



723.1  
:325  
(016)  
S25  
c.2

# A Selected Reference Guide to

# Fair Housing



HUD USER, the research information service sponsored by HUD's Office of Policy Development and Research (PD&R), produced this Reference Guide for Fair Housing Month, 1984.

HUD USER is operated by Aspen Systems Corporation, under DHUD Contract No. H-5395

# INTRODUCTION

The pernicious effects of housing discrimination and segregation are felt by both individual Americans and the Nation as a whole. Discrimination can force minorities to pay higher prices than whites for equivalent housing, to live in poor quality homes or deteriorating communities, to rent rather than own their homes, and to live far away from job opportunities and social amenities. It also contributes to social fragmentation, mutual mistrust, and perpetuation of racial or ethnic stereotypes.

The historical trends toward increased social justice and racial tolerance that found legal expression in the Civil Rights Acts of 1964 and 1968 have decreased overt discriminatory practices in many areas of American life. Title VIII of the Act, generally known as the Fair Housing Law, specifically prohibits discrimination in the sale, rental, provision of brokerage services, or financing of housing. Even so, recent studies demonstrate that discrimination is still widespread, although it may be difficult to detect because it is more subtle. Instead of making it clear that "No minorities may apply," real estate agents may practice covert discrimination by providing misinformation on housing availability, imposing special requirements on minority home seekers, or steering minority

buyers to specific areas or buildings. Since these techniques may be used by people who seem polite and helpful, homebuyers often do not realize that they have been discriminated against, and accept the options offered to them, thereby perpetuating existing inequities.

Through its Office of Fair Housing and Equal Opportunity (FHEO), HUD carries out various programs that vigorously combat housing discrimination. Established in 1968 to administer Title VIII, the Office is responsible for investigating and settling discrimination complaints, identifying state and local fair housing laws that are substantially equivalent to the Federal law, and providing financial assistance to eligible agencies under the Fair Housing Assistance Program (FHAP). FHEO also reviews practices of lending institutions related to loans insured, guaranteed, or purchased by HUD, and encourages affirmative marketing. Recently, strong emphasis has been placed on transferring responsibility for processing complaints to the state and local levels through the Fair Housing Assistance Program. In FY 1983, major initiatives have included assisting Community Housing Resource Boards to promote fair housing objectives, improving the quality of state and local agency processing of complaints, and producing a new guidebook to provide a

uniform system for investigating complaints filed under various authorities.

This Reference Guide describes documents that deal with several aspects of the fair housing issue. It is divided into four sections, addressing the extent of discrimination in today's housing markets, auditing studies to uncover unfair practices, innovative national and local programs to combat discrimination, and fair housing law. The reference guide contains primarily recent items, although some background material is also provided. The items described include reports, manuals, and guidebooks.

## Section I

# Fair Housing— Extent of Discrimination

Various research studies have addressed the extent of segregation and housing discrimination in contemporary America. The documents described in this section address the problems of various populations—blacks, Hispanics, women, and families with

children—in finding suitable housing. They also describe the practices of lending institutions and the real estate industry that contribute to discrimination and present statistics on the occurrence of discrimination in various sites across the country.

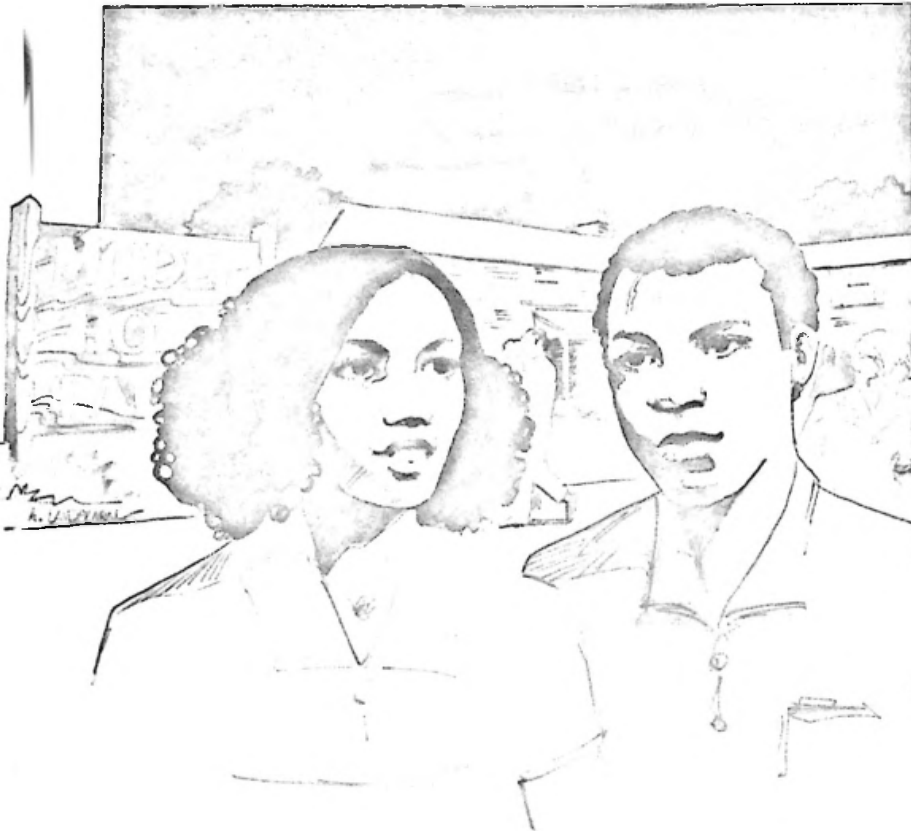
### **The Status of Research into Racial Discrimination and Segregation in American Housing Markets: A Research Agenda for the Department of Housing and Urban Development**

John M. Yinger, George C. Galster, Barton A. Smith, and Fred Eggers  
1979, 122p, HUD-0003500 \$5.00  
Available from HUD USER

The primary objective of this paper is to present a research agenda for fair housing for the Department of Housing and Urban Development (HUD). Concurrently, the article provides a comprehensive review of knowledge in the area of discrimination in American urban housing markets. Seven sections of the paper cover the following subtopics:

- Direct evidence about racial discrimination
- Causes of discrimination in housing
- Costs due to discrimination for minority groups
- Racial transition
- HUD's goals for fair housing
- Policies and associated research to achieve the goal of freedom of choice
- Policies and associated research to achieve the goal of integration.

The concluding section identifies and ranks a series of research initiatives that are intended to assist HUD in eliminating unfair housing practices. Obtaining more information about discrimination against nonblack minorities and discriminatory lending practices, evaluating progress in eliminating discrimination, and designing effective policies for achiev-



ing freedom of choice are listed as top research priorities. Two hundred seventy-seven footnotes are provided.

### **Barriers to Equal Opportunity in Rural Housing Markets. Volume I: Analysis and Findings**

Urban Systems Research and Engineering, Inc.  
1977, 110p, HUD-0050012 \$5.00  
Available from HUD USER

Barriers to equal housing opportunity in 12 rural towns in Arkansas, California, Georgia, Louisiana, Maryland, New Mexico, North Carolina, Pennsylvania, South Dakota, Tennessee, and Texas were studied over a 2-year period. Objectives of the study were to determine the extent and magnitude of inequalities experienced by minorities in rural housing markets, to describe social and institutional mechanisms that may contribute to inequalities, to assess the effectiveness of public and private efforts to create equal housing opportunity in rural housing markets, and to compare and contrast rural housing markets. Segregation indices were computed for each site, and data were analyzed using regression techniques. The operation of local housing markets was analyzed through interviews with 20 key respondents at each site. Five of seven sites with black minorities and one of three sites with Mexican-American minorities had segregation indices indicating virtually complete segregation. Differences in income between minorities and whites accounted for only part of the observed segregation. Households headed by blacks had a lower probability of homeownership than similar white households in the nonmetropolitan portion of all seven states. Onsite interviews with real estate agents, officials of financial institutions, elected leaders, officials of housing and community development programs, and minority community leaders indicated that it is impossible to analyze bar-

riers to equal housing opportunity without considering the broader issue of historical, social, and cultural traditions in minority-white relationships in rural towns. The effectiveness of Federal housing programs in promoting racial integration appeared to depend on the community context of towns in which programs had been implemented. In many towns, the community context was such that minorities were discouraged from asserting their rights. Supporting data and a glossary are provided.

### **Barriers to Equal Opportunity in Rural Housing Markets. Volume II: Case Studies—Sites in California, Louisiana, Maryland, Pennsylvania and Texas**

Urban Systems Research and Engineering, Inc.  
1977, 254p, HUD-0050013 \$10.00  
Available from HUD USER

These case studies of rural housing markets in black residential areas in Louisiana, Maryland, and Pennsylvania and two Mexican-American neighborhoods in Texas towns provide information on the racial climate, residential segregation, employment, education, social interaction, housing discrimination patterns, and civil rights activities of site areas. In both the rural Louisiana and Maryland sites, housing segregation for blacks is rigid. Neighborhood boundaries at the Louisiana site have remained unchanged for 50 years, and housing and city services in the black areas are clearly inferior to those in the remainder of the town. Some changes did occur at the Maryland site following civil rights activities during the 1960's, but these changes were limited. Blacks in the Pennsylvania site have organized to improve their housing situation, but they are restricted by the limited production of housing overall and their confinement to certain neighborhoods. The

Mexican-American populations in the two Texas sites are restricted to specific and substandard areas of the towns. At the first site, no systematic housing discrimination was noticeable, but minority members were not financially able to improve their living conditions. At the second site, obvious inequalities in education, employment, political representation, and sociopsychological conditioning were found and rigid segregation of Mexican-Americans to substandard neighborhoods was apparent. Appendices contain statistical data on the sites considered; a map of each site is provided, indicating boundaries of minority residential areas.

### **Barriers to Equal Opportunity in Rural Housing Markets. Volume III: Case Studies—Sites in Arkansas, Georgia, New Mexico, North Carolina, South Dakota and Tennessee**

Urban Systems Research and Engineering, Inc.  
1977, 287p, HUD-0050014 \$10.00  
Available from HUD USER

These case studies cover rural housing markets in black and other minority residential areas in Arkansas, Georgia, North Carolina, Tennessee, South Dakota, and New Mexico. All sites studied evidenced a pattern of residential segregation for white and nonwhite residents. The Arkansas site, a company-developed town, has quality housing for both whites and blacks, but the attitudes among these groups keep blacks confined to a certain section of town. Many black residents in the Georgia site are homeowners, but housing in the town is generally substandard. Almost 50 percent of the North Carolina site

population is black, and the town is beginning to experience the emergence of a black "counter-elite." An urban renewal project directed toward redeveloping blighted black neighborhoods is receiving reluctant support from blacks who believe their role in the project is too limited. The black population in the Tennessee site has made a few unsuccessful attempts to acquire improved housing in white areas, but housing markets are obviously discriminatory. The final two sites, one in South Dakota and one in New Mexico, have large Indian and Mexican-American populations. Housing conditions for both these groups are poor, regardless of some Government attempts to improve Indian housing in South Dakota. Spanish-surnamed families in New Mexico suffer various housing-related problems, mostly stemming from land restrictions, water shortages, and the inability of low- and moderate-income families to exert effective demands. Statistical data and maps of all site areas are provided.

### **Barriers to Equal Opportunity in Rural Housing Markets. Volume IV: Technical Appendices**

Urban Systems Research and Engineering, Inc.  
1977, 115p, HUD-0050015 \$5.00  
Available from HUD USER

The appendices present technical information related to this four-volume HUD report on barriers to equal housing opportunity in rural areas. They provide (1) supplementary material (Federal fair housing legislation and regulations and the distribution of money income to families in 1969 in selected towns in Tennessee and other study sites); (2) site screening and selection; (3) methodologies for onsite institutional analysis (data collection frameworks, interview schedules, discussion topics, and data analysis); and (4) methodologies for

statistical analyses (measuring actual segregation and income-predicted segregation, housing market segregation analysis, detailed results on the probability of living in standard quality housing, and tenure choice and substandard housing in households headed by women).

### **How Restrictive Rental Practices Affect Families with Children**

Jane G. Greene and Glenda P. Blake  
National Neighbors, Inc.  
1980, 43p, HUD-0001624 \$5.00  
Available from HUD USER

In January 1980, National Neighbors (NN) conducted a survey to determine what types of families are affected by restrictive rental policies and what problems these families experience. NN ran public service announcements on television and radio stations in Los Angeles, Calif.; Atlanta, Ga.; Dallas-Ft. Worth, Tex.; Hartford, Conn.; Oklahoma City, Okla.; and Columbus, Ohio, and interviewed the 554 respondents. Ninety-nine percent of the respondents reported that they had difficulty in finding a place to live because of no-children policies, while a few had just been given eviction notices because of policy changes or because they were expecting a child. The median search period was 9 to 10 weeks; 68 percent were still actively looking and only 26 percent had found a place to rent. The remainder had given up. Most of those actively looking and those having given up looking were either living in substandard or overcrowded housing or with family or friends. In a few cases, family members were forced to live in separate households, while others were living out of cars or vans or had set up tents. The responses show that, when families cannot live in neighborhoods or housing of their choice, they experience associated problems. These include job-related problems, e.g., having to travel long distances to work or being unable to take a job in another city. Some

families are unable to send their children to the schools of their choice. Moreover, these families often pay over one-third of their family income for housing because they are refused cheaper housing. Families with incomes of \$20,000 or more complained of the same types of problems as those with lesser incomes. Female household heads experienced problems related to no-children policies more often than married households. Because minorities were the most heavily burdened by these kinds of problems, the question is raised as to whether at times no-children policies are a smokescreen for racial discrimination. Tables and footnotes are included.

### **Measuring Restrictive Rental Practices Affecting Families with Children: A National Survey**

Robert Marans and Mary Ellen Colten  
University of Michigan/Survey Research Center  
1980, 99p, HUD-0001627 \$5.00  
Available from HUD USER

This study explored the extent to which families feel that they experienced discrimination or difficulty in finding suitable rental housing because they have children. It also examined (1) factors associated with different landlord policies; (2) attitudes and preferences of tenants and managers; (3) how managers justify restrictive policies; and (4) the degree to which housing opportunities are limited for families with children. The study used telephone interviews of a random national sample of 1,007 tenants and 629 managers. The study found that in 1980 about 1 in 4 rental units were located in places which exclude families with children, as opposed to 1 in 6 in 1975. Efficiencies and one-bedroom units are more likely to be affected by no-children policies than are two- or more bedroom units, but a large pro-

portion of two-bedroom units are closed to families with children. The proportion of units excluding families with children is two-thirds greater in white neighborhoods than in black areas. High rents and the age of apartment buildings are associated with exclusionary practices. Female-headed households and minorities are no more likely to suffer from exclusionary policies than other groups. Over 4 in 10 families were frustrated in their search for rental housing and had to settle for less desirable units or locations. Nearly one-fourth of renters without children preferred not to live with children, and one in five of this group moved to their residence because there were no children. Managers believe that increased maintenance costs are the largest problem when renting to families with children. The study concluded that this problem needs closer scrutiny by policymakers. Tables, footnotes, and four references are included.

### **Families and Housing Markets: Obstacles to Locating Suitable Housing**

Margaret C. Simms  
The Urban Institute  
1980, 70p, HUD-0050709 \$5.00  
Available from HUD USER

The importance of housing as a service for all Americans is affirmed by numerous acts of Congress providing Government support for the housing industry, forbidding housing suppliers to deny anyone equal access to housing markets, and providing housing to families in need. Yet data from the Annual Housing Survey show that members of minority, female-headed, or large households are disproportionately likely to be poorly housed. Households with black, Hispanic, or female heads are less likely to own homes than the total population, and black and Hispanic households are approximately twice as likely to live in

flawed housing. Over 11 percent of all households with children were living in inadequate housing in 1977, a proportion slightly higher than the



population as a whole, and the incidence of inadequate housing is much higher among one-parent families. A conceptual framework was devised which categorizes the determinants of family housing quality in terms of demand and supply factors. A review of the literature indicates that lack of income is a major obstacle on the demand side, and income is heavily influenced by family composition. The high proportion of female-headed families among blacks is a partial determinant of their relatively poor income positions. Discrimination adds to the housing problems of families. Despite the Fair Housing and Equal Opportunity Acts, mortgage lenders and real estate agents continue to discriminate against minority groups and women. The report concludes that formulation of appropriate policies to deal with the housing problems of families cannot be completed without additional research. A set of research questions is outlined in the last section of this paper. Tabular data are included.

### **Externalities, Segregation and Housing Prices**

Ann Schnare  
1977, 131p, \$5.50  
Available from The Urban Institute,  
2100 M St., N.W., Washington, DC  
20037

Although the 1960's produced changes that should have improved neighborhood integration dramatically, the author of this report concludes that, in fact, most housing markets experienced increased segregation. Despite fair housing laws, improvements in the income and education of blacks, and lessening prejudice, in 1974 higher concentrations of blacks lived in inner cities, only 12 percent of whites and 14 percent of blacks lived in residentially integrated neighborhoods, and the proportion of segregated neighborhoods grew. The report presents statistics that describe the segregation of urban households in 1960 and 1970; explores some of the factors that contribute to segregation by race; examines the characteristics of racially mixed neighborhoods in Chicago, Memphis, New Orleans, and Pittsburgh; and projects trends related to neighborhood segregation. The author contends that the trends observed could not be attributed solely to differences in income, and cites several factors as having special importance: established housing patterns, subtle market discrimination, the difficulty of enforcing the early Federal housing laws and ordinances, and private prejudice that causes whites to move out of a neighborhood as blacks move in. Only a further increase in racial tolerance, she believes, will alter this pattern significantly. Appendices to the report show the regional distribution of urban blacks and whites by proportion of blacks in a tract, actual and expected measures of segregation for individual SMSA's, and the impact of Spanish-American households on black-white measures of segregation by race. Twenty tables, 19 figures, and 27 references are also provided.

## **Redlining and Disinvestment as a Discriminatory Practice in Residential Mortgage Loans**

Calvin Bradford and Dennis Monino  
Illinois University/Center for Urban Studies  
1977, 257p, HUD-0002232 \$10.00  
Available from HUD USER

This report encompasses the major aspects of the redlining and disinvestment controversy, as presented at a meeting in Philadelphia, Pa., on July 14-16, 1976 and in a literature review. The meeting participants included a wide range of representatives of the real estate finance industry, community and public interest groups, government officials, and researchers. They agreed that the burden of proof lies with lenders to demonstrate that their policies are not discriminatory. A literature search indicates that there is a strong and convincing case that Federal laws and regulations prohibit the practice of racial redlining and that redlining and disinvestment decisions which are either discriminatory in intent or in effect are prohibited by these laws and regulations. However, the redlining and disinvestment studies present a strong case that conventional mortgage lenders avoid certain neighborhoods, generally characterized by minority or racially changing populations. To remedy this situation, nine changes in the Home Mortgage Disclosure Act and two changes in the Equal Credit Opportunity Act are recommended. In addition, 12 recommendations for administrative actions are offered which should be undertaken within the authority of existing laws and regulations. A selected annotated bibliography with several hundred entries covers articles and reports on general redlining and disinvestment studies; models of neighborhood dynamics; discrimination in mortgage lending;

legal and regulatory powers; real estate appraisal, underwriting, and redlining; mortgage lending risks and race; and race, mortgage delinquency, and foreclosure risks. Footnotes and section appendices are included in the overall report.

## **Equal Credit Opportunity Accessibility to Mortgage Funds by Women and by Minorities. Volume I**

Robert Schafer and Helen F. Ladd  
Harvard-MIT Joint Center for Urban Studies  
1980, 341p, HUD-0050711 \$10.00  
Available from HUD USER

This report on an investigation of discrimination by mortgage lenders in California and New York reveals little discrimination against women but widespread discrimination against minorities. The investigation was posited upon Federal and state statutes which make it illegal for banking institutions to discriminate in the granting of mortgage loans on the basis of race, sex, or marital status or certain property characteristics. The study empirically examines mortgage application data from both states to determine the extent to which urban mortgage lenders discriminate on the basis of prohibited borrower characteristics and the extent to which allegations by antiredlining groups are valid. The focus is on the lender's decision to lend rather than on the aggregate volume of lending by geographical area. The models presented analyze three issues: appraisal practices; decisions to approve, modify, or deny a mortgage application; and mortgage credit terms. Multivariate statistical analysis determines the impact of the discrimination variables on the probability that a loan will be denied or modified. Lending decisions are analyzed by considering outcomes to a loan application; by analyzing the

conditions under which mortgage credit is extended; and by reviewing information on mortgage applications that are denied. The major finding is that commercial banks and savings and loan associations appear to discriminate against applicants over age 45. Numerous tables provide statistics, downward modification ratios, denial ratios, and modification ratios. Chapter references are given.

## **Equal Credit Opportunity Accessibility to Mortgage Funds by Women and by Minorities. Volume II**

Robert Schafer and Helen F. Ladd  
Harvard-MIT Joint Center for Urban Studies  
1980, 267p, HUD-0050712 \$10.00  
Available from HUD USER

The second volume of the study described above contains appendices that supplement information given in the first volume. Appendix A defines the variables used in the analyses, including financial and neighborhood characteristics, the racial composition of neighborhoods, and sex and marital status of mortgagors. Appendix B contains model estimates for California savings and loan associations. Multinomial logit estimates of actions on applications for conventional mortgages on owner-occupied single family houses are given for the following areas: Anaheim-Santa Ana-Garden Grove, Bakersfield, Fresno, Los Angeles-Long Beach, City of Los Angeles, Modesto, Oxnard-Ventura, Sacramento, Salinas-Monterey, San Bernardino-Riverside-Ontario, San Diego, San Francisco-Oakland, San Jose, Santa Barbara, Santa Rosa, Stockton, and Vallejo-Napa. Appendix C contains model estimates for New York. Multinomial logit estimates of actions by commercial banks on applications for conventional mortgage loans on owner-occupied single family to 4-family houses are included for Albany, Schenectady, Troy, Rochester, Syracuse, New York, and Nassau-Suffolk County.



**Women in the Mortgage Market: Statistical Methods and Tables for Use in Appraising the Stability of Women's Incomes**

Kentron, Inc.  
1976, 110p, HUD-0000060 \$5.00  
Available from HUD USER

Statistical methods packaged as actuarial tables are employed to project the expected income stream of women in the mortgage market. Actuarial tables predicting growth in family income, the probability of a 5 percent decline in income, and the probability of a 20 percent decline in income over both 2-year and 4-year periods were generated by applying an econometric autoregression model to data. The tables contain statistics that will assist lenders in making mortgage decisions on the merits of each case rather than applying rules-of-thumb based on generalizations about women as a group. The report summarizes the lender perspective on women applicants, as determined from an informal survey of lending institutions, insuring agencies, and banking associations. There is a detailed discussion of the statistical model developed to appraise the stability of women's incomes and of the application of the model to generate actuarial tables. Appendices contain two series of actuarial tables, autoregressions used to generate the tables, and numerical results of Chow-type tests of significance on the validity of splitting the sample by race to develop separate regression models and actuarial series. A list of references is provided.

**Interjurisdictional Mobility and Fair Housing in the Section 8 Existing Housing Program and in a Housing Voucher Program**

William L. Holshouser  
Citizens Housing and Planning Association of Greater Boston  
1982, 27p, HUD-0002439 \$5.00  
Available from HUD USER

Written in response to reports of positions adopted by or actively being considered by the President's Commission on Housing, this paper raises issues and makes recommendations regarding implications of Commission positions on two important aspects of program performance: interjurisdictional mobility and fair housing. Based on data available from several programs, the paper notes that the Section 8 Existing Housing program and the Experimental Housing Allowance Program provide the best indications of how a voucher program might work, discusses problems with these programs, and offers recommendations. Both were (or are) largely successful programs. The study concludes that interjurisdictional mobility should be addressed directly in a voucher program or in future modifications to the Section 8 Existing Housing program, since it affects freedom of choice, program efficiency, outcome equity, potential improvement in housing quality for participants, and racial economic deconcentration. It is one cause of the Section 8 Existing Housing program's high failure rate. Mobility and free choice in the marketplace are hindered by a delivery mechanism made up mostly of local public hous-

ing authorities (PHA's). At present, there are many more participants in Section 8 Existing Housing who want to move across jurisdictional lines than are able to make such moves. Even with a delivery system using largely local PHA's, interjurisdictional mobility can be enhanced by providing for regional coordination of certificate transfers and regional provision of information and services to participants. Discrimination, fear of discrimination, and other factors make it harder for minorities, female-headed households, and others to use the Section 8 Existing program. Much the same can be expected in a voucher program. Thus, active efforts to assure fair housing opportunities are essential to marketplace integrity. Maps, notes, and six references are given.

## Section II

# Fair Housing Test Audit

One of the more effective ways to uncover discrimination is through the fair housing test audit: a technique in which teams of trained auditors with identical qualifications and requirements, differing only in race, apply for the same type of housing at the same sources. The differences in treatment accorded to representatives

of various ethnic and racial groups often provide clear evidence of unfair practices. Three of the documents in this section report on specific auditing studies; the fourth draws on the results of these and other studies to assess current practices in today's housing market.

### Recent Evidence on Discrimination in Housing

Harriet Newburger  
1984, 24p, PDR-786\*  
Available from HUD USER

This report offers compelling evidence that minority home seekers are often turned away from the housing of their choice through deliberate misinformation. The report shows how the fair housing audit is a unique tool that can uncover subtle discriminatory practices, describes the auditing technique, provides statistical evidence on the extent of discrimination from recent auditing studies, and gives examples illustrating the tactics used against minority home seekers. Information presented in the report comes from the 1977 Housing Market Practices Survey, which conducted 1609 rental audits and 1655 sales audits nationwide, a 1979 Dallas study focused on discrimination against Mexican-Americans, a 1981 study focused on discrimination against blacks in Boston, and a Denver study that compared the treatment of both Hispanic and white, and black and white home seekers in 1982. (Each of these studies is also referenced in this Reference Guide). These studies provide convincing evidence that housing discrimination is a serious and widespread problem in American housing markets. While it is difficult to generalize about the effect of fair housing legislation, it is obvious that much remains to be done to ensure equal treatment of minorities in the housing market. The report lists several auditing studies, including six sponsored by newspapers and magazines.



## **Discrimination, Segregation and Minority Housing Conditions in Sunbelt Cities: A Study of Denver, Houston and Phoenix**

Franklin James, Betty McCummings, and Eileen Tynan  
1983, 280p, \$5.50  
Available from State of Colorado, Department of Regulatory Agencies, Civil Rights Division, 1525 Sherman St., Room 600C, Denver, Colorado 80203

This study of the housing problems faced by blacks and Hispanics in three Sunbelt cities has four components: examination of changes in segregation patterns from 1970 to 1980; a comparison of housing and neighborhood conditions for blacks, Hispanics and Anglos; a housing audit; and evaluation of fair housing efforts in the three cities. Studies of segregation patterns revealed that housing in these cities had high segregation levels at both the beginning and the end of the decade, and had made little progress toward racial and ethnic neighborhood integration. Denver had made the most rapid progress and had the lowest segregation rate by 1980. Segregation and discrimination limited the housing and neighborhood choices of blacks and Hispanics in all three metropolitan areas, with inner cities generally showing higher rates of segregation than suburban areas. The 253 audits conducted in Denver in 1982 indicated that blacks and Hispanics received less information about availability than did Anglos, although little obvious steering took place.

## **Final Report of a Study of Racial Discrimination in the Boston Housing Market**

Judith Feins, Rachel Bratt, and Robert Hollister  
1981, 108p, \$14.14 + \$3.50 postage and handling  
Available from Abt Associates, Inc., 55 Wheeler St., Cambridge, MA 02138

Boston's tight housing market has led to rapidly increasing costs for home rental or ownership. This situation already imposes hardships on all housing seekers; discrimination places an additional burden on minorities. The 1981 study described in this report measured housing discrimination against blacks in seven Boston neighborhoods. Matched pairs of trained auditors conducted tests of 118 sales and 156 rental opportunities, chosen from newspaper advertisements placed by 149 different real estate offices. While results varied from one neighborhood to another, the audit uncovered significant discrimination in the area of housing availability. At all rent levels, blacks were told about fewer rentals than whites, and were allowed to inspect fewer units. The level of discrimination varied as well, with blacks being offered no housing at all in one third of the rental audits. Discrimination in sales differed with the price of the house: homes costing \$100,000 or more were shown to all auditors equally, but agents selling lower priced units discriminated against black buyers, especially when the unit was priced below \$50,000. There was no clear-cut evidence of agents imposing unequal terms and conditions or steering auditors to different neighborhoods solely on the basis of race. However, the study noted that agents tended to offer more encouragement to whites, such as invitations to file applications, discussions of various financing arrangements, or suggestions of suburban neighborhoods as alternatives to inner-city locations. The report includes recommendations to improve

Boston's housing situation, such as passage of a fair housing ordinance, stronger enforcement of existing housing laws, regular tests to detect discrimination, and increased cooperation with private organizations to promote fair housing practices. Twenty-four references are given.

## **Measuring Racial Discrimination in American Housing Markets: The Housing Market Practices Survey**

Ronald E. Wienk, Clifford E. Reid, and John C. Simonson  
1979, 260p, HUD-0000835 \$10.00  
Available from HUD USER

This first formal report on a 1977 nationwide study describes the status of discrimination against blacks in the sale and rental of housing. Approximately 300 white and 300 black auditors shopped for housing advertised in the newspapers of 40 standard metropolitan statistical areas. A systematic comparison of the relative treatments accorded black and white housing seekers, done under the tightly controlled circumstances of the study, provides the basis for the results. Definitive evidence shows that blacks were systematically treated less favorably with regard to housing availability, were treated less courteously, and were asked for more information than were whites. With respect to an index of housing availability, the discrimination in the rental market was 27 percent and in the sales market 15 percent. The effect on housing searches of blacks may be cumulative: if 27 percent of rental agents discriminate, then a black who visits four rental agents can expect to encounter at least one instance of discrimination 72 percent of the time. Discriminatory treatment of blacks appears to vary regionally and by size of metropolitan area, although precise factors influencing

discriminatory treatment have not been fully explored. Policy implications cannot be acted upon until the data have been further analyzed. However, several observations can be drawn from the findings: (1) efforts to combat racial discrimination have not been completely successful, (2) discriminatory behavior may be quite difficult to detect, and (3) although substantial racial discrimination was observed, blacks were treated no differently from their white teammates in a number of cases. Further findings are included. Tables contain a metropolitan area breakdown of the results. Appendices include excerpts from the Civil Rights Act of 1968, the manual for auditors, and copies of the rental and sales audit report forms.

### **Discrimination Against Chicanos in the Dallas Rental Housing Market: An Experimental Extension of the Housing Market Practices Survey**

Jon Hakken  
1979, 40p, HUD-0000956 \$5.00  
Available from HUD USER

Using the audit technique developed in the Housing Market Practices Survey, this study determines the extent of housing discrimination against Chicanos in the Dallas, Texas, rental housing market. It focuses on three issues: (1) types of discriminatory treatment Chicanos are likely to encounter in the rental housing market;

(2) the extent to which Chicanos encounter various types of discriminatory treatment depending on their skin color; and (3) the extent of discriminatory treatment against Chicanos as compared to that against blacks in the same market. Types of discriminatory treatment measured included providing false or incomplete information about housing availability, offering less favorable terms and lease conditions, withholding lease information, ignoring common courtesies that might facilitate the rental process, and screening apartment seekers' qualifications in different ways. Clear evidence of discrimination was uncovered, particularly against dark-skinned Chicanos. Although the results cannot be generalized nationally, the study does illuminate the usefulness of the audit methodology. Detailed results and study data are included.

### **Guide to Fair Housing Law Enforcement**

George Schermer  
National Committee Against  
Discrimination in Housing, Inc.  
1979, 72p, HUD-0001084 \$5.00  
Available from HUD USER

This guide stresses fair housing practices and enforcement as well as equal opportunity in housing and is intended to broaden the base of active support for fair housing among those who are concerned but have not yet participated in established local groups. It begins with discussions of fair housing law, Federal and state policy, and Federal enforcement history, and concludes that, overall, the enforcement record, despite

notable achievements, is quantitatively poor. To counteract these deficiencies, the guide offers a comprehensive local strategy and an action program, centered on a detailed testing method for ascertaining fairness of housing practices. Fair housing organizations should direct efforts at eliminating all kinds of discrimination along with practices such as racial steering, and should provide wronged persons with assistance necessary to combat unfair practices and obtain remedies. The guide assists these organizations by explaining how to build a constituency, marshal necessary resources, formulate an action strategy to inform the public, encourage minority home-seekers in pursuing housing alternatives, collect valid evidence of unlawful practices, and take legal or administrative action where necessary. The complaint process is also outlined. Appendices provide the HUD Housing Market Practices Survey forms, references, lists of states with fair housing laws, and summaries of private litigation.

## Section III

# Fair Housing Approaches and Demonstrations

Various approaches are being taken to combat discrimination in the housing market. The documents listed in this section describe national programs sponsored by HUD—the Affirmative Fair Housing Marketing Program and the Community Housing Resources Board (CHRB) program

—as well as local demonstrations conducted under HUD auspices. A report on the National Fair Housing Conference, which introduced representatives of fair housing organizations to fund-raising strategies to support their activities, is also included.

### Assessment of HUD's Affirmative Housing Marketing Program

National Capitol Systems, Inc.  
1983, 138p, HUD-0002940 \$5.00  
Available from HUD USER

The Affirmative Fair Housing Marketing Program, conducted with HUD, provides a simple, clear process that encourages developers and managers to plan ahead and to meet their fair housing obligations. The program stems from regulations requiring that private developers and managers of most of HUD's assisted and subsidized housing undertake outreach efforts to households least likely to apply for that housing. Program evaluation data came from interviews with HUD officials at all levels and with project developers and managers, and from reviews of records of 76 housing projects in 5 Area offices. The evaluation focused on rental housing marketed and initially rented between October 1977 and February 1982. The developers and managers generally used newspaper advertising. Area offices varied in the stringency of their reviews of the plans. Just over a third of the plans did not receive initial approval; the Area offices also did not have ready access to information on the status of all the projects and plans. While a quarter of the efforts met or nearly met their goals for occupancy by target groups, one-third fell substantially short or met none of their anticipated goals. However, households from target groups may have chosen not to apply for housing or may not



have qualified financially. Recommendations for improving the implementation of the program, data tables, footnotes, appendices presenting the research design, and a list of 10 references are provided.

### **Baltimore Plan for Affirmative Marketing in Real Estate**

Baltimore Neighborhoods, Inc.  
1983, 35p, PDR-746\*  
Available from HUD USER

This report documents Baltimore's wide-ranging approach to voluntary affirmative marketing efforts in fair housing. Beginning in 1976, with HUD support, the Greater Baltimore Board of Realtors, Inc. and the Real Estate Brokers of Baltimore, Inc. and Baltimore Neighborhoods, Inc., agreed to participate in an innovative experiment in which the crucial element was voluntary cooperation between real estate firms and a local private fair housing organization. This report offers practical insights and advice gleaned from the experience in cooperation among persons involved with fair housing, education, outreach, advertising, monitoring, and research. The principal lesson from the report is that the cooperation leveraged in 1976 continued to exist long after Federal funding had ended. The impact of the Baltimore Plan benefited the real estate industry, the community at large, and the fair housing movement by keeping the issue of open housing before the real estate industry and pressing the industry for increased affirmative marketing efforts. The plan's most significant features were stress on affirmative advertising, extensive orientation and education of real estate brokers and associates, and pursuit of affirmative marketing cooperation.

### **Fair Housing and Funding: A Local Strategy**

Davon Management Company  
1976, 250p, HUD-0003501 \$10.00  
Available from HUD USER

In April 1975, the Department of Housing and Urban Development sponsored a National Fair Housing Conference to provide information to representatives of fair housing organizations on how to seek and gain funding from private and government sources. This manual is based on the concepts presented. It focuses on strategies for citizen action in local government decisionmaking, funding strategies for fair housing groups, funding experiences of exemplary fair housing groups, and the role fair housing organizations can play in ensuring compliance with equal opportunity requirements of pertinent Federal legislation. The manual gives an overview of the development and changing role of fair housing groups, describes how fair housing groups can define goals and objectives and plan a fundraising strategy that reflects the relationship between the goals and the techniques used, and explores how groups can obtain funds from local government sources, other public sources, and the private sector. Each relevant law or program is described separately. A final chapter describes proposal preparation and the organization's responsibility to its funding sources, and explains common criteria used in evaluating proposals. The manual includes four appendices and a list of suggested readings.

### **The Fair Housing Enforcement Demonstration**

National Committee Against  
Discrimination in Housing, Inc.  
1983, 73p, PDR-750\*  
Available from HUD USER

This report documents the demonstration of a formal relationship between HUD and local private fair housing groups to make enforcement of the fair housing laws more effective. The agreement with HUD provided funding for two years and involved nine private, locally based, fair housing groups in Atlanta, Boston, Chicago, Dallas, Detroit, Los Angeles, New York City, northern New Jersey, and Richmond, Va. They received and recorded discrimination complaints, investigated individual complaints, and conducted housing testing studies to uncover discriminatory practices. Among the achievements of the demonstration were the following: more than 5,400 grievances were received and processed by eight of the groups; 1,545 fair housing complaints were recorded; 903 tests were conducted on complaints; and 1,179 complaints were closed, with 25 percent resolved in favor of the complaining party. In addition, more than 30 fair housing studies were completed that produced indications of unlawful discriminatory practices. The principal results of this study activity were to demonstrate that testing can be a highly productive device for identifying and developing hard evidence concerning the more blatant and pervasive forms of unlawful discrimination and that HUD and private fair housing groups can cooperate in promoting more effective fair housing enforcement. Tabular data are provided.

## **Guidebook: Home Mortgage Disclosure Act and Reinvestment Strategies**

National Training and Information Center  
1979, 94p, HUD-0000908 \$5.00  
Available from HUD USER

This guidebook explains how to collect data resulting from the enactment of the Home Mortgage Disclosure Act (HMDA). The HMDA requires federally supervised lending institutions to publicize annually the precise number of mortgage loans they have made, the amount of each of the loans, and the location of the properties receiving the loans. From these facts, community groups and local governments can determine whether or not mortgage credit has been withheld from certain neighborhoods and can analyze local housing markets. The guidebook can help them in negotiating new programs with lenders, challenging lender applications for regulatory approval, and monitoring the progress of reinvestment programs. Key provisions of HMDA and applications of HMDA data are explained, and five examples of applications are included with one or more case studies as illustrations. In addition to HMDA, a number of state and local statutes require the reporting of lender activity; information from these combined sources is termed "disclosure data." The disclosure data application examples cover analyzing local housing markets, negotiating with lenders, challenging lender applications for regulatory approval, and creating and monitoring reinvestment programs. Appendices contain HMDA disclosure data forms and regulations, a list of Federal regulatory HMDA enforcement agencies, and related information. Charts and tabular data are included.

## **A Final Report on the National Community Housing Resource Board Conference, September 28—October 1, 1982**

Associate Consultants, Inc.  
1983, 75p  
Available from Office of Fair Housing and Equal Opportunity, HUD,  
451 Seventh Street S.W.,  
Washington, DC 20410

This report describes major issues associated with HUD's voluntary compliance program to achieve fair housing and is based on an independent contractor's monitoring of the 1982 National Community Housing Resources Board (CHRB) conference. The CHRB is a major element in HUD's efforts to provide program implementation assistance to local housing industry groups that have signed Voluntary Affirmative Marketing Agreements (VAMAs). An introduction outlines the CHRB's history. The report itself describes CHRB organization, patterns of CHRB-realtor cooperation, training

and technical assistance to CHRBs, funding issues, and CHRB effectiveness. In general, CHRBs vary widely in innovative activities, practices, organization, and membership. A key factor in program success is recruiting effective people, notably members of the National Association of Real Estate Brokers and fair housing organizations. Although 40 percent of the real estate boards nationwide had signed VAMAs by October 1982, many realtors are still reluctant to sign, citing client objections and excessive paperwork. Participants favored increased technical assistance in helping new CHRBs get organized, particularly in explaining funding methods, monitoring techniques, and fair housing legislation. While it was not a systematic evaluation, conference discussions indicated that CHRBs had changed attitudes of real estate firms, community organizations, businesses, and local governments and increased community awareness of housing discrimination. Topics for future research on CHRBs are identified. The appendices contain summaries of the conference sessions and a consultant's paper on measuring effectiveness.

## Section IV

# Fair Housing and the Law

The items listed in this section detail the laws related to fair housing and provide guidance on preparing a fair housing lawsuit. One document outlines the legal responsibilities of the real estate

industry and presents each state's real estate licensing laws. The other items are addressed to attorneys, and describe how to develop an effective case under the existing laws.

### Fair Housing and the Real Estate Industry

National Center for Housing Management, Inc.

1975, 93p, HUD-0000004 \$5.00

Available from HUD USER

This handbook on fair housing and real estate law outlines the scope and impact of antidiscrimination measures and the responsibilities of real estate agents vis-a-vis equal housing opportunity legislation. Common questions about housing discrimination are answered. A real estate agent's guide to fair housing prohibitions and requirements begins with general prohibitions and then lists others that apply to specific areas of real estate activity, such as soliciting, advertising, and brokerage services. Next, the relationship of state real estate commissions to fair housing is described from two perspectives: (1) legal analysis of each state licensing law, other relevant state laws, and pertinent rules and regulations or administrative rulings; and (2) a nationwide survey of all real estate commissions in terms of statistics and other information regarding their volume of fair housing complaints, the extent of their authority in dealing with such complaints, and the number and types of actions taken in response to complaints. Finally, some legislative and administrative remedies are discussed, with specific attention to regulations designed to protect consumers and to education initiatives to keep them informed of their rights and the responsibilities of housing market operatives. A sample fair housing rule and fair housing examination questions are appended, along with a general summary of real estate licensing laws.





## **Guide to Practice Open Housing Law**

F. Willis Caruso and Robert Schwemm

1980, 44p, \$11.00 (includes publication listed below)

Available from Leadership Council for Metropolitan Open Communities, 220 South State Street, Chicago, IL 60604

Based on the Council's experience in more than 500 housing discrimination cases, this guide is designed to inform attorneys about the elements of fair housing cases for a private client and the methods and procedures they should use. Topics covered include how a case develops, client demographics, investigation, settlements, discovery, damages, and the Federal Housing Discrimination Law. Citations support the discussion; the cases are listed in an index. An appendix provides the texts of the Federal Fair Housing statutes. The guide is supplemented by a separate volume of attorney forms, described below.

## **Guide to Practice Open Housing Law—Attorney Forms**

1980, 48p

Available from Leadership Council for Metropolitan Open Communities, 220 South State Street, Chicago, IL 60604

A companion volume to the *Guide to Practice Open Housing Law*, this book consists of the following forms: Initial Interview Questionnaire, Demographic Sheet, Complaint (rental), Complaint (steering), Motion for Temporary Restraining Order—Preliminary Injunction (rental), Sample Affidavit, Notice of Motion, Affidavit of Service—Certificate of Service, Memorandum of Law in Support of Plaintiffs' Motion for Temporary Restraining Order and Preliminary In-

junction, Preliminary Injunction—Temporary Restraining Order, Plaintiffs' Motion for Consolidation of the Trial on the Merits with the Preliminary Injunction Hearing, Plaintiffs' Interrogatories and Requests for Production of Documents, Court Decisions Ordering Discovery, Notice of Deposition, Settlement Agreement, and Final Agreed Order.

## **New Initiatives in Fair Housing—A Case Study on a Class Action Suit**

Fair Housing Council of Bergen County

1979, 68p

Available from Fair Housing Council of Bergen County, 191 Main Street, Hackensack, NJ 07601

In this report, a private fair housing organization (PFHO) describes how to gather and evaluate evidence related to racial steering by brokers and real estate listing services, prior to filing a class action lawsuit. There are three major parts. Part I is an introduction to the PFHO, to the situation in Bergen County, and to the effects of racial steering on the housing market. Part II, Documentation of Evidence, addresses using an auditing program to uncover steering practices, investigating the real estate industry, checking public records, contacting residents who have recently moved into a community, keeping records, and designing and evaluating comprehensive investigation techniques. Part III, Legal Analysis, describes how to assess the strength of the evidence gathered, and suggests a legal strategy. The report also assesses the merits of class action litigation, and provides citations to support explanations of legal issues. Five appendices are included.

## **Title VIII Legal Procedure Manual**

National Bar Association

1978, 90p, HUD-0003499 \$5.00

Available from HUD USER

This manual provides practitioners with the materials used in five Fair Housing Litigation Seminars presented in 1976 by the National Bar Association under contract to the Department of Housing and Urban Development. The seminars were held to train attorneys in the rapidly changing and expanding field of fair housing law. The manual addresses how the fair housing law was developed, Federal enforcement roles, the developing role of the private attorney, investigations, pre-trial discovery, settlements, trials, and fair housing case law. Strategies that are effective in winning fair housing cases are suggested throughout. The manual provides three appendices: attorney's forms, a court cases-reference matrix, and a listing of HUD Regional Offices. A case index is included.

## FAIR HOUSING AGENCIES AND ORGANIZATIONS

---

The following selected list of organizations represents agencies and groups actively involved in fair housing issues:

U.S. Civil Rights Commission  
1121 Vermont Avenue, N.W.  
Washington, DC 20005

Citizens Commission on Civil Rights  
Center for National Policy Review  
Catholic University  
Washington, DC 20004

National Committee Against Discrimination in Housing  
733 15th Street, N.W.,  
Room 1026  
Washington, DC 20005

Leadership Council for Metropolitan Open Communities  
220 S. State Street  
Chicago, IL 60604

Baltimore Neighborhoods  
319 E. 25th Street  
Baltimore, MD 21218

Suburban Maryland Fair Housing Center  
9601 Cedar Lane  
Bethesda, MD 20014

Fair Housing Center  
2230 Witherell  
Suite 601  
Detroit, MI 48201

Fair Housing Council of Bergen County  
191 Main Street  
Hackensack, NJ 07601

South Suburban Housing Center  
40 Park Forest Plaza  
Suite 4 and 5  
Park Forest, IL 60466

Westside Fair Housing Council  
10835 Santa Monica Blvd.  
Suite 203  
Los Angeles, CA 90025

Metropolitan Washington Planning and Housing Association  
1420 New York Avenue, N.W.  
Suite 300  
Washington, DC 20005

Metro Fair Housing Service  
1879 Columbia Drive  
Decatur, GA 30032

# ORDER FORM

Title	Quantity	Price	Doc. Number
<b>Section I—The Extent of Discrimination</b>			
The Status of Research into Racial Discrimination and Segregation in American Housing Markets: A Research Agenda for the Department of Housing and Urban Development	_____	\$ 5.00	HUD-0003500
Barriers to Equal Opportunity in Rural Housing Markets. Volume I: Analysis and Findings	_____	\$ 5.00	HUD-0050012
Barriers to Equal Opportunity in Rural Housing Markets. Volume II: Case Studies—Sites in California, Louisiana, Maryland, Pennsylvania, and Texas	_____	\$10.00	HUD-0050013
Barriers to Equal Opportunity in Rural Housing Markets. Volume III: Case Studies—Sites in Arkansas, Georgia, New Mexico, North Carolina, South Dakota, and Tennessee	_____	\$10.00	HUD-0050014
Barriers to Equal Opportunity in Rural Housing Markets. Volume IV: Technical Appendices	_____	\$ 5.00	HUD-0050015
How Restrictive Rental Practices Affect Families with Children	_____	\$ 5.00	HUD-0001624
Measuring Restrictive Rental Practices Affecting Families with Children: A National Survey	_____	\$ 5.00	HUD-0001627
Family and Housing Markets: Obstacles to Locating Suitable Housing	_____	\$ 5.00	HUD-0050709
Redlining and Disinvestment as a Discriminatory Practice in Residential Mortgage Loans	_____	\$10.00	HUD-0002232
Equal Credit Opportunity Accessibility to Mortgage Funds by Women and by Minorities. Volume I	_____	\$10.00	HUD-0050711
Equal Credit Opportunity Accessibility to Mortgage Funds by Women and by Minorities. Volume II	_____	\$10.00	HUD-0050712
Women in the Mortgage Market: Statistical Methods and Tables for Use in Appraising the Stability of Women's Incomes	_____	\$ 5.00	HUD-0000060
Interjurisdictional Mobility and Fair Housing in the Section 8 Existing Housing Program and in a Housing Voucher Program	_____	\$ 5.00	HUD-0002439
<b>Section II—The Fair Housing Test Audit</b>			
Recent Evidence on Discrimination in Housing	_____	*	PDR-786*
Measuring Racial Discrimination in American Housing Markets: The Housing Market Practices Survey	_____	\$10.00	HUD-0000835
Discrimination Against Chicanos in the Dallas Rental Housing Market	_____	\$ 5.00	HUD-0000956
Guide to Fair Housing Law Enforcement	_____	\$ 5.00	HUD-0001084

Title	Quantity	Price	Doc. Number
-------	----------	-------	-------------

**Section III—Fair Housing Approaches and Demonstrations**

Assessment of HUD's Affirmative Housing Market Program	_____	\$ 5.00	HUD-0002940
Baltimore Plan for Affirmative Marketing in Real Estate	_____	*	PDR-746*
Fair Housing and Funding: A Local Strategy	_____	\$10.00	HUD-0003501
The Fair Housing Enforcement Demonstration	_____	*	PDR-750*
Guidebook: Home Mortgage Disclosure Act and Reinvestment Strategies	_____	\$ 5.00	HUD-0000908

**Section IV—Fair Housing and the Law**

Fair Housing and the Real Estate Industry	_____	\$ 5.00	HUD-0000004
Title VIII Legal Procedure Manual	_____	\$ 5.00	HUD-0003499

TOTAL CHARGES for Documents with Handling Charge (see below) ..... \$ \_\_\_\_\_

TOTAL CHARGES for Documents without Handling Charge ..... \$ \_\_\_\_\_

TOTAL DUE HUD USER ..... \$ \_\_\_\_\_

All orders must be prepaid. Please indicate method of payment.

Check or money order (enclosed)

PAYABLE TO HUD USER

Charge card:

MasterCard

Visa

# \_\_\_\_\_ Expiration date \_\_\_\_\_

Government Purchase order only (enclosed) # \_\_\_\_\_

PLEASE FILL IN YOUR NAME AND ADDRESS BELOW AND MAIL THIS ENTIRE LIST, TOGETHER WITH PAYMENT, TO:

HUD USER  
P.O. Box 280  
Germantown, MD 20874-0280

NAME \_\_\_\_\_

PHONE NO. (\_\_\_\_\_) \_\_\_\_\_

STREET ADDRESS \_\_\_\_\_

CITY, STATE & ZIP \_\_\_\_\_

* DOCUMENT HANDLING CHARGES	
1-2 documents \$ 5.00	5-7 documents \$12.00
3-4 documents \$ 7.00	8-10 documents \$15.00
\$2.00 per document over 10	

727  
1325  
(616)  
S25  
C2

DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT

JUL 18 1984

LIBRARY  
WASHINGTON, D.C. 20410

### EVALUATION FORM

The Selected Reference Guide on Fair Housing contains a listing of publications and abstracts about fair housing as well as a selected list of fair housing organizations. To help us

in preparing future information products, please let us know whether you found the format as well as the content of the Reference Guide useful, by completing this questionnaire.

Please detach along the dotted line and return to HUD USER, using the mailer on the reverse of this page.

- 
1. Did the Reference Guide cover areas of interest to you?  yes  no
  2. Have you ordered any of the publications listed?  yes  no
  3. Please rate the Reference Guide design: format, readability, typeface, etc.  Good  Satisfactory  Poor (suggested improvements)
- 

4. Please rate the adequacy of the information in the abstracts:
    - Amount of information adequate
    - Would have preferred more details
    - Would have preferred fewer details
    - Would have liked to see other kinds of information (please specify):
- 

5. Do you have suggestions for topics for future HUD USER information products?
- 

Thank you for your assistance in evaluating this Reference Guide.

728.1  
:325  
(016)  
S25  
c.2

DEPARTMENT OF HOUSING  
AND URBAN DEVELOPMENT

JUL 18 1984

LIBRARY  
WASHINGTON, D.C. 20410

728.1 :325 (016) S25 c.2

A Selected reference guide  
to fair housins

U.S. Department of Housing and Urban Development

451 Seventh Street, S.W.  
Washington, D.C. 20410

Official Business  
Penalty for Private Use, \$300

Postage and Fees Paid  
U.S. Department of Housing  
and Urban Development  
HUD-401

