert Ettinger, Equal Opportunity Specialist, Office of Voluntary Compliance, HUD

Summary of Presentations

The session's purpose was to provide an overview of a community cooperative venture aimed at affirmative marketing in real estate. Donald J. Miller provided an overview of the Baltimore Plan. Albert Ettinger compared the strengths and weaknesses of the Baltimore Plan with the VAMA, basing his presentation on the final report of the Baltimore Plan.

Mr. Miller described the Baltimore Plan, which has operated since 1980 without HUD funding. Its purpose was to determine whether an effective coalition between real estate firms and the public could be formed. The Baltimore Plan included and went beyond the VAMA. It sponsored education seminars for real estate firms, distributed pamphlets on fair housing laws, developed a 3-hour seminar on fair housing laws, and published and distributed a househunter's handbook throughout the community.

An important part of the Baltimore Plan was to encourage equal employment in real estate companies. The plan developed a minority employment in real estate program as well as a real estate council. The plan also conducted a testing program for 6 months.

Mr. Ettinger described the common features of the Baltimore Plan and HUD's voluntary agreement with NAR. These features are summarized in the table on the following page. The following conclusions and suggestions were distilled from experience with the VAMA and the Baltimore Plan: (a) both approaches should promote the 3-hour credit course in real estate from the Baltimore Plan; (b) training needs of citizens and real estate personnel should be identified; (c) multiple listing, as opposed to single listing of properties, should be promoted; and (d) voluntary affirmative marketing agreements, through the CHRBS have achieved a broader citizen participation than has the Baltimore Plan.

Baltimore Plan

CHRBs

- | | |
|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 1. Needed time to implement. Baltimore Plan more complicated and detailed than VAMA. | Required less time to implement the VAMA. |
| 2. Strenuous effort needed to sign up 65 percent of the firms. | Signed up 40 percent of firms with little effort on the part of the CHRBs. |
| 3. The Equal Service form developed for the signatory firms was rarely used. | Had same problem. |
| 4. Discontinued general orientation seminars on fair housing laws. | Not reported as a problem. 75 percent of signatory boards report regular instruction. |
| 5. Had problem with the use of the equal opportunity logo. | Data are not available, don't know. |
| 6. Saw limited recruitment of minority employees. | Same problem. Only 2 percent of signatory firms have done so. |
| 7. Experienced difficulty in outreach training. | Same problem. Only 9 percent of signatory boards have done so. |
| 8. Had difficulty placing radio/TV spot ads. | Same problem. Only 25 percent of signatory boards have done so. |
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Session: Operation Maintenance Skills: How To Keep a CHRB
Functioning

Date: Wednesday, September 29, 1982
4:00 p.m. - 5:15 p.m.

Participants: Approximately 120 persons, 90 percent of whom were
local CHRB members

Key Presenters: Brenda Cleaver, Equal Opportunity Specialists, HUD
Area Office, Washington, D.C.

Arlene Simons, Executive Director, Montgomery
County, Md., CHRB

Gabriel Nemeth, Equal Opportunity Specialist,
Office of Voluntary Compliance, HUD

Summary of Presentation

The panel presented a discussion on how to organize CHRB activities and keep them functioning. The methodological points included the following:

1. Assess local needs.
2. Reorganize the CHRB to target individuals and organizations likely to serve on the CHRB.
3. Set goals and priorities based on the assessment of local needs.
4. Determine staff and operational structure.
5. Target and implement community outreach.
6. Pursue an advocacy role and build consensus in the community.
7. Institute data collection and analyze information.
8. Plan future activities.

During the introduction of workshop attendees, the panelists noted individual concerns and structured the balance of the presentation to address those concerns in lieu of a question and answer period. With regard to size of the CHRBs, one panelist indicated that his CHRB had membership meetings open to the public and met annually. A smaller committee, however, met more frequently and developed policies and implemented activities. That CHRB plans to use its HUD grant to purchase a microcomputer, which will allow it to analyze data pursuant to the monitoring of the local VAMA. Once this process is perfected, the CHRB will market it to other CHRBs. Fund raising activities have included celebrity golf tournaments, dinners, contributions from the business community and community-based organizations, and funding by local community development agencies. In-kind and other contributions have included office space, supplies, legal services, and accounting service. Many of the in-kind contributions were provided by individuals serving on the CHRB. Throughout the discussion, stress was placed on the makeup of the CHRB, citing organizations with clout and impact as participants of CHRB.

Session: Using Community Resources for an Effective CHRB

Date: Thursday, September 30, 1982
8:30 a.m. - 10:00 a.m.

Participants: Approximately 25 persons, most of whom were CHRB members

Key Presenters: I. Toni Thomas, Director, Division of Program Evaluation,
Office of Program Standards and Evaluation, HUD

Dr. Barbara Wurtzel, Executive Director, Housing Opportunities
Made Equal of Richmond, Va., and member, Richmond CHRB

Carl Johnson, Executive Director, Citizen Participation
Council, Washington, D.C.

Summary of Presentations

This session introduced participants to resources available in most localities and discussed their usefulness in building the capacity of a CHRB. The panelists did not make formal presentations; instead, a problem, comment, and solution discussion format was used.

Problem: (CHRB) There is a proliferation of non-CHRB housing organizations in some communities, and it is difficult to get them to form coalitions and avoid duplication of effort.

Comment: (Wurtzel) In some cases, the CHRB could attempt to centralize housing efforts under one umbrella using the CHRB as a catalyst. Many groups have different mandates, however, so some duplication and variety will occur, depending on local needs.

Problem: (CHRB) How can we inoculate CHRB members with motivation and enthusiasm? For example, only three CHRB board members helped write the HUD grant proposal.

Comment: (Thomas) Sometimes it may become necessary to reorganize the leadership and representation of the CHRB. The CHRB can request resignations from members and/or officers and ask the HUD area office to make new appointments.

Problem: (CHRB) Many CHRBS have not received formal training or technical assistance.

Comment: (Thomas) In some cases, lack of training may have been caused by a lack of travel funds in the HUD area office. The CHRB should continue to request assistance from the area office. If a fund shortage exists, the area office should support the CHRB in other ways, such as making conference calls to the CHRB, identifying other agencies that could help the CHRB, and suggesting the use of volunteer expertise from local colleges.

Problem: Some unincorporated organizations are unaware of and are
(CHRB) apprehensive about the ramifications and personal liabilities regarding the incorporation of a CHRB.

Comment: An attorney or a HUD representative can assist in this
(Thomas) area.

Problem: There is a lack of statistical data on housing problem areas
(CHRB) to develop effective funding proposals for CHRBs.

Comment: The CHRB can conduct surveys to gather needed information.
(Thomas) It may be possible to get local colleges and universities to help collect housing data. In addition, HUD regional and area offices have nationwide figures on housing discrimination complaints and related statistics.

Problem: The public is not aware of or does not understand the
(CHRB) CHRB program.

Comment: The CHRB must attempt to educate the local community on
(Wurtzel) the objectives, expected achievements, benefits, and so on of the CHRB program.

Problem: There is a need to educate local communities about
(CHRB) housing discrimination laws.

Comment: This can be done through a general CHRB outreach and
(Wurtzel) education program in the CHRB's jurisdictional area. CHRBs should promote the benefits of the CHRB program, and not just explain how it works.

Session: Community Housing Resource Board Activities

Date: Thursday, September 30, 1982
10:30 a.m. - 11:45 a.m.

Participants Approximately 300 persons

Key Presenters: Rita Taylor, Member, Talladega, Ala., CHRB

Charles Bennett, Chairperson, Fredericksburg, Va., CHRB

Ruth Schecter, Chairperson, Kansas City (East Jackson County), Mo., CHRB

Patricia Mellerson, President, Miami, Fla., CHRB

Summary of Presentations

This session provided CHRB chairpersons from across the nation with an opportunity to present overviews of CHRB activities.

Rita Taylor said that the Talladega CHRB was formed 3 years ago. It is a 15-member board with four real estate agents serving as voting members. Because one of the first goals of the group was to involve all aspects of the community, the first 2 years were devoted to conducting outreach activities and developing a comprehensive plan of action. This tri-county CHRB sponsored a creative fair housing poster contest in the public schools supported by the McDonald's Corporation. It also conducted a fair housing publicity campaign in the mass media. Ms. Taylor said that the HUD funding awarded to the CHRB will help the group conduct a comprehensive community housing needs assessment; plan and implement projects on the housing needs of the handicapped; and conduct fair housing workshops. The CHRB has the following problems, however: (a) many CHRB members must travel up to 30 miles each way to attend meetings; (b) some members have had difficulty in selling the CHRB goals to the community; (c) there are no minority real estate brokers in the target areas; and (d) the tri-county area is still segregated, and the county government does not promote fair housing.

Ruth Schecter noted that the Kansas City CHRB has been successful in carrying out the following projects and activities: (a) encouraging real estate firms to adopt and implement affirmative marketing practices; (b) increasing the employment of minorities and women by real estate firms; (c) encouraging increased participation by minority- and female-owned real estate firms; and (d) targeting minority real estate agents and providing them with support and marketing them to the community.

The Kansas City CHRB also plans to conduct a fair housing poster contest in the public schools next year.

Patricia Mellerson highlighted a few of the successful activities conducted by the Miami CHRB. For example, the CHRB developed a creative way of getting signatories to the VAMA. They designed a brochure, which real estate firms signed, to aid companies and individuals relocating to Date County and asked a local real estate firm to print it. They then mailed this brochure to the Fortune 500 companies.

The Miami CHRB held quarterly seminars at the beginning, but now holds them biannually or annually to build community awareness. These seminars are open to the public. Also, to get signatories to the VAMA, the CHRB put together a class in conjunction with the junior college on buying, selling, owning, and maintaining a home.

Charles Bennett said that the Fredericksburg, Virginia CHRB organized in December 1979. The CHRB spent its first year assessing community needs. The members developed a minority recruitment program by forming a minorities in real estate committee. The CHRB promoted the program, beginning with a press conference and using saturation advertising (with more than 200 spots on radio and TV in one week). It then encouraged people to apply and helped them become brokers.

Two years ago, as part of a specialty school program, the Milwaukee CHRB established a real estate specialty program and a scholarship fund in the local business high school. The course covers renting, owning, development budgeting, insurance, and other aspects of real estate.

The San Fernando Valley CHRB developed an effective marketing program, stressing the ways the CHRB could benefit the real estate firms. From 1970 to 1980, the black population went from 0.2 percent to 2.5 percent of the area population.

Session: Fair Housing Luncheon and Awards Ceremony

Date: Thursday, September 30, 1982
12:30 p.m. - 2:00 p.m.

Participants: Approximately 500 persons, representing CHRBS, the real estate industry, housing group organizations, and HUD Area Office and national office personnel

Key Presenters: Antonio Monroig, Assistant Secretary for Fair Housing and Equal Opportunity, HUD

John Thompson, Chairman, National Public Affairs Committee, National Association of Real Estate Brokers

Summary of Presentations

John Thompson told the CHRBS that they have a choice--they can go home from the conference and be a mediocre CHRBS, or they can go home and dare to be different.

Assistant Secretary Antonio Monroig spoke on the status of fair housing in America, and stressed that President Reagan and HUD Secretary Pierce have expressed their concern for and commitment to fair housing for all Americans. Mr. Monroig described the following HUD programs:

- o The Fair Housing Assistance Program, a Federal/State partnership.
- o The PD&R research program to assess the State actions on complaints compared to Federal actions (one finding has been an increase in complaints by female heads of household).
- o The HUD enforcement program for fair housing.

Assistant Secretary Monroig also talked about the goal of the CHRBS program, to end discrimination in a preventive way. In his closing remarks, he said, "Our big challenge is that of education... Those who discriminate do so out of ignorance. To combat this, we must educate the people."

Following the luncheon and formal presentations, awards were presented to outstanding equal opportunity specialists in the HUD area offices and to outstanding CHRBS that have notably advanced the goals of the VAMA. The following Area Office Equal Opportunity Specialists received awards: Melvina Bowser, Columbus, Ohio; Barry Gardner, San Francisco; Manuel Vasques, Dallas, and Cynthia Jeffer, Philadelphia, who also received an award for outstanding achievement. The following CHRBS received awards: Clearwater, Florida; Hot Springs, Arkansas; Montgomery County, Maryland, and Miami (Dade County), Florida, which also was named the outstanding CHRBS in the country.

Session: Meeting of Funded CHRBS

Date: Thursday, September 30, 1982
2:30 p.m. - 4:00 p.m.

Participants: The chairpersons of the 90 funded CHRBS

Key Presenters: Deborah Seabron-Dickens, National CHRB Coordinator, HUD

Alice Anne Nolte, Contracts and Procurement Representative, HUD

Harry Carey, Attorney, Office of the Assistant General Counsel for Equal Opportunity, HUD

Summary of Presentations

The purposes of this session were (a) to give the funded CHRBS an opportunity to become acquainted with HUD personnel; (b) to give them a chance to meet each other and exchange ideas and information; and (c) to fully acquaint the CHRBS with HUD's expectations and requirements during the funding year. Deborah Seabron-Dickens told the chairpersons that the actions of CHRBS will affect the future of the CHRB program.

Ms. Seabron-Dickens explained the CHRB funding program reporting requirements and stated that funds will be dispersed in three drawdowns based on receipt and approval of project deliverables as follows:

- o The first payment will be 40 percent of the total grant, to be submitted with the first product (a timetable of tasks and schedule for task accomplishment.
- o The second payment will be 40 percent of the total grant.
- o The third payment will be 20 percent of the total grant.

Alice Anne Nolte outlined the technical aspects of the grant program and explained how to get paid, and how to submit products and vouchers. Ms. Nolte said that the following information should be included on all vouchers: grant number, payee name and address, amount of voucher, and appropriation number. The original plus four copies of the voucher should be sent to Ms. Seabron-Dickens to expedite processing. Ms. Nolte explained that although the CHRB grants will not be routinely audited, they will be monitored.

Harry Carey explained that the funds allocated under the CHRB grant program can be distributed only to a legal entity--preferably a corporation or a partnership. Mr. Carey explained the advantage of forming a corporation rather than a partnership. A corporation is a fictional group created by individuals. A corporation can be sued, but the extent of the liability is limited to the corporation and not to its individual members. A partnership is a group of individuals who form for a common purpose. The individuals themselves are liable for the acts of the partnership. In a partnership, when a partner leaves, the partnership must be reconstructed. Mr. Carey said HUD's preference is that funded CHRBS incorporate; HUD area office personnel can provide

assistance in developing articles of incorporation. Mr. Carey also explained the advantage of CHRB corporate entities in obtaining tax-exempt status to facilitate requests for funding and donations.

Summary of Question and Answer Session

- Question: Can changes be made in the scope of work of the CHRB grant?
(CHRB) If so, will the changes have any effect on the amount of the grant?
- Answer: Scope of work changes can be made in the CHRB grants by
(Nolte) sending requests with justification to Ms. Seabron-Dickens. Such changes will not affect the amount of the grant unless the change would eliminate a project deliverable.
- Comment: There was much concern expressed by the CHRBs that HUD
(CHRB) authorized them to spend 5 percent for training to attend the national conference with the understanding that they would be reimbursed immediately.
- Answer: Payment for attendance at the conference will be made through
(Nolte) the first voucher payment, which will be distributed within 6 weeks after HUD receives the voucher and the first deliverable.
- Question: There is confusion in the HUD area offices and the HUD
(CHRB) national office regarding provision of the CHRB grant program. Who is ultimately responsible for the CHRB grant?
- Answer: Ms. Seabron-Dickens will delegate to the area offices the
(Carey) responsibility to be Government Technical Monitors for the CHRB grants. HUD area offices will monitor the grant activities and report to Ms. Seabron-Dickens, who serves as Government Technical Representative.
- Question: Will HUD area office personnel be allowed to visit the
(CHRB) CHRBs to do monitoring? In the past, budget limitations have prevented such travel.
- Answer: Yes, a priority has been given to monitoring the funded
(Dickens) CHRBs, and area office personnel will visit funded CHRBs more frequently.

Session: The Unique Role of the National Association of Real Estate Brokers in the VAMA Program

Date: Thursday, September 30, 1982
2:30 p.m. - 4:00 p.m.

Participants: About 15 persons, most of whom represented HUD and CHRBS

Moderator: Warren Porter, Chairman, Public Affairs, Washington Board of Real Estate Brokers

Key Presenters: Robert Buckner, President, National Association of Real Estate Brokers (NAREB)

Rufus Houston, Regional Vice-President of NAREB

Beatrice Reed, Past President, Washington Board of Realtors

Dr. George Snowden, Past Chairman of the Real Estate Department, Howard University

John Thompson, Chairman, Public Affairs, National Association of Real Estate Brokers

Summary of Presentations

The presenters described the National Association of Real Estate Brokers (NAREB) and reported on housing conditions and the housing industry as it relates to minorities and on the value of the CHRBS. NAREB is the minority counterpart of NAR and is committed to fair and open housing for all people. Issues that NAREB is currently lobbying for include:

- o a renewed commitment to fair housing legislation;
- o a moratorium on lawsuits on local laws banning "for sale" signs;
- o standardization and development of ordinances pursuant to the declaration of conservation and historic areas; and
- o the opening of the multiple listing system to all real estate agents.

A slide presentation focused on the growth of NAREB and housing conditions in the Washington, D.C. area. It also showed ways in which minority real estate brokers can assist clients and CHRBS in understanding breaking through the financial maze, often a prerequisite to securing housing. Minority real estate brokers, as a matter of practice, are forced to establish creative ways to package financing, check deeper for real income, and clean credit records and ratings. This is necessary because minorities often do not qualify for mortgages by traditional rules and practices, even though the rent that they pay is often equal to or greater than a monthly mortgage payment.

Session: Community Development Block Grant Funds for Community Housing Resource Board Activities

Date: Friday, October 1, 1982
8:30 a.m. - 10:30 a.m.

Participants: Approximately 200 persons, most of whom represented CHRBS

Key Presenters: Thomas J. Jankowski, Acting Deputy Assistant Secretary for Enforcement and Compliance, Office of Fair Housing and Equal Opportunity, HUD

Stephen Bollinger, Assistant Secretary for Community Planning and Development, HUD

George Lawrence, Chairman of the Board, American Gas Company

Summary of Presentations

Assistant Secretary Stephen Bollinger related observations on current housing issues based on his experiences in industry and government. He urged participants to take back the enthusiasm and energy generated at the conference to their communities to further the CHRB mission.

George Lawrence described a model restoration neighborhood project sponsored by American Gas called the Cinderall Program.

Summary of Question and Answer Session

Question: (CHRB) We are concerned that there will be stiff competition among CHRBS for Community Development Block Grant funds.

Answer: (Bollinger) HUD will try to maintain the current level of funding, but as the needs of cities increase, it will be difficult. CHRBS will have to work with city officials to demonstrate their need for funding.

Comment: (CHRB) A person in the audience stated that he could not share Mr. Bollinger's enthusiasm. He told Mr. Bollinger that he was suggesting that CHRBS and volunteers take on more responsibility. With other demands on them, city officials will hesitate to provide funds for this activity. Talking to community development offices also may bring few results.

Comment: (Bollinger) A person has to be clever in proposing activities for funding. Few cities can totally fund a CHRB; you might try approaching them for matching funds. Block grants will continue to be a potential source of funds for CHRBS. HUD continues to recommend increases in block grant funds, but increases will not appear in the fiscal year 1984 budget.

Comment: (CHRB) It is time for Government officials to realize that everything can't be done through volunteerism and philanthropy; the Federal Government must help support these projects.

Response:
(Bollinger)

I recognize this is true, but feel projects will be accomplished through a combination of efforts from volunteers, government, corporations, and so on. The CHRBs have a greater chance of getting funding if community development agencies make a commitment to CHRBs.

Comment:
(Community
Development)

HUD has not made it easy for community development agencies to be receptive to organizations such as CHRBs because of bureaucratic requirements.

Response:
(Bollinger)

This is a valid concern. We have been considering this. The current regulations on the Hill will be streamlined.

Comment:
(Community
Development)

Community development agencies have found that most sub-agents did good work but were poor in recordkeeping. They need to acquire technical assistance in setting up their books before funding. Can we leave here with a commitment that CHRBs will be supported through HUD area office assistance to enable this to happen?

Response:

Yes, as much as possible.

Comment:
(Lawrence)

The American Gas Company is one corporate entity that can be a resource to CHRBs in terms of advertising, printing, staff, technical assistance, and so on.

Session: Closing Ceremony

Date: Friday, October 1, 1982
11:00 a.m. - 12:00 p.m.

Participants: Approximately 250 persons

Key Presenters: James Farmer, former National Director, Congress on Racial Equality (CORE)

Antonio Monroig, Assistant Secretary for Fair Housing and Equal Opportunity, HUD

Leonard Burchman, Assistant to the Secretary of Housing and Urban Development

Dr. Charles P. Smith, Deputy Assistant Secretary, Policy Development and Research, HUD

Tom Jankowski, (Former) Acting Deputy Assistant Secretary for Enforcement and Compliance, HUD

James C. Cummings, Director, Office of Voluntary Compliance, HUD

Summary of Presentations

James Farmer, in the keynote address, pointed out the need to translate the American dream into action, but warned that this call for action may also be a call to danger. He declared that a number of civil rights victories and changes have occurred because of the actions and hard work of individuals and groups and also because politicians know where votes lie. Mr. Farmer referred to the 1968 Kerner Report, which noted the formation of two nations in America-- "one white, one black and separate and unequal." He said that we in CORE did not succeed in closing the income, housing, education, and health gaps. "We did not change the polarized pattern of residence." Nevertheless, the biggest victory of the 1960s, without ambivalence, was that the public policy of this Nation became focused on achieving an integrated society.

The 1960s civil rights agenda was simple because what was being sought was a front seat on a bus or a cup of coffee or a sandwich at a lunch counter. Therefore, victory or defeat could be determined easily. Today, however, the civil rights agenda is more complicated and what is being sought is complex. The black core and white noose housing pattern in America must give way to a pattern of residential integration. In this respect, Mr. Farmer was optimistic: "If someone had told me 30 years ago that changes could have been wrought so quickly, I would not have believed it... During the '60s I was impressed with the capacity of people to change, once public policy was changed." Mr. Farmer concluded his address with the following statement: "If I am not for myself, who will be for me? If I am only for myself, who am I? And if not now, when?"

Leonard Burchman, Assistant to the Secretary for Public Affairs, underscored the Secretary's commitment to the CHRB program and stated that his office could be called upon for assistance by CHRBs with their media relations.

Dr. Smith, formerly at the White House, expressed his support for the CHRB program and stated that his office will remain involved in providing research and evaluation support.

Mr. Jankowski praised HUD's Office of Voluntary Compliance and pledged his continuing support for the CHRB program and other voluntary compliance activities.

APPENDIX B

CONCEPT PAPER

TOWARDS AN APPROACH TO MEASURING
THE EFFECTIVENESS OF COMMUNITY HOUSING
RESOURCE BOARDS

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[NOTE: This is an exploration of possible research and evaluation measures. It does not represent HUD policy or program guidance. The intention is to raise questions and to provoke new thoughts and issues which could be related to further research on the CHRB program.]

Prepared for presentation at the National Community Resource Board Pre-Conference Planning Workshop, U.S. Department of Housing and Urban Development, Washington, D.C., August 9-10, 1982.

INTRODUCTION

There is a need for useful measures for assessing the effectiveness of both individual CHRBS and, by extension, the overall CHRBS program. This paper explores a range of possibilities rather than focusing on measures currently used by HUD. Availability of additional measures of CHRBS effectiveness should help to rationalize the process of funding allocation, pinpoint CHRBS in need of technical assistance and support, provide a useful tool for evaluating the overall program, and identify needed changes in conceptualizing and implementing the voluntary compliance component of federal fair housing policy. The development of an operative measure of CHRBS effectiveness must, by necessity, be based on recognition of (1) the complexity of both CHRBS objectives and settings; and (2) the difficulty of comparing such diverse units using a single measurement instrument.

The paper proceeds as follows. The first section identifies a general framework for conceptualizing the measurement of CHRBS effectiveness. The second section discusses several basic premises or postulates that help define the measurement task by identifying topical issues to be addressed in any subsequently developed survey instrument. The final section summarizes the discussion.

A BASIC APPROACH TO EFFECTIVENESS MEASUREMENT

A basic starting point for discussion of measuring CHRBS effectiveness must be recognition of the substantial diversity across CHRBS in both program operation and community context. Any sample of CHRBS is likely to reveal significant differences in local problem issues, program objectives, levels of experience and sophistication, and community demographic, racial, and housing market conditions. This diversity precludes measurement of effectiveness on an absolute scale where CHRBS are rated against a universal set of criteria. Such absolute criteria become difficult to apply to CHRBS operating in vastly different settings with varied objectives under diverse environmental constraints.

In light of this reality, the issue becomes clear in considering two general approaches to measuring CHRBS effectiveness: (1) task quantification or (2) contextual evaluation. The former approach, task quantification, can be a seemingly simple, straightforward method of evaluation based on a numerical summation of task accomplishment. This method simply asks what activities have been undertaken (e.g., number of meetings held, etc.) and provides a ready numerical measure of effectiveness, premised on the idea, for example, that more meetings are necessarily better than fewer. While easily developed and applied, this approach may oversimplify the notion of effectiveness and can underestimate the complexity and diversity of CHRBS operations.

The contextual evaluation approach holds that a CHRBS cannot simply be conceived as an isolated operating unit whose activity can be evaluated relative to other CHRBS. Instead, CHRBS activity should be evaluated relative to the needs and conditions imposed by the local community context. In short, contextual assessment considers CHRBS effectiveness

defining the setting within which the CHRB must operate. Success or effectiveness is thus measured relative to community needs and conditions rather than according to arbitrarily derived universal criteria.

An important caveat must be offered preliminary to detailed examination of the nature of the external community context affecting CHRB activity. This is that the issue of CHRB effectiveness is separate from the measurement of VAMA adoption and/or implementation.² Although the role of the CHRB is to monitor implementation of the terms of the Agreement, the tendency should be avoided to equate CHRB effectiveness with VAMA implementation. Care must be taken not to confuse lack of progress in VAMA implementation with an ineffective CHRB. It is clearly possible to posit an effective, active CHRB engaged in extensive outreach, publicity, and monitoring but faced with a recalcitrant local real estate board and uncooperative member firms that effectively forestall progress toward implementation of the Agreement. Similarly, it is possible to imagine a local real estate board actively promoting member firm adoption of the VAMA despite the presence of an ineffective or inactive CHRB. As a consequence, the need is clear for development of tools for measuring CHRB effectiveness that are separate and distinct from measures of VAMA implementation. Active VAMA implementation is not prima facie evidence of an effective CHRB, and measurement of these two elements must remain distinct.

ISSUES IN MEASUREMENT

Contextual Assessment of CHRB Effectiveness

Contextual evaluation recognizes that CHRB effectiveness is influenced by external constraints and conditions that have to be factored into the evaluation strategy. The underlying concept is that the measurement of CHRB activity must consider the full setting in which the CHRB has to operate in order to accurately assess effectiveness. These external constraints represent structural limitations that the CHRB itself is not accountable for but which nonetheless directly affect the nature of CHRB activity. At least four general categories of such constraints can be identified, to be discussed briefly in turn:

- (1) definitional constraints (goal statement)
- (2) statutory/regulatory limitations
- (3) community ecological/historical conditions
- (4) the nature of voluntarism

Definitional constraints refer to specification of the mission or objective of the CHRB. What specifically is the CHRB's goal? An explicit statement of CHRB objectives is a necessary benchmark against which to assess effectiveness. Perhaps even more germane, what objectives are properly beyond the CHRB's purview? It is unclear how many CHRBs function as a fair housing referral source for minority homeseekers. Recognition of these outer limits of the CHRB mission may aid in defining reasonable standards of effectiveness.

An additional consideration pertains to the distinction between general HUD-defined goals and the more specific or short-term objectives set by the CHRB itself. HUD's Community Housing Resource Board Handbook identifies three extremely broad activities for CHRBs: (1) assessing progress toward VAMA implementation; (2) assisting the real estate board in implementing the Agreement; and (3) participating in an annual evaluation of implementation. Perhaps more relevant as benchmarks of effectiveness are the more narrow-defined and specific goals adopted by the CHRB in operationalizing these broad activity categories. Indeed, the ability to articulate a clear-cut mission statement, incorporating a time horizon for implementation, may itself be an important indicator of CHRB effectiveness.

Statutory/regulatory limitations impose explicit prohibitions on certain categories of CHRB activity as stipulated in HUD regulations. A clear example is the direct prohibition against testing contained in the CHRB Handbook and in regulations governing the disbursement of funds to CHRBs.³ A related example is the limitation in CHRB participation on the part of a Board member whose parent organization is engaged in litigation against the local real estate board. Such constraints on CHRB activity, explicitly written in the HUD-NAR Memorandum of Understanding, constitute limitations restricting the range of actions available and potentially impacting on CHRB effectiveness.

While it may be argued that such statutory or regulatory limitations apply to all CHRBs equally and thus need not be considered in evaluation, the likelihood remains that their impact will be felt differentially depending on local needs, goals, and conditions. Restrictions against testing, for instance, may be of little importance to a CHRB confronting initial tasks of organization or where the issue of member firm adoption of the VAMA is the primary concern. In contrast, the inability to engage in testing might represent a major obstacle to a CHRB well advanced in member firm adoption but where monitoring is the primary objective. The extent to which regulatory limitations constrain CHRB effectiveness is a question to be answered in each individual case.

Community ecological/historical conditions comprise a broad set of external factors setting the context for CHRB activities. These community conditions define the nature of local problems, dictate CHRB objectives, and constitute the political, social, economic, and ideological arena within which the CHRB must operate. The variation in community context accounts for a large proportion (although not all) of the substantial variation that exists across CHRBs and that makes effectiveness in absolute terms difficult to measure.

Elements of community context that comprise external constraints on CHRB effectiveness include:

- (1) type of area (rural, urban, suburban, exurban);
- (2) size of area (total population served);
- (3) demographic characteristics (age, family composition, migration rates, etc.);
- (4) socioeconomic characteristics;

- (5) housing market dynamics (characteristics of the housing stock, turnover rates, price trends);
- (6) racial composition (minority percentage and rate of change over time);
- (7) racial attitudes and change over time; and
- (8) historical development trends (growth, stability, decline).

Communities defined along each of these (and other) dimensions represent different settings for CHRB operations. It may not be sufficient to ask simply in what type of community (or under which community conditions) do CHRBs seem to be more effective. Rather, CHRBs operating in communities differing significantly on the above factors are likely to evolve a radically different organization. Evaluation of relative or comparative effectiveness may be most valid within categories of community type but of questionable utility across types of areas.

The nature of voluntarism generates yet another component of the structural limitations on CHRB effectiveness, derived directly from the basic concept of the voluntary agreement. At least three important elements inherent in voluntarism can be identified.

First is the lack of sanctions for non-cooperation. CHRBs must assume that signature of the Agreement indicates good faith intent to implement and abide by its provisions: there is no stick available to impel cooperation from the real estate board and member firms. Second, and closely related, is the CHRB's dependence on the voluntary participation of the real estate board. Due to the voluntary nature of the Agreement, the parties can pull out at any time. The constant awareness on the part of the CHRB of the necessity of courting real estate board cooperation may act as a serious restraint on active and forceful pursuit of anti-discrimination objectives.⁴ Third is the problem of verifiability. The CHRB is largely dependent on the local real estate board (usually through the board's Equal Opportunity Committee) to provide the data necessary for documenting the board and member firms' compliance with the VAMA.⁵

As with previous dimensions of community context, these elements of voluntarism will vary substantially in their impact on particular CHRBs. The degree of cooperation of the local real estate board, and the extent to which the limitations of voluntarism impact on the CHRBs, are questions to be determined for each individual case.

In sum, definitional constraints, statutory and regulatory limitations, community conditions, and elements inherent in the nature of voluntary agreements potentially constitute structural restraints on CHRB effectiveness. Their particular form as well as the extent of their impact will vary from case to case, and measurement instruments should be sensitive to this variation.

HUD Support

In addition to the structural constraints discussed above, certain programmatic elements of HUD operation can also influence CHRB effectiveness. HUD support conducive to improving CHRB effectiveness can take at least four closely related forms:

- (1) legitimacy
- (2) direction and goal definition
- (3) training and technical assistance
- (4) funding

CHRB legitimacy requires a forceful, active posture on the part of central and area office personnel that unambiguously expresses HUD support of and commitment to the CHRB. HUD must make it clear that the CHRB is HUD's emissary in negotiations with the local real estate board. Lacking an unqualified statement of full faith and support from HUD, the CHRB may be seriously undercut in its dealings with the board.

In addition to legitimacy, HUD can actively provide direction and goal definition for the CHRB. Both the initial organization of the CHRB and its introduction to the local real estate board can be greatly facilitated if HUD has clearly articulated for all parties the CHRB's mission and responsibilities.

Once specific goals have been identified, HUD training and technical assistance can contribute greatly to reduced start-up time, greater efficiency in program operation, and informed interaction with the local board. Such training can be in the form of local workshops as well as national and regional conferences, and can draw heavily from the experiences and resources already available within the more long-lived and successful CHRBs.

Finally, funding in the form of monetary as well as in-kind resources can clearly contribute to CHRB effectiveness, both directly by facilitating activities that would otherwise be impractical, and indirectly by freeing the CHRB from difficult and time-consuming fund raising requirements. Funding assistance itself can be in the form of a direct transfer of resources but also can be indirect in the form of introductions and referrals to outside funding sources, and expressions of support for funding applications.

Once again, these dimensions of HUD support of CHRBs, while nominally uniform are likely to vary in quantity and quality from case to case in accord with area and regional office differences in budgetary and staffing limitations and program priorities. It remains, then, to assess HUD's direct and indirect influence on CHRB effectiveness on a case by case basis.

Fair Housing Enforcement

In addition to being influenced by HUD program activity related to voluntary compliance, CHRB effectiveness is secondary to and independent of the effectiveness of the fair housing enforcement effort in the locality. A visible, strong enforcement program generates a climate of commitment to fair housing. Further, it sends a signal to the housing and real estate industries that HUD's commitment to the principles of the Agreement is genuine. It reinforces for the local real estate board that the board's obligations under the VAMA are taken seriously. Finally, a viable enforcement effort serves as a palpable reminder that lack of progress in implementing the Agreement will be followed up with an effective set of sanctions.

As a consequence, consideration of CHRB effectiveness should be linked to the level of enforcement activity in the locality. The presence of an active fair housing council, a history of litigation against discriminatory brokers, an aggressive testing program, and overt participation by the local HUD office all contribute to public awareness and to an aura of commitment to the goal of fair housing; conversely, the absence of such a public posture poses a very different set of conditions influencing CHRB effectiveness.

Motivation for Real Estate Broker Participation

The final programmatic element to be considered here focuses on the terms of realtor involvement in the VAMA. CHRB effectiveness is dependent on the motivation and incentives for real estate board and member firm participation in the program. At issue is the potential for conflict in the goals and objectives of the two parties concerned with implementing the VAMA: the CHRB and the local Board of Realtors.

In theory, at least, signing the Agreement implies a commitment to fair housing goals and a resolve to abjure discriminatory practices. In practice, both HUD and the National Association of Realtors (NAR) offer a rather eclectic range of arguments designed to entice local boards and member firms to adopt the VAMA. According to HUD's CHRB Handbook, advantages to the housing industry of signing the VAMA include a reduction in paper work and establishment of a record in support of fair housing.⁶ For example, signatories to the VAMA are exempt from the requirement of filing affirmative marketing plans for HUD project applications. Similarly, the VA and FHA will waive their equal opportunity requirements for those who have signed the VAMA.

From the perspective of the NAR, the principal argument put forth to induce its local boards and member firms to subscribe to the VAMA is that adoption represents valuable insurance against litigation charging discriminatory treatment. Adoption is described as "a wise business decision... just like insurance" that helps establish a prima facie case that any violation of the law is an aberrant and not part of a pattern and practice of discrimination.⁷

To the extent that these inducements reflect reality, the motivation for local board and member firm participation may be quite distant from the CHRB's concern for furthering equal housing opportunity. (Indeed, a case can be made to the effect that the nature and organization of the real estate industry is such that to not discriminate often puts a real estate broker at a competitive disadvantage in obtaining listings and finding homes for prospective buyers.)⁸

As a consequence, CHRB effectiveness may be strongly influence by the motivations for real estate broker adoption of the VAMA. If a reduction of paperwork or establishment of a legal record is in fact the primary inducement, then adoption might be seen as functional even as implementation is strongly resisted. In such cases, an extra effort may be required to convince the board that the advantages of adoption might be lost given inadequate implementation, and further, that fair housing itself constitutes a benefit to the industry and member firms in the long run.

SUMMARY: DIMENSIONS OF CHRB EFFECTIVENESS

CHRB effectiveness should be evaluated relative to the needs and conditions imposed by the local community context. The specifics of that community context determine the impact on CHRB effectiveness of a range of both structural and programmatic constraints. Structural complaints -- so termed because they arise from the inherent nature of the CHRB concept as presently formulated -- include definitional, statutory, and ecological/historical factors as well as limitations implicit in the essence of voluntarism. Programmatic constraints, pertaining to operational aspects, include several forms of HUD support, the effectiveness of the fair housing enforcement component, and the motivation for real estate broker adoption of the Agreement.

Each of these constraints operates as a control variable in the measurement of CHRB effectiveness. That is, to the extent that communities can be categorized along these various dimensions, evaluation of relative effectiveness will be most valid within similar categories as opposed to comparisons across categories. In operationalizing an evaluation strategy along these lines, it may be sufficient to select the most salient elements from among the above factors to establish a limited set of community categories as initial parameters. Conversely, it may be highly useful to collect data on the full range of community constraints for all CHRBs as an initial data gathering step from which selected characteristics can be excerpted for subsequent analysis.

Once this contextual background is established, it is then possible to focus on the evaluation issue directly with less likelihood of confusing the confounding influences of context with indicators of effectiveness: careful specification of control variables aids in avoiding spurious correlations. Having established the necessary controls, at least three general areas of CHRB activity can be evaluated: board structure, organizational activity, and programmatic activity.

Board structure includes such factors as size; socioeconomic, racial, and ethnic diversity; organizational representation; experience in housing and real estate; and the somewhat elusive issue of leadership quality.

Organizational activity pertains to the frequency of meetings; punctuality and attendance; the quality of record keeping, including minutes; fund-raising activities; and related issues of administration.

Programmatic activity includes program output in such areas as public information, needs assessment, monitoring, and encouragement of minority involvement in the industry. The principal programmatic activity to assess are those mandated by the VAMA.

Importantly, assessment of effectiveness in these areas should go beyond activities undertaken directly by the CHRB to include as well activities undertaken by member organizations as a result of CHRB membership.

That is, if an organization represented on the CHRB undertakes an activity as a direct result of involvement in the CHRB, that activity should be credited as an indicator of effectiveness even though it is not the CHRB directly that is engaged in the activity. Spin-off effects may be as important as direct program activity in assessing CHRB effectiveness.

The foregoing discussion has identified an intentionally ambitious process for measuring CHRB effectiveness. An operational measurement strategy will no doubt include a more modest set of factors. Nonetheless, interpretation of the results should be facilitated by recognition of the full complexity of the CHRB concept.

NOTES

- (1) Community Housing Resource Boards (CHRBs) consist of representatives of local community organizations appointed by HUD to monitor and assist in the implementation of Voluntary Affirmative Marketing Agreements (VAMAs) signed by HUD and the local Board of Realtors pursuant to the VAMA adopted by the National Association of Realtors (NAR). See Handbook 8021.2, Community Housing Resource Boards, U.S. Department of Housing and Urban Development, June 1980.
- (2) The Voluntary Affirmative Marketing Agreement (VAMA) adopted by HUD and the NAR calls for participating real estate firms to use the HUD-sponsored equal opportunity logo in advertising, to develop educational materials, to inform salespersons and employees of their obligation under Fair Housing Laws, to implement appropriate office procedures, to facilitate dissemination of information to minority prospects and clients, and to recruit minority brokers and salespeople. See Realtors Guide to Practice Equal Opportunity in Housing (Chicago: National Association of Realtors, 1976).
- (3) "Community Housing Resource Board Program: Disbursement of Funds," 24 CFR Part 120: 12926.
- (4) The case of the Milwaukee CHRB is instructive: the Board of Realtors considered the CHRB's request for information excessive and cancelled all further meetings. HUD Internal Audit of the Voluntary Compliance Program, Co-99, April 1979.
- (5) The CHRB is advised to "make inquiry of the Equal Opportunity Committee of the Local Real Estate Board" in order to "ascertain what signatories to the Agreement have done to implement its provisions," Community Housing Resource Boards Handbook, p. 2-6.
- (6) Community Housing Resource Boards Handbook, p. 1-2 to 1-3.
- (7) National Association of Realtors, Realtor's Guide to Practice Equal Opportunity in Housing (Chicago: NAR, 1976), p. 20; Also, National Association of Realtors, Affirmative Marketing Handbook (Chicago: NAR, 1975), p. 32-34.
- (8) See Robert W. Lake, The New Suburbanites: Race and Housing in the Suburbs (New Brunswick, NJ: Center for Urban Policy Research, 1981), especially chapter 9.

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