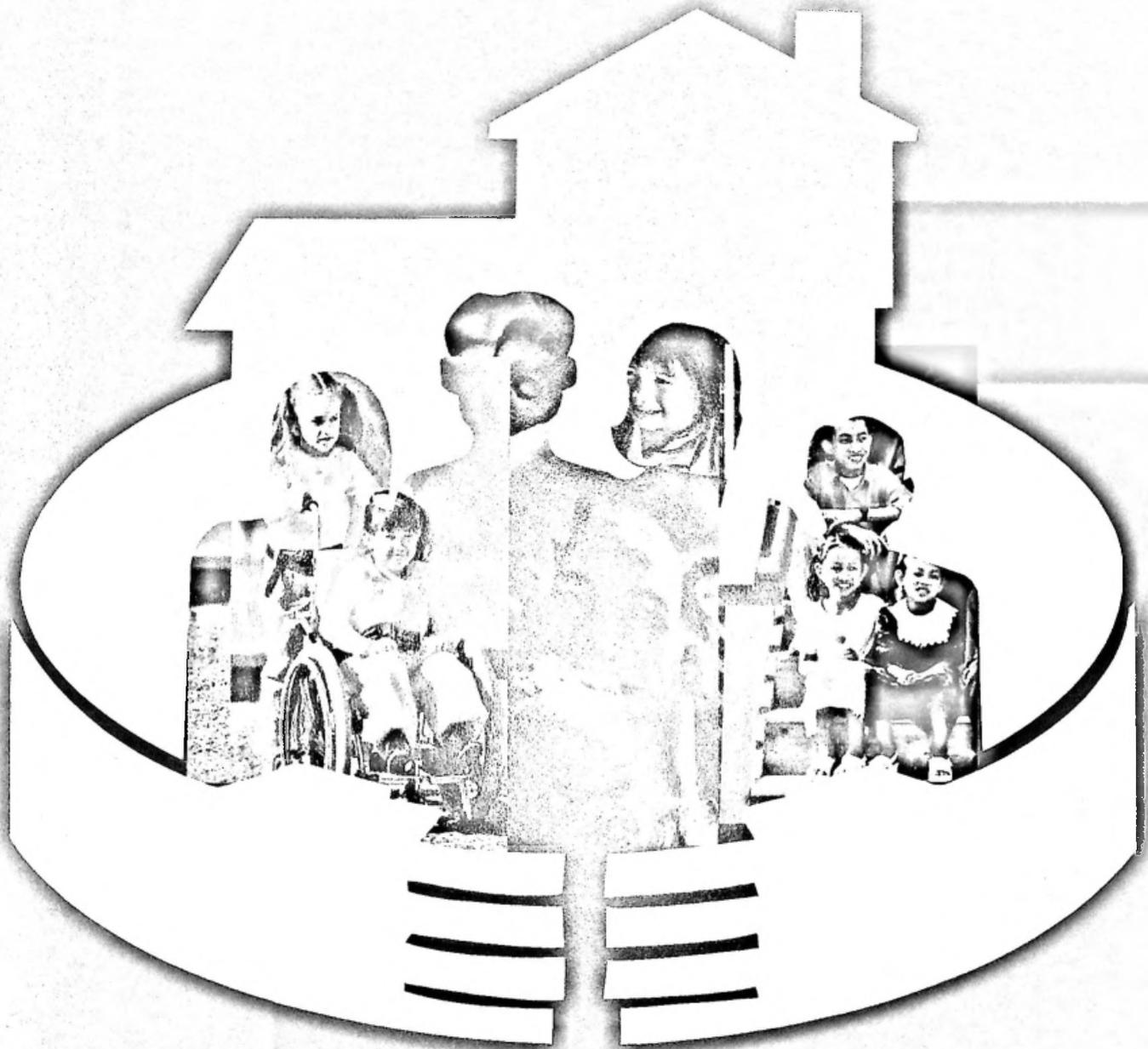


The State of Fair Housing

FY 2003 Annual Report to Congress on Fair Housing



The Office of the Assistant Secretary for Fair Housing and Equal Opportunity







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

THE SECRETARY

April 5, 2005

To the Congress of the United States:

Enclosed is the Department of Housing and Urban Development's fiscal year 2003 Annual Report on the State of Fair Housing in America. This report has been prepared in accordance with Sections 808(e)(2) and (6) of the Fair Housing Act and Section 561(j) of the Housing and Community Development Act of 1987.

The Department will continue to live up to the public's trust, operate its programs efficiently, and guarantee equal housing opportunity for all.

Sincerely,

A handwritten signature in black ink that reads "Alphonso Jackson". The signature is written in a cursive style with a long horizontal line extending to the right.

Alphonso Jackson

THE UNIVERSITY OF CHICAGO
DEPARTMENT OF CHEMISTRY

RESEARCH REPORT
ON THE
STRUCTURE OF THE
CRYSTALLINE PHASE OF
POLYETHYLENE

BY
J. D. BOND AND R. W. LAMM

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ABOUT THIS REPORT

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

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

This report provides information on the foregoing activities for the period beginning October 1, 2002, and ending September 30, 2003.

CHAPTER 1 THE STATE OF FAIR HOUSING

The Fair Housing Act requires that HUD report annually on the “nature and extent of progress made nationally in eliminating discriminatory housing practices and furthering the purposes of the Fair Housing Act.”

To assess the level of housing discrimination in America, HUD periodically conducts studies that measure discrimination in residential sales, rental, and mortgage transactions; examines the fair housing complaints that HUD, and state and local governments receive; and evaluates the results of compliance reviews of HUD-funded programs. This information is used to guide education and outreach efforts, refine enforcement procedures, and inform future research.

In FY 2003, HUD released the first two phases of its Housing Discrimination Study 2000 (HDS 2000). The first phase compared the treatment of blacks and Hispanics, who were searching for housing, with the treatment of similarly situated whites, who were looking for the same housing.

Phase I showed that from 1989 to 2000 there was an overall decrease in housing discrimination faced by blacks and Hispanics. The study found that white homebuyers were consistently favored over black homebuyers in 17 percent of transactions, a decrease of 12 percentage points since 1989. Among Hispanic homebuyers, the frequency of whites being consistently favored over them decreased by 7 percentage points to 20 percent. In the rental market, whites were consistently favored over blacks in 22 percent of transactions, a 6 percentage point decrease in such favoritism. However, when compared to Hispanic renters, whites were consistently favored 25 percent of the time, the same rate of discrimination as in 1989.

The second phase of the study compared the experience of an Asian American or Pacific Islander with the treatment of a similarly situated white. The study found that in the rental market, whites were consistently favored over Asians and Pacific Islanders in 22 percent of transactions, about the same rate that whites were favored over blacks and Hispanics. Whites were consistently favored over Asians and Pacific Islanders in 20 percent of homebuying transactions.

In addition to estimating the level of housing discrimination, these studies demonstrate how housing discrimination can easily go undetected. To test for discrimination, testers, who were matched on every characteristic but race and ethnicity, showed an interest in the same advertised housing unit and independently recorded their experiences. Disparities in treatment between testers of different races and ethnicities were often revealed only after analysts compared the results of the tests.

Although we cannot measure to what extent discrimination goes unreported, it is clear that underreporting accounts for part of the gap between the number of housing discrimination complaints and the frequency with which blacks, Hispanics, Asians, and Pacific Islanders experience adverse treatment. Previous HUD studies found factors that contributed to the underreporting of housing discrimination included a lack of awareness of how to file a complaint and a feeling that nothing would come of reporting it. Considering this when looking at the

following complaint numbers will lead to a better understanding of the prevalence of housing discrimination.

In FY 2003, HUD and its partners in the Fair Housing Assistance Program (FHAP) closed 8,531 housing discrimination investigations and obtained \$14,462,810 in monetary relief in addition to other relief such as recovered housing opportunities. In FY 2003, the most common bases of housing discrimination in the complaints reported to HUD and FHAP agencies were race (40 percent) and disability (39 percent). Complaints most often alleged discrimination in the terms and conditions of a housing transaction (55 percent), discriminatory refusal to rent (23 percent), and refusal to make a reasonable accommodation (17 percent).

FHAP agencies are certified state and local government agencies that enforce state or local fair housing laws that are substantially equivalent to the federal Fair Housing Act. Fair housing laws are considered substantially equivalent if they provide the same rights and remedies as specific provisions of the federal Fair Housing Act. In FY 2003, the Arkansas Fair Housing Commission and the Lancaster County (Pennsylvania) Human Relations Commission joined FHAP, bringing the number of FHAP agencies to 98.

Through the Fair Housing Initiatives Program (FHIP), HUD works with private and public organizations to conduct a range of fair housing education and enforcement activities. During FY 2003, HUD awarded 121 FHIP grants totaling \$17.6 million. Some recipients conducted enforcement activities such as complaint intake, referral services, and testing for discrimination in sales, rentals, and lending. Other FHIP recipients provided fair housing education and outreach to underserved populations such as recent immigrants, persons with limited English proficiency (LEP), migrant farm workers, residents of the colonias, and persons with disabilities.

HUD continued to ensure that its programs were administered in a nondiscriminatory manner by completing 716 civil rights investigations of HUD-funded agencies. In addition, HUD completed 128 compliance reviews of HUD-funded organizations or activities and signed 54 voluntary compliance agreements (VCAs) with HUD recipients. These agreements created affordable accessible housing for persons with disabilities and helped ensure that HUD-funded housing and housing-related activities are available on a nondiscriminatory basis.

The following sections in this chapter detail these and other significant FY 2003 activities that furthered HUD's goal of ensuring equal opportunity in housing.

Fair Housing Research

HOUSING DISCRIMINATION STUDY (HDS) PHASE I – BLACKS AND HISPANICS

In November 2002, HUD released "Discrimination in Metropolitan Housing Markets: National Results from Phase I of HDS 2000." This is the third and most rigorous nationwide study sponsored by HUD to measure the amount of discrimination faced by black and Hispanic home seekers. Previous studies were conducted in 1977 and 1989.

The results of Phase I were based on 4,600 paired tests conducted in 20 metropolitan areas nationwide. The paired tests matched two individuals, one white and one black or Hispanic, and assigned them similar education, employment, financial, and family characteristics. These individual testers inquired about the same advertised housing units within a short time of each other and independently recorded their experience. Analysts then compared those experiences to

determine if one tester was consistently favored over another tester on a number of different treatment variables.

The results showed that white homebuyers were consistently favored over black homebuyers 17 percent of the time, a decrease from 29 percent in 1989. Hispanic homebuyers experienced a similar decline, with the frequency of whites being consistently favored over Hispanics decreasing from 27 percent in 1989 to 20 percent in 2000. In the rental market, the rate at which whites were consistently favored over blacks declined from 26 percent in 1989 to 22 percent in 2000, but for Hispanics this rate remained the same at approximately 25 percent. Most of the metropolitan areas examined had housing discrimination levels at or near the national average.

The study divided the transaction into components to identify particular areas of concern. For example, black renters were more likely to be told that an advertised unit was not available, to be denied an opportunity to inspect a unit, and to be shown fewer units than white renters. In addition to Hispanic renters experiencing less favorable treatment in these areas, Hispanics were also less likely to receive encouragement from rental agents.

When buying a home, a black customer was less likely to be able to inspect an advertised unit, less likely to receive encouragement from the real estate agent, less likely to receive mortgage-financing information from the real estate agent, and more likely to be steered toward neighborhoods with fewer white residents. A Hispanic homebuyer was more likely to be steered to neighborhoods with fewer white residents and was less likely to receive mortgage-financing information.

HOUSING DISCRIMINATION STUDY (HDS) PHASE II - ASIANS AND PACIFIC ISLANDERS

In June 2003, HUD issued its first national estimates of discrimination against Asians and Pacific Islanders in the residential rental and sales markets.

"Discrimination in Metropolitan Housing Markets: Phase II—Asians and Pacific Islanders" examined 889 paired tests conducted in 11 metropolitan areas. The study found that white renters were consistently favored over Asian and Pacific Islander renters 22 percent of the time. When comparing prospective homebuyers, whites were consistently favored over Asians and Pacific Islanders 20 percent of the time.

Asian and Pacific Islander homebuyers experienced discrimination in four specific areas: housing availability, inspections, financing assistance, and agent encouragement. In particular, Asian and Pacific Islander testers were significantly less likely than their white counterparts to be told about similar for-sale units or to have a chance to inspect the advertised unit or a similar unit. Asian and Pacific Islander homebuyers were also less likely than their white counterparts to be offered help with financing and to be told that they needed to be pre-qualified to purchase a home.

New Fair Housing Initiatives

FOLLOW-UP ON THE RESULTS OF HUD HOUSING DISCRIMINATION STUDIES

HUD awarded a \$1 million contract to conduct further tests of specific housing providers that HDS 2000 identified as engaging in discrimination. HUD will review those tests and take enforcement action when it finds evidence of discrimination. HUD has also awarded a \$500,000 contract to

conduct enforcement testing in geographic areas where HDS 2000 indicated discrimination was particularly acute.

FAIR HOUSING EDUCATION AND OUTREACH

Fair Housing Advertising Campaign

In April 2003, HUD premiered its new multimedia campaign designed to raise public awareness of federal laws that prohibit housing discrimination and encourage individuals who experience discrimination to report it. The advertisements, which were produced in English and Spanish, depict housing discrimination against persons of different races and national origins, families with children, and those with disabilities.

The advertisements include HUD's toll-free hotline and encourage persons who feel they have experienced or witnessed unlawful housing discrimination to report it.

Memorandum of Understanding with Hispanic Media

In September 2003, HUD signed a memorandum of understanding (MOU) with the National Multi Housing Council, the National Apartment Association, the National Association of Hispanic Real Estate Professionals, and the Hispanic Radio Network to work together to address discrimination against Hispanics in the rental housing market and promote more rental housing opportunities for Hispanics.

To meet this goal, the organizations agreed to create innovative education programs to increase understanding in the Hispanic community about fair housing rights, the rental housing application process, and landlord/tenant rights and responsibilities. The organizations work together to provide fair housing training to rental-industry professionals who work with the Hispanic community. They also work with real estate and Hispanic community marketing experts to identify, publish, and disseminate industry best practices for creating rental-housing opportunities for Hispanics. The groups agreed to develop Spanish language programming to increase awareness of available apartments and rental industry employment opportunities.

ACCESSIBILITY FOR PEOPLE WITH DISABILITIES

In January 2003, HUD launched Fair Housing Accessibility FIRST (Fair Housing Instruction, Resources, Support and Technical Guidance). The FIRST program provides training and technical guidance on the accessibility requirements of the Fair Housing Act as well as information on related laws, enforcement issues, and the rights of persons with disabilities. The program is geared to a broad audience including builders, owners, architects, property managers, developers, recipients of HUD funds, persons with disabilities, real estate agents, fair housing enforcement professionals, attorneys, and organizations representing people with disabilities.

The FIRST program consists of training events, a website (www.fairhousingfirst.org), and a technical guidance hotline (1-888-341-7781). From January 2003 through the end of October 2003, the program trained over 1,600 individuals at 29 events nationwide and sustained a rate of 95 percent attendee satisfaction with the training materials and instructors. During this period, the website received over 18,000 distinct hits and the hotline handled more than 1,500 inquiries.

INCREASING MINORITY HOMEOWNERSHIP

Memorandum of Understanding with Real Estate Associations

In April 2003, HUD signed a memorandum of understanding (MOU) with representatives from the National Association of Realtors (NAR), the National Association of Real Estate Brokers (NAREB), the National Association of Hispanic Real Estate Professionals (NAHREP), and the National Association of Asian American Real Estate Professionals (NAAAREP) to work together to increase minority homeownership and address housing discrimination.

As part of the MOU, the real estate associations provide fair housing training for their members and partner with HUD and private fair housing organizations to distribute fair housing information to minority communities. HUD created an office of education and outreach that will assist in this effort. Additionally, HUD and NAREB are using down payment assistance programs to help more low-income families—especially minority and immigrant families—become homeowners.

PREDATORY LENDING EDUCATION AND ENFORCEMENT

In FY 2003, HUD awarded a \$600,000 contract to conduct enforcement testing, education, and outreach in geographic areas where Home Mortgage Disclosure Act data and other sources suggest lenders may be engaging in systemic or predatory lending practices.

ADDRESSING POST-SEPTEMBER 11, 2001, NATIONAL ORIGIN DISCRIMINATION

Guidance on National Origin Discrimination

In January 2003, HUD issued guidance addressing post-September 11, 2001, national origin discrimination in response to numerous inquiries from fair housing advocates, housing industry groups, and other agencies. After the issuance of a general FBI warning of possible terrorist activity in apartment buildings, many landlords and property managers began to implement new security measures but wanted to make sure their efforts did not infringe on the fair housing rights of current or potential residents.

The guidance outlined the requirements of the Fair Housing Act. It emphasized that all new rules and procedures must be carried out in a nondiscriminatory manner and explained how alleged victims of housing discrimination could file a complaint. The guidance also addressed some of the most common concerns expressed by landlords and property managers, such as whether one can screen applicants based on citizenship. HUD posted the guidance on its website and distributed it to several fair housing and housing industry groups.

Contract to Address Post-September 11, 2001, National Origin Discrimination

In response to concerns of increased discrimination since September 11, 2001, against persons who are, or are perceived to be, Muslim or of Middle Eastern descent, HUD awarded a \$495,000 contract to conduct enforcement testing, education, and outreach. If HUD finds evidence of discrimination, HUD will use these results to initiate enforcement proceedings under the Fair Housing Act.

FAIR HOUSING IN THE COLONIAS

In FY 2003, HUD awarded a \$400,000 contract to conduct fact-finding, education, and outreach in the southwest border regions of California, Arizona, New Mexico, and Texas, known as the colonias, to determine alleged violations of federal fair housing laws. Residents of the colonias often live in unsafe and unsanitary conditions and are frequently victims of unscrupulous real estate practices.

FAIR HOUSING ASSISTANCE PROGRAM (FHAP) ADVANCEMENTS

New Substantially-Equivalent Agencies

In FY 2003, HUD funded the State of Arkansas and Lancaster County, Pennsylvania, as Fair Housing Assistance Program (FHAP) jurisdictions, bringing the number of FHAP agencies to 98.

In order to become a FHAP agency, a state or locality must enact a law that provides rights, procedures, remedies, and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. To ensure this process is done correctly, HUD provides technical assistance and legal analysis to assist in the drafting of their state or local fair housing laws. Through FHAP, HUD reimburses states or localities for investigations under state or local laws that are substantially equivalent to the federal Fair Housing Act.

New FHAP Performance Standards

In FY 2003, HUD developed a performance-based compensation system for FHAP agencies called the "Standards for Timeliness." These standards, to be implemented in FY 2004, outlined the amount of compensation an agency will receive for processing a complaint based on the type of complaint, the type of closure, and the number of days it took to process.

The standards also outlined other factors HUD will consider when determining the payment amount and listed circumstances when HUD may authorize 100 percent reimbursement, regardless of the number of days that the FHAP agency took to investigate the complaint.

FHAP Attorney Training

In March 2003, HUD held its first training exclusively geared toward attorneys of FHAP agencies. Approximately 170 FHAP attorneys attended the training. Experienced fair housing litigators from FHAP agencies, HUD, the Department of Justice, and the private bar provided the training, which addressed issues unique to state and local government fair housing lawyers.

TRAINING AND GUIDANCE FOR HUD PROGRAMS

Guidance on the Collection of Racial and Ethnic Data for HUD-Funded Programs

In April 2003, HUD published guidance for HUD-funded programs on collecting and reporting race and ethnicity data in accordance with OMB standards. The guidance included a template for reporting the aggregate information and instructions on how to report multiple race categories that were not included in the template.

FHEO and Office of Multifamily Housing Civil Rights Front-End and Limited Monitoring Reviews

In July 2003, HUD issued revisions to checklists for Civil Rights Front-End and Limited Monitoring Reviews. The checklist for the Front-End review is used to assess the Affirmative Fair Housing Marketing Plans of privately operated, assisted, and insured projects. The on-site Limited Monitoring Review checklist is used to assess whether owners or agents have complied with the Affirmative Fair Housing Marketing Plan, tenant selection and waiting list procedures, and requirements for persons with disabilities. It also helps to determine whether residents are concentrated in certain projects or sections of a project in breach of the Fair Housing Act.

Revised Public Housing Occupancy Guidebook and Multifamily Housing Occupancy Handbook

In June 2003, HUD issued revisions to the Civil Rights and Nondiscrimination Requirements chapters in the Public Housing Occupancy Guidebook and Multifamily Housing Occupancy Handbook. These chapters outlined the fair housing and nondiscrimination requirements in HUD-funded housing.

CHAPTER 2 OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY

The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to create equal housing opportunities for all persons living in America by administering laws that prohibit discrimination in housing on the basis of race, color, religion, sex, national origin, age, disability, or familial status.

FHEO carries out its mission by enforcing federal fair housing laws, training housing professionals, and educating the general public about fair housing rights and responsibilities. FHEO receives, investigates, and conciliates fair housing complaints, monitors HUD programs for compliance with fair housing laws, and works with other federal agencies, state and local governments, and private organizations to promote fair housing.

Laws enforced by FHEO:

- Title VI of the Civil Rights Act of 1964, as amended, which prohibits discrimination based on race, color, or national origin in programs and activities receiving federal financial assistance;
- Title VIII of the Civil Rights Act of 1968, widely known as the Fair Housing Act, as amended, which prohibits discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, or disability;
- Section 504 of the Rehabilitation Act of 1973, as amended, which prohibits discrimination based on disability in any program or activity receiving federal financial assistance;
- Section 3 of the Housing and Urban Development Act of 1968, which requires that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns that provide economic opportunities to low- and very low-income persons;
- Section 109 of the Housing and Community Development Act of 1974, as amended, which prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs and activities receiving financial assistance from HUD programs including the Community Development Block Grant Program, Urban Development Action Grants, Economic Development Action Grants, Special Purpose Grants, and the Section 108 Loan Guarantee Program;
- The Architectural Barriers Act of 1968, which requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and usable by persons with disabilities;
- Title II of the Americans with Disabilities Act of 1990, which prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities;

- The Age Discrimination Act of 1975, which prohibits discrimination based on age in programs or activities receiving federal financial assistance;
- Title IX of the Education Amendments Act of 1972, which prohibits discrimination based on sex in education programs or activities that receive federal financial assistance; and
- Executive Orders 11063, 12898, and 13166.

Duties of FHEO in ensuring equal opportunity in housing and HUD programs:

- Receives, investigates, and conciliates complaints of discrimination involving housing sales, rental, advertising, mortgage lending, property insurance, multifamily design and construction, community development, and environmental justice;
- Manages the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiatives Program (FHIP), which allow HUD to partner with state and local governments and private organizations to carry out fair housing enforcement, education, and outreach activities;
- Monitors HUD programs and activities for compliance with federal fair housing and civil rights laws and to ensure that federal housing policies affirmatively further fair housing;
- Reviews and comments during departmental clearances of proposed rules, handbooks, legislation, reports, and notices of funding availability as they relate to fair housing and civil rights-related program requirements;
- Establishes fair housing and civil rights requirements and fair housing policy;
- Investigates complaints, performs compliance reviews, and provides technical assistance to help local housing authorities, multifamily housing developers, and community development agencies meet their obligations to promote economic opportunity for low- and very low-income persons;
- Monitors the government-sponsored enterprises, Fannie Mae and Freddie Mac, for compliance with the Fair Housing Act and the fair housing provisions and housing goals of the Federal Housing Enterprises Financial Safety and Soundness Act;
- Works with other government agencies on fair housing issues, such as predatory lending, lending discrimination, and environmental justice issues; and
- Works with private industry groups to promote voluntary compliance with fair housing requirements.

FHEO STAFFING AND BUDGET

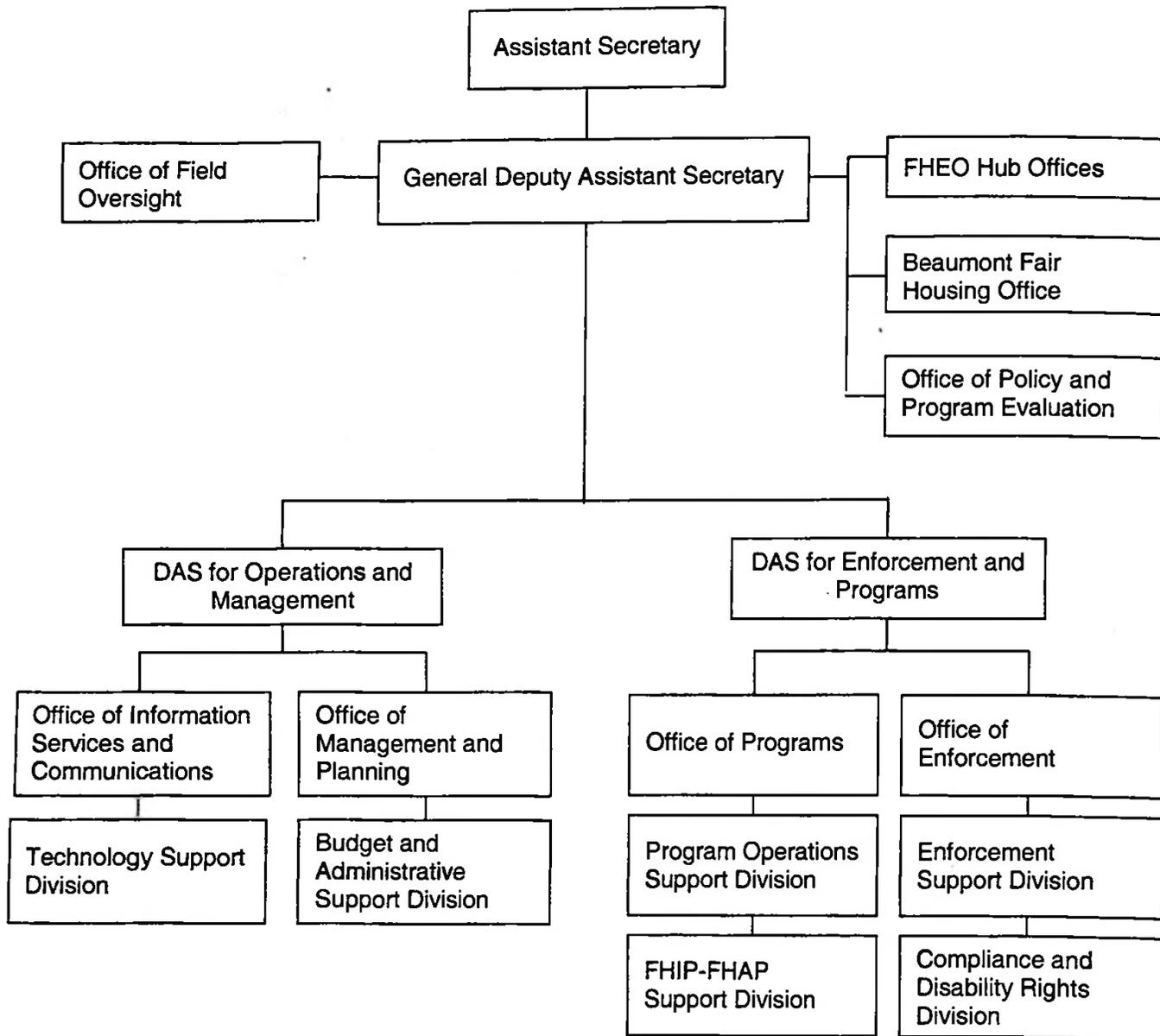
Table 2.1 HUD/FHEO Staffing (FY 2003)

Location	Number of Employees
HUD/FHEO Field Staff	589
HUD/FHEO Headquarters Staff	155
HUD/FHEO All Staff	744

Table 2.2 HUD Fair Housing Funding (FY 2003)

Program	Congressional Allocations
HUD/FHEO	\$65,747,911
HUD/FHAP	\$25,482,000
HUD/FHIP	\$20,118,375

Chart 2.1 FHEO's FY 2003 Organizational Chart



CHAPTER 3 HUD ENFORCEMENT OF THE FAIR HOUSING ACT

HUD'S INVESTIGATION OF TITLE VIII FAIR HOUSING COMPLAINTS

Congress charged HUD with enforcing the Fair Housing Act and its implementing regulations. The Fair Housing Act prohibits discrimination based on race, color, religion, national origin, sex, disability, or familial status in virtually all housing-related transactions. It covers public, assisted, and most private housing with very few exceptions. The Fair Housing Act and its implementing regulations require HUD to investigate, attempt to conciliate, and if necessary, adjudicate complaints of discrimination involving home sales, rentals, advertising, mortgage lending, property insurance, community development, and environmental justice.

People who believe they have experienced discrimination can file a complaint with a HUD regional office in person, by mail or telephone, or via the Internet. A HUD intake analyst then determines if the complaint meets minimal jurisdictional standards. For example, an intake analyst screens out complaints alleging discrimination that occurred more than one year before the initial date of contact, because all fair housing complaints must be filed within one year after the alleged violation (or the last act of a continuing violation).

At no cost to the complainant, HUD fully investigates a complaint to determine if there is reasonable cause to believe that the Fair Housing Act was violated. Throughout the investigation, HUD works with all parties to resolve the case through conciliation, but if conciliation is unsuccessful, HUD continues investigating the complaint.

If HUD finds no reasonable cause to believe that the Fair Housing Act was violated, the complaint is dismissed, although the complainant retains the right to pursue the matter through private litigation. If HUD finds reasonable cause to believe that the Fair Housing Act was violated, it issues a charge of discrimination, and then the parties may choose to pursue the matter before a HUD Administrative Law Judge (ALJ) or in a U.S. district court. If the case goes before an ALJ, HUD represents the government, bringing the case on behalf of the aggrieved person. If either party elects federal district court, the U.S. Department of Justice (DOJ) represents the government while bringing the case on behalf of the aggrieved person.

This chapter examines the characteristics of fair housing complaints filed with HUD and the investigation of those complaints. In FY 2003, this accounted for a little more than one-third of complaints within HUD's jurisdiction. Two-thirds of the fair housing complaints are investigated by substantially equivalent state and local agencies in HUD's Fair Housing Assistance Program (FHAP). See chapter 4 for analysis of complaints filed with FHAP agencies.

COMPLAINTS FILED

Volume of Complaints Filed

Chart 3.1 Complaints Filed with HUD (FY 1990–FY 2003)

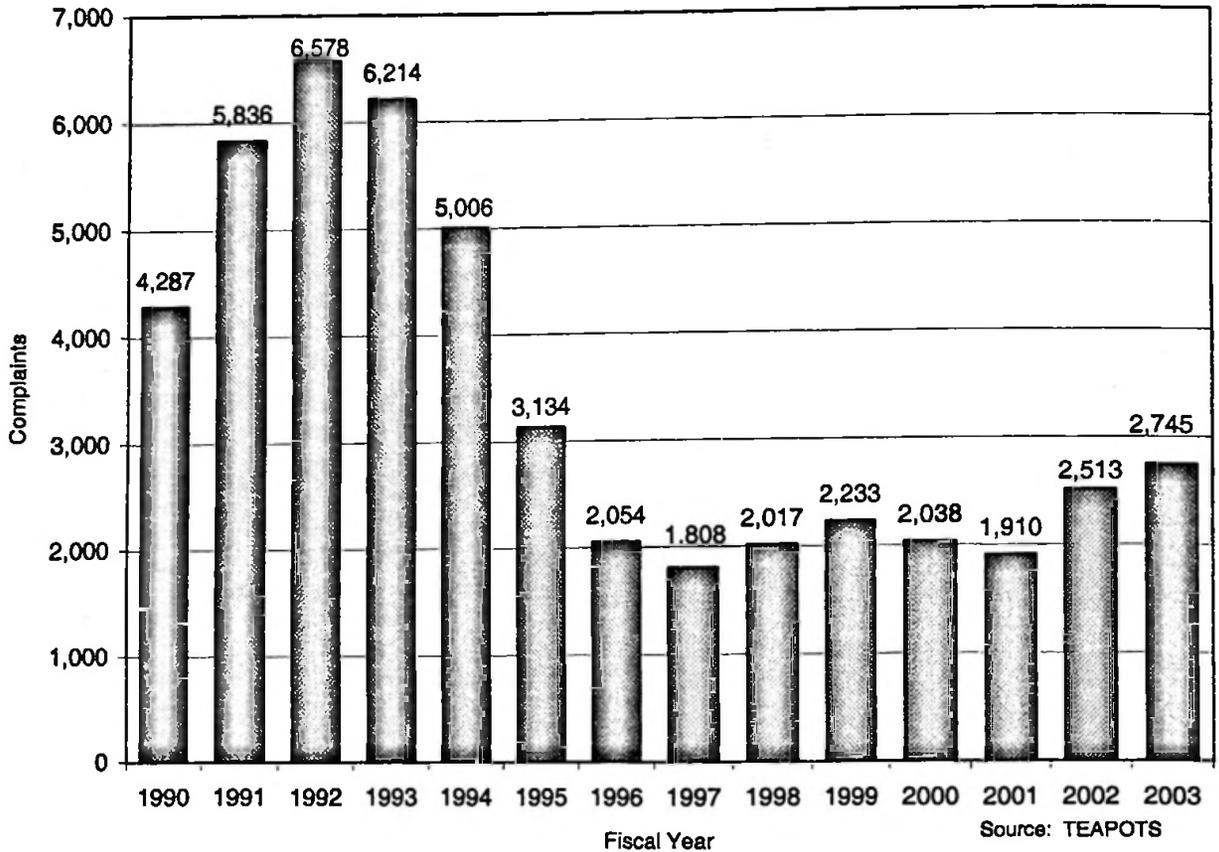
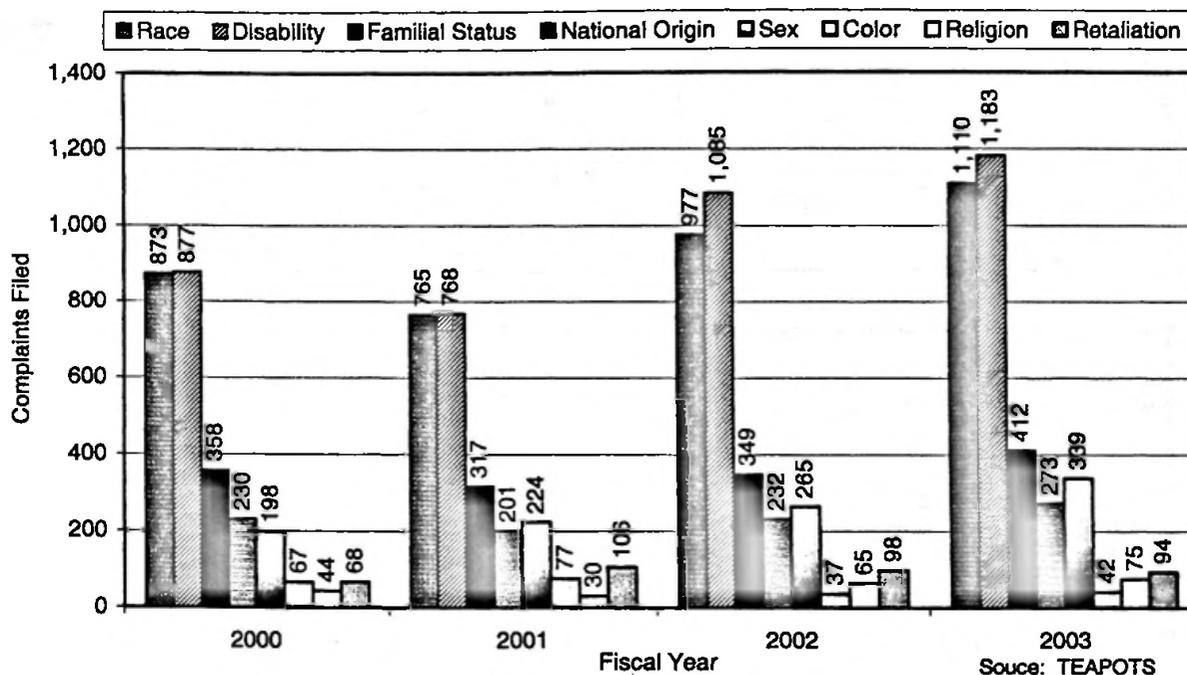


Chart 3.1 Complaints Filed with HUD (FY 1990–FY 2003) shows that HUD received 2,745 complaints in FY 2003. This was the highest number of complaints filed in 8 fiscal years. This was a 9 percent increase over FY 2002 and a 43 percent increase from FY 2001. This increase is explained in part by HUD's outreach and education efforts, which informed people of their fair housing rights and the available remedies.

Bases of Complaints Filed

Any complaint filed must allege a basis for the discrimination. The Fair Housing Act lists seven possible bases for discrimination: race, color, religion, national origin, sex, disability, and familial status. In addition, an individual may allege that he or she was retaliated against for having filed or assisted with a housing discrimination complaint. Chart 3.2 shows the number of complaints that contained an alleged violation on each basis.

Chart 3.2 Bases of Complaints Filed with HUD (FY 2000–FY 2003)



Because one complaint can allege multiple bases, the total number of bases reported in Chart 3.2 is larger than the total number of complaints. Compared with FY 2000, complaints under seven of the eight bases were greater in FY 2003. “Color” was the only category that showed a decrease when comparing FY 2000 with FY 2003.

In FY 2003, disability complaints constituted 43 percent of all complaints filed with HUD, the same percentage as FY 2002. Race complaints constituted 40 percent; familial status complaints were 15 percent; while sex complaints covered 12 percent. Alleged discrimination against Hispanics because of ethnicity was included under the basis of national origin. Complaints alleging discrimination based on national origin accounted for 10 percent of the complaints filed. Complaints alleging discrimination based on religion, color, or retaliation each constituted less than three percent of complaint filings.

Issues in Complaints Filed

Any complaint of housing discrimination must allege actions prohibited by the Fair Housing Act. The discriminatory practices are placed into overarching categories that are enumerated in the Fair Housing Act; these are known as the “issues” in the complaint. For example, an allegation citing a refusal to make a loan falls under “Financing.” The following chart provides the number of complaints from FY 2000 to FY 2003 that alleged each issue. After each issue, the section of the Fair Housing Act, which prohibits that activity, is provided. If a single complaint alleged multiple issues, it was counted one time under each issue alleged.

Table 3.1 Issues in HUD Complaints (FY 2000–FY 2003)

Issue	FY 2000		FY 2001		FY 2002		FY 2003	
	Number of Complaints	% of Total						
Refusal to Sell §804(a) and §804(f)(1)	57	3%	55	3%	82	3%	74	3%
Refusal to Rent §804(a) and §804(f)(1)	444	21%	412	22%	581	23%	638	23%
Steering §804(a) and §804(f)(1)	26	1%	21	1%	21	1%	33	1%
Terms, Conditions, Privileges, Services & Facilities in the Rental or Sales of Property §804(b) and §804 (f)(2)	1,208	57%	1,076	56%	1,286	51%	1,540	56%
False Representation of Nonavailability §804(d)	60	3%	45	2%	54	2%	83	3%
Failure to Permit Reasonable Modification §804(f)(3)(A)	36	2%	21	1%	23	1%	27	1%
Failure to Make a Reasonable Accommodation §804(f)(3)(B)	373	17%	282	15%	466	19%	465	17%
Non-Compliance with Design & Construction Requirements §804(f)(3)(C)	82	4%	65	3%	59	2%	73	3%
Financing §805(a)	163	8%	161	8%	194	8%	213	8%
Mortgage Redlining §805(a)	7	0%	3	0%	2	0%	3	0%
Refusing to Provide Mortgage Insurance §805(a)	5	0%	0	0%	2	0%	15	1%
Coercion, Intimidation, Threats, Interference, and Retaliation §818	380	18%	314	14%	367	15%	471	17%
Number of Complaints Filed	2,038		1,910		2,513		2,745	

Percentages do not total to 100 percent, because complaints may contain multiple issues.

Source: TEAPOTS

Table 3.1 Issues in HUD Complaints (FY 2000–FY 2003) shows the volume and percentage of the major issues in complaints filed with HUD. “Terms, Conditions, Privileges, Services, and Facilities” covered discrimination in both the sale and the rental of dwellings. This was the most common issue in complaints filed with HUD and was alleged in over half of all complaints. This included instances when a housing provider imposed different terms on an illegal basis, for example requiring a family with children to pay a security deposit when others were exempt from such a requirement. The second most common issue was “Refusal to Rent,” which in FY 2003 accounted for 23 percent of HUD complaints. “Failure to Make a Reasonable Accommodation” was also a very common issue in complaints. In FY 2003, 17 percent of complaints contained this issue.

If a complainant or witness is harassed or intimidated because of participation in a fair housing investigation, he or she can file a complaint. Last year, 17 percent of HUD’s complaints alleged “Coercion, Intimidation, Threats, Interference, and Retaliation.”

COMPLIANCE WITH NOTICE REQUIREMENTS

HUD provided notice to the aggrieved person in 100 percent of complaints.

The Fair Housing Act requires that, upon the filing of a fair housing complaint, HUD must serve notice on the aggrieved person. The notice acknowledges that a complaint was filed and provides information regarding the time limits involved and the choice of forum provided by the Fair Housing Act.

HUD has automated this function so that, as soon as an investigator entered a complaint into HUD's database system, the Title Eight Automated Paperless Office Tracking System (TEAPOTS), a notice was automatically printed out and then mailed by the investigator to the aggrieved person. HUD sent notices via first class mail with a return receipt. In FY 2003, HUD received 2,745 complaints and consistently provided the aggrieved persons with notice.

HUD provided notice to the respondent in almost 100 percent of complaints.

The Fair Housing Act requires HUD to serve notice on the respondent within 10 days of the filing of a complaint. The notice must identify the alleged discriminatory housing practice(s) and advise the respondent of all procedural rights and obligations. A copy of the complaint must be included.

HUD has automated this function so that a notice and a copy of the complaint were automatically generated when a complaint was entered into TEAPOTS. An investigator then mailed the materials to the respondent. HUD sent notice via first class mail with a return receipt.

In a small number of Fair Housing Act complaints, the respondent was not notified within 10 days. Pursuant to a memorandum of understanding (MOU) with DOJ, if a criminal investigation was underway, HUD delayed its notification to the respondent until the Department of Justice concluded the criminal investigation.

CLOSURES

Chart 3.3 shows the number of investigations concluded by HUD in each of the past four fiscal years.

Chart 3.3 HUD Closed Complaints (FY 2000–FY 2003)

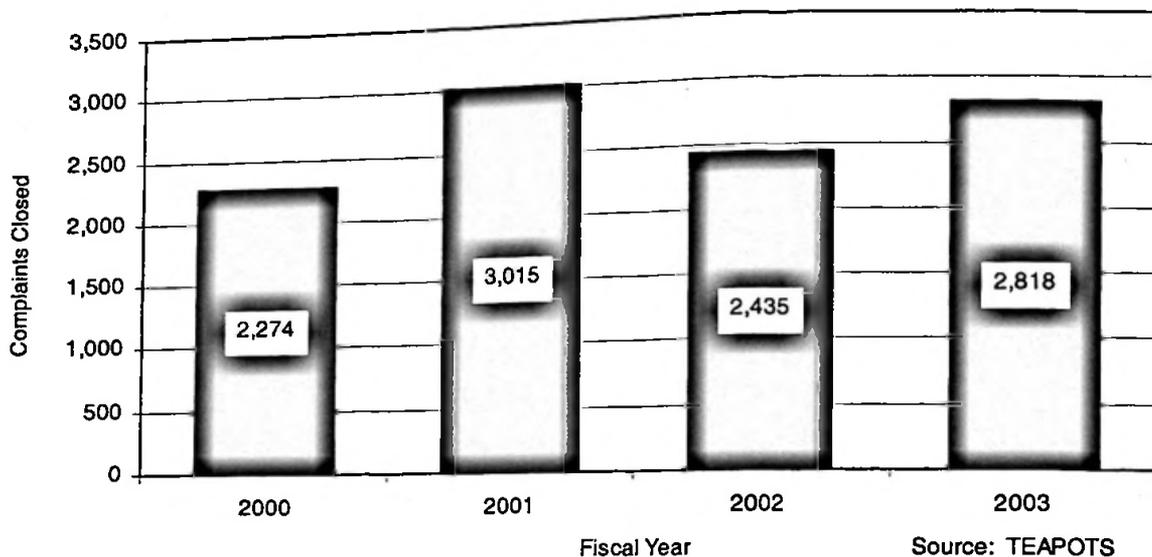


Chart 3.3 HUD Closed Complaints (FY 2000–FY 2003) shows that HUD completed more investigations in FY 2003 than in FY 2002. From FY 2000 to FY 2003, HUD completed an average of 2,636 complaints annually.

Types of Closures

In FY 2003, HUD complaints resulted in the following outcomes:

Administrative Closure—An administrative closure occurs when the complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD also administratively closes complaints for lack of jurisdiction.

Conciliation/Settlement—The Fair Housing Act requires HUD to attempt to conciliate complaints. Voluntary settlement of complaints may occur in two ways. Typically, the respondent and the complainant enter into a conciliation agreement that is approved by the Regional FHEO Director and enforceable by DOJ. The conciliation agreement will include provisions that satisfy the public interest. Another way that complaints are voluntarily resolved is by a private settlement between the complainant and the respondent. A private settlement is not submitted for approval to the Regional FHEO Director, is not enforceable by DOJ, and typically does not contain public interest relief.

No Reasonable Cause Determination—After a complaint is filed, HUD fully investigates it to determine whether there is reasonable cause to believe a violation occurred or will occur. If the evidence fails to support the complaint, a no reasonable cause determination is issued.

Charge—If HUD determines that reasonable cause exists to believe that a discriminatory housing practice occurred, HUD issues a charge of discrimination.

Department of Justice (DOJ) Referral—HUD refers to DOJ housing discrimination matters that involve criminal allegations, possible pattern and practice cases, or appear to involve zoning or land use violations.

Chart 3.4 HUD Complaint Outcomes, By Type (FY 2000–FY 2003)

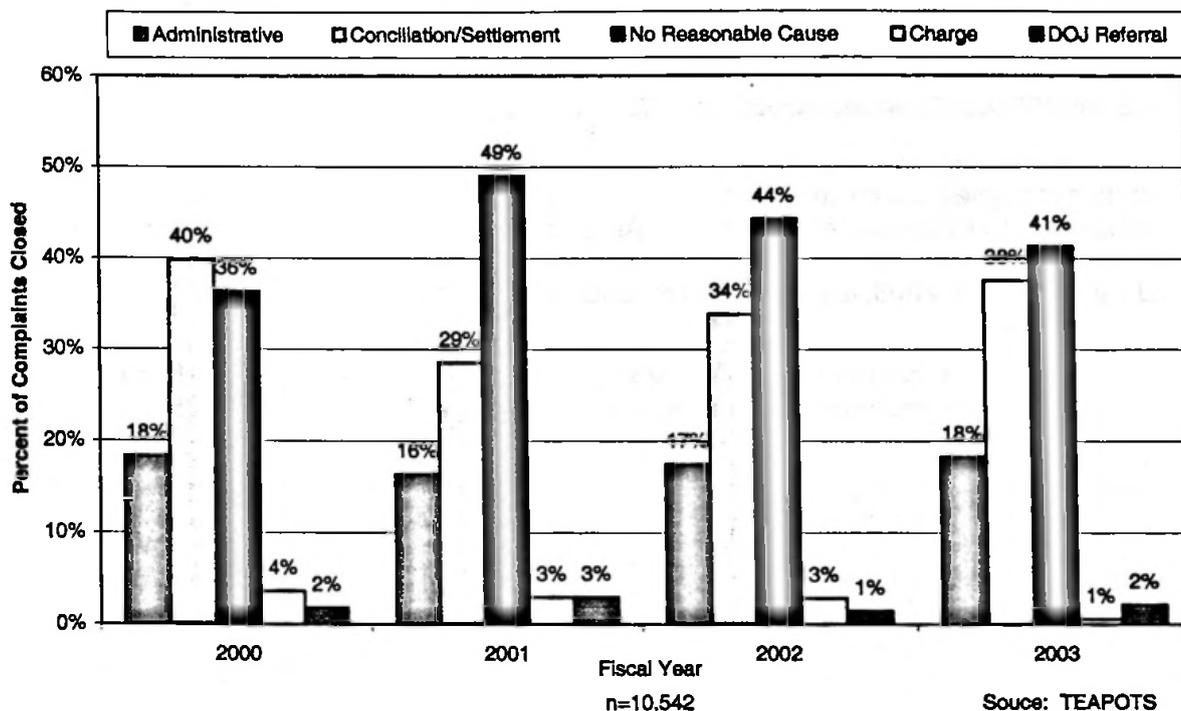


Chart 3.4 HUD Complaint Outcomes, By Type (FY 2000–FY 2003) shows that since FY 2002, the share of investigations that resulted in a determination of no reasonable cause decreased by 3 percentage points, accounting for 41 percent of the complaints closed in FY 2003. In FY 2003, charges of discrimination constituted one percent of all outcomes, a decrease of two percentage points from FY 2002. At the same time, conciliations/settlements increased by 4 percentage points, accounting for 38 percent of all complaint outcomes in FY 2003. Finally, the number of complaints that were closed administratively accounted for 18 percent of complaints closed by HUD in FY 2003.

TIMELINESS OF INVESTIGATIONS

The Fair Housing Act requires that each complaint filed with HUD be investigated and that each investigation be completed and a determination issued within 100 days after the filing of the complaint, unless it is impracticable to do so.

Congress requires HUD to report annually on the number of investigations that are not completed within 100 days of the filing of the complaint. In other words, HUD must report the number of investigations that pass the 100-day mark in that fiscal year. In FY 2003, 1,388 investigations passed the 100-day mark. These 1,388 investigations exceeded the 100-day mark for a variety of reasons. Completion of investigations within 100 days was impracticable when a case involved a great number of witnesses or respondents, large volumes of evidence, or particularly complex evidence.

Investigations Closed within 100 Days

An important statistic is the percentage of time HUD has met its statutory requirement to close an investigation within 100 days, unless it is impracticable to do so. This allows HUD to assess whether HUD's constituents are receiving timely resolution of their fair housing investigations. In FY 2003, 51 percent of the investigations completed by HUD were closed within 100 days.

ADJUDICATING FAIR HOUSING COMPLAINTS

The Office of Administrative Law Judges adjudicates Fair Housing Act complaints that HUD brings on behalf of aggrieved persons if no election is made to proceed in federal court. In addition to conducting HUD's administrative hearings, ALJs assist parties with settlement negotiations, provide training to the public and attorneys, and facilitate mediation. Table 3.2 shows the HUD ALJ caseload in FY 2003, and Table 3.3 reveals the outcome of those cases.

Table 3.2 Charged Cases Brought Before an ALJ or a Federal Court, FY 2003

Number	Status
8	Pending election at the end of FY 2002
10	Pending settlement from FY 2002
1	Cases awaiting a hearing from FY 2002
1	Cases awaiting a decision from FY 2002
23	Complaints received during FY 2003
43	Total Complaints to be disposed during FY 2003

Source: ALJ Database

Table 3.3 ALJ Caseload Outcomes, FY 2003

Number	Status
26	Elected U.S. District Court
14	Settled by Consent Order
3	Decided by an ALJ

Source: ALJ Database

Table 3.3 ALJ Caseload Outcomes, FY 2003 shows the outcome of each charged case potentially before a HUD ALJ in FY 2003. In 26 cases charged by HUD, either the aggrieved person or the respondent elected to go to federal court. In 14 of the charged cases, the aggrieved person and the respondent, with approval by HUD, opted to settle the complaint with an initial decision and consent order issued by an ALJ. An administrative hearing was conducted and a decision rendered in three charged cases. Table 3.4 and Table 3.5 provide additional detail on charges that were settled and those that were tried before a HUD ALJ.

Table 3.4 Post-Charge Consent Orders, FY 2003

Basis of Charge	Damages	Civil Money Penalty
Disability	\$64,500	---
Race	\$30,000	---
Disability	\$17,000	---
Disability	\$13,225	---
Race/Familial Status	\$9,000	---
Race/Sex	\$8,750	---
Race	\$6,500	---
Disability	\$3,500	---
Familial Status (2 cases)	\$2,000	\$500
Familial Status	\$1,750	---
National Origin	\$1,500	---
Familial Status	\$500	---
Disability	---	---

Source: ALJ Database

Table 3.4 Post-Charge Consent Orders, FY 2003 shows the 14 charged cases that were settled by consent order in FY 2003. In total, \$158,225 was recovered through consent orders. In FY 2003, the highest amount of damages recovered through a consent order was \$64,500. The average amount of damages recovered through consent order was \$11,302.

Table 3.5 ALJ Decisions, FY 2003

Basis of Charge	Damages	Civil Money Penalty
Race	\$28,934	\$6,500
Familial Status	\$28,550	\$4,000
Race	---	---

Source: ALJ Database

Table 3.5 ALJ Decisions, FY 2003 shows the three charged cases that ended in decisions rendered by a HUD ALJ. An ALJ found that discrimination occurred in two cases and awarded damages in the amount of \$28,550 and \$28,934 respectively. In addition, an ALJ assessed civil money penalties in both cases where discrimination was successfully proved. The civil money penalties were \$4,000 and \$6,500 respectively.

Commencement of ALJ Hearings

The Fair Housing Act requires that all HUD administrative hearings commence within 120 days of the issuance of a charge, unless it is impracticable to do so. Of the cases decided in FY 2003, two hearings began within 120 days of the issuance of a charge; one did not. The one delay was due to the lack of certainty regarding transportation, which prevented the parties from accessing the administrative forum.

Issuance of ALJ Decisions

The Fair Housing Act requires an ALJ to make findings of fact and conclusions of law within 60 days after the conclusion of an administrative hearing, unless it is impracticable to do so. Of the

cases decided in FY 2003, two decisions were issued within the 60-day period. Because of the ALJ's workload and travel, one decision was issued after the 60-day period.

Chapter 4 The Fair Housing Assistance Program

Fair Housing Assistance Program (FHAP)

HUD's enforcement work is aided by the work of state and local FHAP agencies. HUD's Fair Housing Assistance Program (FHAP) provides funding to state and local fair housing enforcement agencies for capacity building, complaint processing, training, and information systems designed to further fair housing within each FHAP agency's jurisdiction. In FY 2003, \$25.482 million was available under FHAP. To participate in FHAP, an agency had to demonstrate that its fair housing law and the agency's enforcement was substantially equivalent to HUD's enforcement of the Fair Housing Act.

In FY 2003, HUD's network of participating state and local fair housing enforcement agencies continued to grow. The Arkansas Fair Housing Commission and the Lancaster County (Pennsylvania) Human Relations Commission entered FHAP. By the end of FY 2003, 98 FHAP agencies were in 36 states and the District of Columbia.

Chart 4.1 Map of State FHAP Agencies

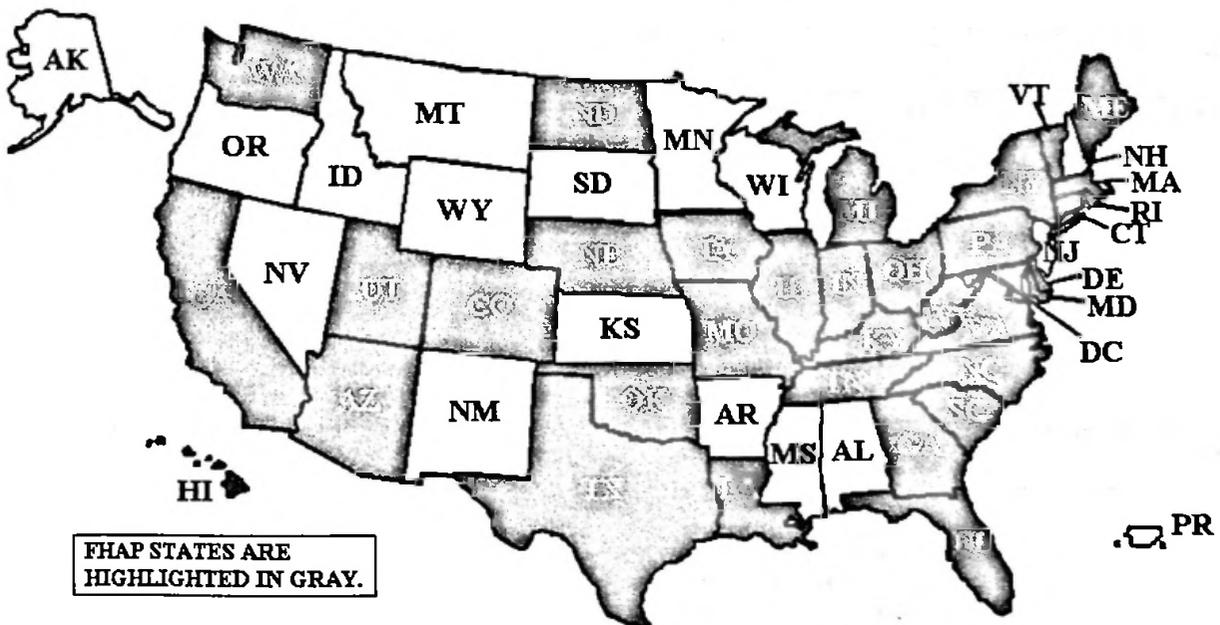


Table 4.1 FHAP Agencies by State, FY 2003

State	FHAP Agencies
Arizona	State: Arizona Attorney General's Office Localities: City of Phoenix Equal Opportunity Department
Arkansas	State: Arkansas Fair Housing Commission
California	State: California Department of Fair Employment and Housing
Colorado	State: Colorado Civil Rights Division
Connecticut	State: Connecticut Commission on Human Rights and Opportunities
Delaware	State: Delaware Division of Human Relations
District of Columbia	State: District of Columbia Office of Human Rights
Florida	State: Florida Commission on Human Rights Localities: City of Bradenton Community Development Department Hillsborough County Board of County Commissioners Lee County Office of Equal Opportunity Jacksonville Human Rights Commission Orlando Human Relations Department Palm Beach County Office of Human Rights Pinellas County Office of Human Rights St. Petersburg Human Relations Department Tampa Office of Human Rights
Georgia	State: Georgia Commission on Equal Opportunity
Hawaii	State: Hawaii Civil Rights Commission
Illinois	State: Illinois Department of Human Rights Localities: Springfield Community Relations Commission
Indiana	State: Indiana Civil Rights Commission Localities: Elkhart Human Relations Commission Fort Wayne Metropolitan Human Relations Commission Gary Human Relations Commission Hammond Human Relations Commission South Bend Human Relations Commission
Iowa	State: Iowa Civil Rights Commission Localities: Cedar Rapids Civil Rights Commission Davenport Civil Rights Commission Des Moines Human Rights Commission Dubuque Human Rights Commission Mason City Human Rights Commission Sioux City Human Rights Commission Waterloo Commission on Human Rights

State	FHAP Agencies
Kansas	Localities: Lawrence Human Relations Commission Community and Neighborhood Services Department City of Olathe Salina Human Relations Department City of Topeka Human Relations Commission
Kentucky	State: Kentucky Commission on Human Rights Localities: Lexington-Fayette Urban County Human Rights Commission Louisville and Jefferson County Human Relations Commission
Louisiana	State: Louisiana Public Protection Division
Maine	State: Maine Human Rights Commission
Maryland	State: Maryland Commission on Human Relations
Massachusetts	State: Massachusetts Commission Against Discrimination Localities: Boston Fair Housing Commission Cambridge Human Rights Commission
Michigan	State: Michigan Department of Civil Rights
Missouri	State: Missouri Commission on Human Rights Localities: Kansas City (MO) Human Relations Department
Nebraska	State: Nebraska Equal Opportunity Commission Localities: Lincoln Commission on Human Rights Omaha Human Relations Department
New York	State: New York State Division of Human Rights Localities: Rockland County Commission on Human Rights
North Carolina	State: North Carolina Human Relations Commission Localities: City of Charlotte/Mecklenburg County Community Relations Committee (City of Charlotte) (Mecklenburg County) Community Development Director City of Asheville Asheville/Buncombe County Community Relations Council Durham Human Relations Commission Greensboro Human Relations Department New Hanover County Human Relations Commission Orange County Department of Human Rights and Relations Winston-Salem Human Relations Commission
North Dakota	State: North Dakota Department of Labor
Ohio	State: Ohio Civil Rights Commission Localities: Dayton Human Relations Council Parma Law Department Shaker Heights Fair Housing Review Board

State	FHAP Agencies
Oklahoma	State: Oklahoma Human Rights Commission
Pennsylvania	State: Pennsylvania Human Relations Commission Localities: Lancaster County Human Relations Commission Pittsburgh Human Relations Commission Reading Commission on Human Relations York City Human Relations Commission
Rhode Island	State: Rhode Island Commission for Human Rights
South Carolina	State: South Carolina Human Affairs Commission
Tennessee	State: Tennessee Human Rights Commission Localities: City of Knoxville Department of Community Development
Texas	State: Texas Commission on Human Rights Localities: Austin Human Rights Commission City of Corpus Christi Department of Human Relations City of Dallas Fair Housing Office Fort Worth Human Relations Commission Garland Office of Housing and Neighborhood Services
Utah	State: Utah Anti-Discrimination Division
Vermont	State: Vermont Human Rights Commission
Virginia	State: Virginia Department of Professional and Occupational Regulation
Washington	State: Washington State Human Rights Commission Localities: King County Office of Civil Rights Seattle Office for Civil Rights Tacoma Human Rights Department
West Virginia	State: West Virginia Human Rights Commission Localities: Charleston Human Rights Commission Huntington Human Relations Commission

FHAP Investigation of Fair Housing Complaints

FHAP agencies receive complaints directly from the public or through HUD referrals. FHAP agencies fully investigate complaints and, throughout each investigation, work with the parties to conciliate the complaint.

If a FHAP agency is unable to conciliate the complaint successfully, it determines whether there is reasonable cause to believe that housing discrimination occurred. If the FHAP agency finds no reasonable cause to believe that discrimination occurred, the complaint is dismissed, although the complainant retains the right to pursue the matter through private litigation. If a FHAP agency finds reasonable cause to believe housing discrimination occurred, the agency litigates the complaint in an administrative proceeding or in civil court.

COMPLAINT FILINGS

Volume of Complaints Filed

In FY 2003, FHAP agencies were present in 36 states and the District of Columbia. Chart 4.2 shows the annual number of complaints filed with FHAP agencies since FY 1990.

Chart 4.2 Complaints Filed with FHAP (FY 1990–FY 2003)

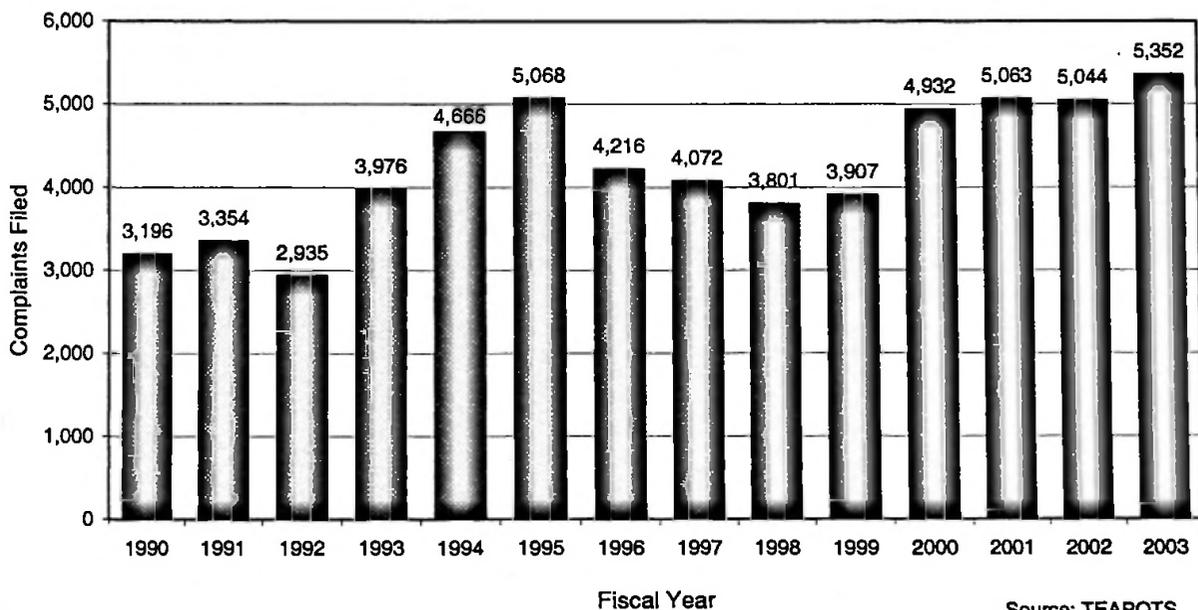


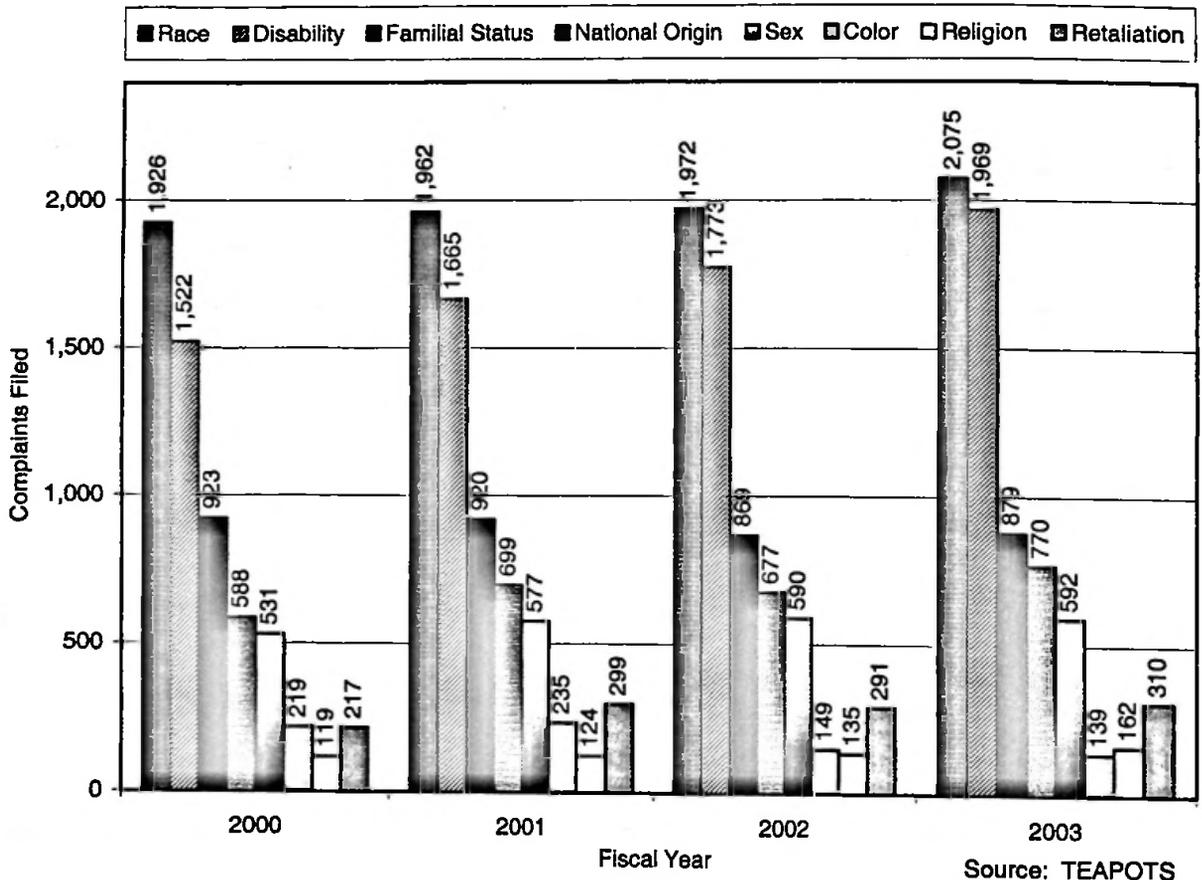
Chart 4.2 *Complaints Filed with FHAP (FY 1990–FY 2003)* shows that the number of complaints filed with FHAP agencies was at its lowest point in FY 1992. In FY 2003, FHAP agencies received 5,352 complaints; this was the largest volume of complaints filed with these agencies since the Fair Housing Amendments Act was passed in 1988.

Bases of Complaints Filed

A substantially equivalent state law must include the seven prohibited bases enumerated in the federal Fair Housing Act: race, color, religion, national origin, sex, disability, and familial status. A substantially equivalent state law must also prohibit acts of retaliation against a person for having filed or assisted with a housing discrimination complaint.

Chart 4.3 shows the number of complaints filed under each basis. One act of discrimination can be motivated by multiple bases, or someone who files a complaint may not know what motivated the discrimination and may allege multiple bases for the same discriminatory allegation. Thus, a single complaint may be counted under multiple bases.

Chart 4.3 Bases of Complaints Filed with FHAP (FY 2000–FY 2003)



There can be multiple bases for filing a single complaint; as a result, the total number of bases reported in *Chart 4.3 Bases of Complaints Filed with FHAP (FY 2000–FY 2003)* is larger than the total number of complaints. Complaints filed under almost every basis increased in FY 2003. This would be expected given the increase in total complaint filings. The only basis that did not see an increase in complaints was color, which fell by 10 complaints.

In FY 2003, 39 percent of all complaint filings alleged race as a basis of discrimination. Disability complaints constituted 37 percent of all complaints filed with FHAP. Familial status complaints represented 16 percent, while sex complaints covered 11 percent of all complaints. Complaints

alleging discrimination based on national origin accounted for 14 percent. Retaliation complaints accounted for six percent, while complaints alleging discrimination due to color or religion each covered three percent.

Issues in Complaints Filed

A complaint must allege a discriminatory action that is prohibited by the state's or locality's substantially equivalent law. HUD tracks these alleged discriminatory actions using broad categories called "issues." The table below lays out the number of complaints filed each fiscal year that allege a violation on that issue. One complaint can allege multiple issues and would then be counted under each alleged issue. The table also refers to the section of the federal Fair Housing Act that would apply to that issue.

Table 4.2 Issues in FHAP Complaints (FY 2000–FY 2003)

Issue	FY 2000		FY 2001		FY 2002		FY 2003	
	Number of Complaints	% of Total						
Refusal to Sell §804(a) and §804(f)(1)	203	4%	204	4%	202	4%	213	4%
Refusal to Rent §804(a) and §804(f)(1)	1,519	31%	1,571	31%	1,408	28%	1,238	23%
Steering §804(a) and §804(f)(1)	37	1%	36	1%	44	1%	38	1%
Terms, Conditions, Privileges, Services & Facilities in the Rental or Sales of Property §804(b) and §804 (f)(2)	2,752	56%	2,911	57%	2,879	57%	2,898	54%
False Representation of Nonavailability §804(d)	129	3%	113	2%	112	2%	123	2%
Failure to Permit Reasonable Modification §804(f)(3)(A)	52	1%	61	1%	75	1%	72	1%
Failure to Make a Reasonable Accommodation §804(f)(3)(B)	583	12%	689	14%	800	16%	812	15%
Non-Compliance with Design & Construction Requirements §804(f)(3)(C)	137	3%	84	2%	89	2%	137	3%
Financing §805(a)	171	4%	233	5%	251	5%	285	5%
Mortgage Redlining §805(a)	15	0%	8	0%	8	0%	2	0%
Refusing to Provide Mortgage Insurance §805(a)	17	0%	12	0%	10	0%	40	1%
Coercion, Intimidation, Threats, Interference, and Retaliation §818	507	10%	457	9%	553	11%	632	12%
Total Number of Complaints Filed	4,932		5,063		5,044		5,352	

Percentages do not total to 100 percent, because complaints may contain multiple issues.

Source: TEAPOTS

Table 4.2 Issues in FHAP Complaints (FY 2000–FY 2003) shows the volume and percentage of the major issues in complaints received by FHAP agencies. Among complaints filed with FHAP agencies in FY 2003, “Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sales of Property” was the most frequently cited issue, accounting for 54 percent of all complaints. The second most common issue was “Refusal to Rent.” The third most common issue in complaints was “Failure to Make a Reasonable Accommodation.” If a complainant, witness, or anyone assisting with a fair housing investigation experienced harassment due to participation, he or she could file an additional complaint of discrimination under the Fair Housing Act. In recent years, these complaints have increased in both number and percentage. In FY 2003, there were 632 such complaints, representing 12 percent of all complaints filed.

CLOSURES

Chart 4.4 FHAP Closed Complaints (FY 2000–FY 2003) shows the total number of complaints closed by FHAP agencies in each of the past four fiscal years.

Chart 4.4 FHAP Closed Complaints (FY 2000–FY 2003)

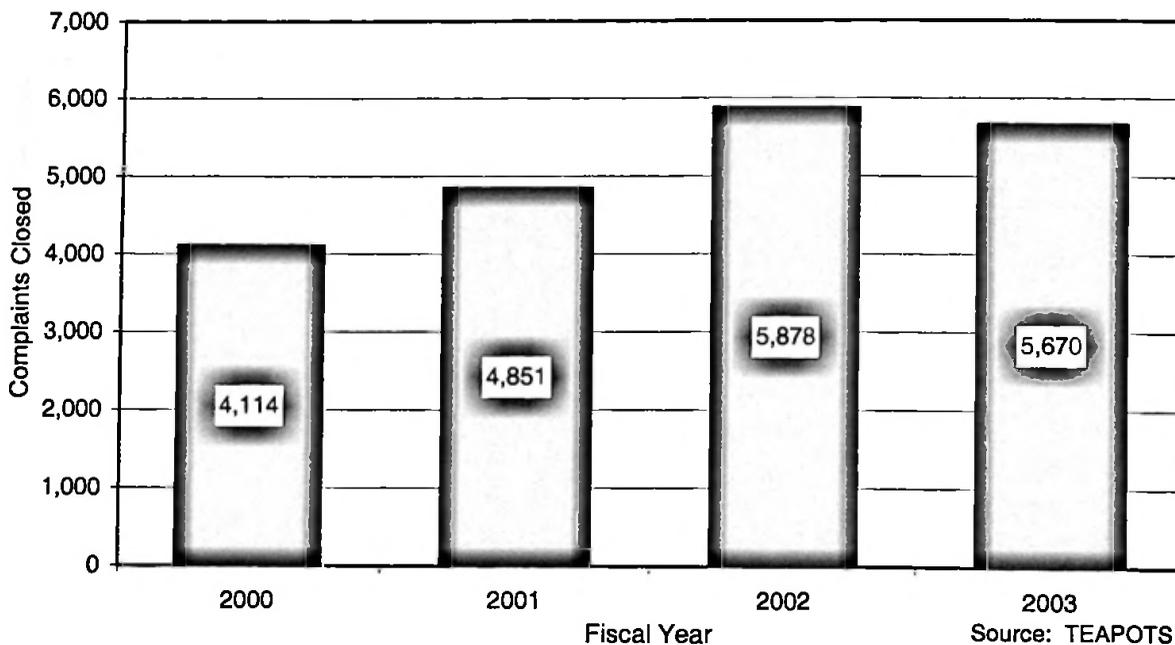


Chart 4.4 FHAP Closed Complaints (FY 2000–FY 2003) shows that in FY 2003, FHAP agencies closed 5,670 investigations. Though this is a slight decrease from FY 2002, FHAP agencies closed over 1,500 more complaints in FY 2003 than in FY 2000.

Types of Closures

FHAP agencies closed investigations in a variety of ways: administrative closure, conciliation/settlement, determination of no reasonable cause, or determination of reasonable cause. FHAP agencies were not required to refer zoning, land use, or criminal cases to the U.S.

Department of Justice. For additional detail on closure types, see chapter three. Chart 4.5 distinguishes the investigations by type of closure.

Chart 4.5 FHAP Complaint Outcomes, By Type (FY 2000–FY 2003)

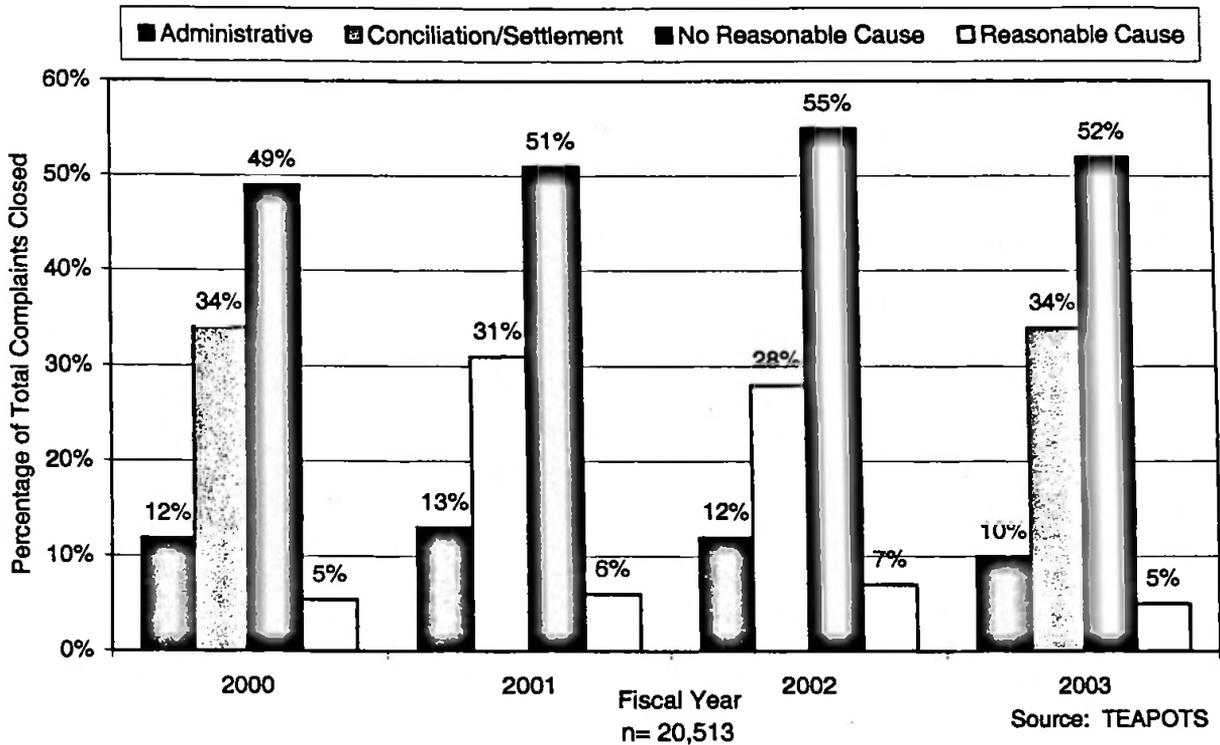


Chart 4.5 FHAP Complaint Outcomes, By Type (FY 2000–FY 2003) shows that the share of investigations that resulted in a determination of no reasonable cause fell by three percentage points in FY 2003. Investigations that ended with a determination of reasonable cause constituted five percent of all closures, a drop of two percentage points from FY 2002. At the same time, conciliations/settlements increased by 6 percentage points, accounting for 34 percent of all investigations closed. Finally, the percent of administrative closures decreased by 2 percentage points.

TIMELINESS OF INVESTIGATIONS

Each fair housing investigation filed with a FHAP agency must be investigated and receive a determination within 100 days, unless it is impracticable to do so.

Investigations Closed Within 100 Days

Each year, HUD examines the percentage of investigations that FHAP agencies closed within 100 days. This provides a measure of how frequently victims received timely resolution of their fair housing investigations. In FY 2003, 33 percent of the investigations closed by FHAP agencies were completed within 100 days.

CHAPTER 5 THE FAIR HOUSING INITIATIVES PROGRAM

Fair Housing Initiatives Program (FHIP)

The Fair Housing Initiatives Program (FHIP) was created under the Housing and Community Development Act of 1987. The three goals of FHIP are to (1) educate the public and the housing industry on their rights and responsibilities under the Fair Housing Act, (2) increase compliance with the Fair Housing Act and with substantially equivalent state and local fair housing laws, and (3) establish a network of experienced fair housing enforcement organizations throughout the country.

FHIP funds may be allocated under four initiatives: (1) Education and Outreach Initiative (EOI), (2) Private Enforcement Initiative (PEI), (3) Fair Housing Organizations Initiative (FHOI), and (4) Administrative Enforcement Initiative (AEI). HUD makes the funds available competitively, through a notice of funding availability (NOFA) or a request for proposals (RFP). No funding was allocated to AEI in FY 2003.

Education and Outreach Initiative

EOI provided funding to develop, implement, carry out, or coordinate education and outreach programs designed to inform members of the public concerning their rights and obligations under the provisions of fair housing laws. EOI funding was open to qualified fair housing organizations (QFHOs); fair housing enforcement organizations (FHOs); public and private, for-profit and nonprofit organizations or institutions; and state and local governments.

In FY 2003, EOI was separated into two programs, which together have five components. The Regional/Local/Community-Based Program had four components: (1) General (EOI-G), (2) Disability (EOI-D), (3) Hispanic Fair Housing Awareness (EOI-HSP), and (4) Fair Housing and Minority Homeownership (EOI-HO). The second program, the National Program, had only one component—the Model Codes Component.

Regional/Local/Community-Based Program

EOI-G funded organizations that carried out general fair housing outreach and education activities.

EOI-D provided funding for education and outreach activities that emphasized the fair housing rights of persons with disabilities.

EOI-HSP was created in response to the results of HUD's recent housing discrimination study (HDS 2000), which showed that Hispanics experienced discrimination in the residential rental market at a rate of 25 percent, a rate that has remained virtually unchanged since 1989. EOI-HSP funded organizations that provided Hispanics with bilingual materials and services to educate them about their fair housing rights.

EOI-HO funded applicants that conducted community outreach activities to educate people about their rights under the Fair Housing Act and to prepare them for homeownership. The goal of this component was to increase homeownership among racial and ethnic minorities by teaching them to detect discriminatory practices in the sale and financing of housing.

National Program

The National Program had one component—the Model Codes Component. The purpose of this component was to increase compliance with the design and construction requirements of the Fair Housing Act through partnerships between builders, state and local government building code entities, and disability advocacy or fair housing groups.

Private Enforcement Initiative

PEI provided funding to nonprofit fair housing organizations to investigate violations of the Fair Housing Act or substantially equivalent state or local laws. PEI funding was restricted to FHOs with at least one year of experience in complaint intake, complaint investigation, and testing for fair housing violations. FHOs also had to have meritorious claims in the 2 years prior to filing an application. QFHOs could receive funding if they had the aforementioned enforcement-related and meritorious claims experience in at least 2 of the 3 years prior to filing an application.

Fair Housing Organizations Initiative

FHOI provided funding to develop or expand the ability of existing organizations to provide fair housing enforcement and to establish new fair housing enforcement organizations in underserved areas.

FY 2003 FHIP Funding

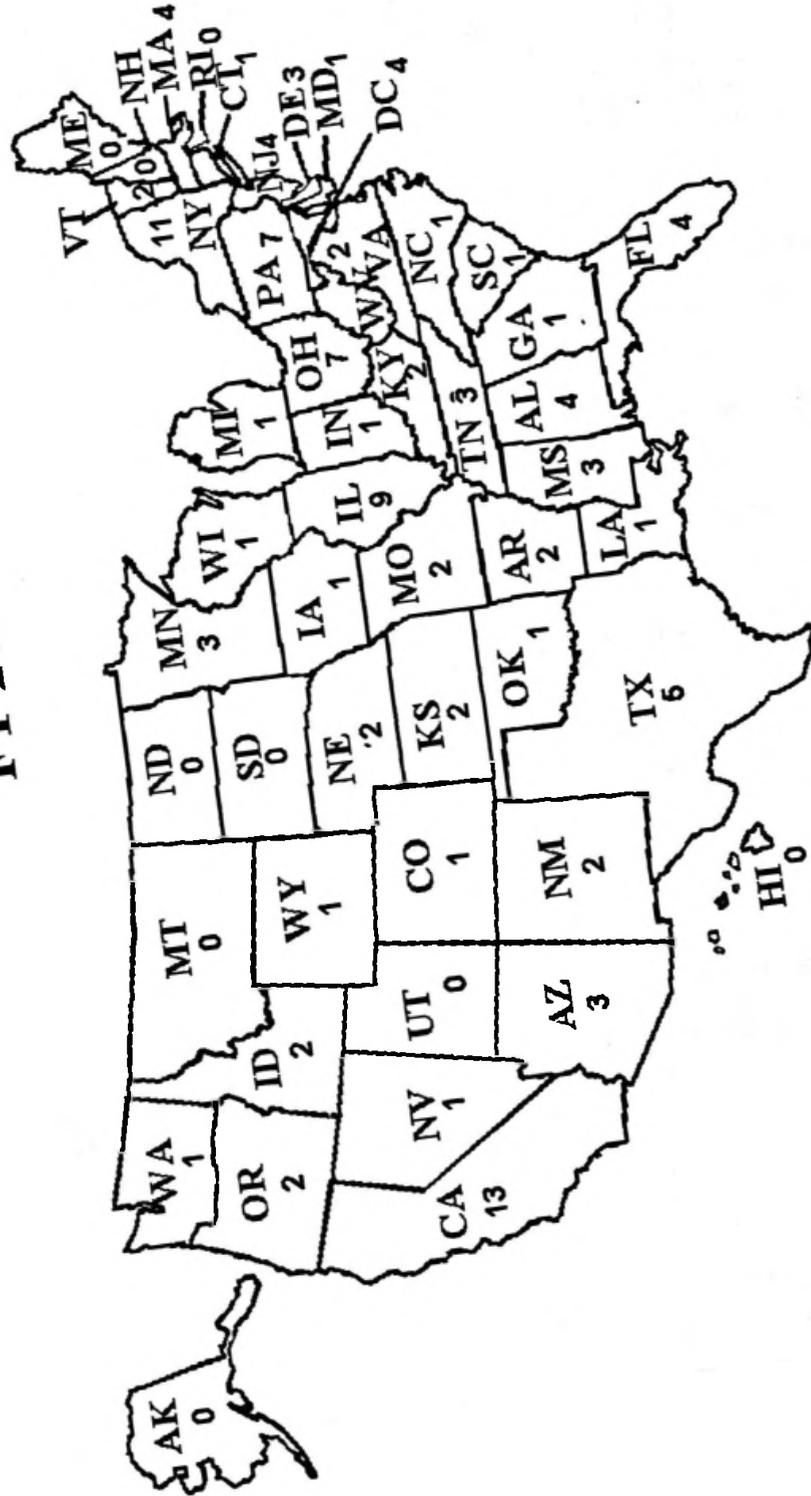
In FY 2003, Congress appropriated \$20,118,375 to FHIP. In FY 2003, \$17,618,375 was made available on a competitive basis through the FHIP Notice of Funding Availability (NOFA), which allocated \$5,318,000 for EOI, \$10,200,000 for PEI, and \$2,100,000 for FHOI. HUD made 121 awards under the three initiatives. An additional \$1,500,000 for Fair Housing Accessibility FIRST and \$1,000,000 to continue a fair housing education and outreach partnership with Minority Serving Institutions were announced under a separate solicitation.

Table 5.1 FHIP SuperNOFA Awards, FY 2003

Programs	Awards
Education and Outreach Initiative (EOI)	67
Private Enforcement Initiative (PEI)	52
Fair Housing Organizations Initiative (FHOI)	2

CHART 5.1 MAP OF FHIP GRANTS BY STATE

**FHIP Grantees
FY 2003**



FY 2003 FAIR HOUSING INITIATIVES PROGRAM (FHIP) AWARDS BY STATE

Alabama			
Birmingham	Fair Housing Center of Northern Alabama	\$206,489.79	PEI
<p>The Fair Housing Center of Northern Alabama (FHCNA) will implement a systemic approach to combating discriminatory housing practices in 23 of Alabama's 67 counties. Over the next 18 months, FHCNA will provide investigative services, education, and outreach, concentrating its efforts in Madison, Limestone, Morgan, Lauderdale, and Colbert counties. Efforts will be directed to people with disabilities and immigrants. The project will conduct rental and sales tests and will assist an estimated 300 residents with fair housing complaints.</p>			
Mobile	Fair Housing Agency of Alabama	\$78,324.00	EOI-G
<p>The Fair Housing Agency of Alabama will conduct an education and outreach program on fair housing laws in southern Alabama, focusing on Mobile County. Education and outreach activities will inform the public of their fair housing rights and the remedies available under the law. The Agency will educate housing providers and mortgage professionals on their fair housing responsibilities, assess fair housing complaints, and provide referrals to HUD.</p>			
Mobile	Mobile Fair Housing Center, Inc.	\$194,851.92	PEI
<p>The Mobile Fair Housing Center, Inc., (MFHC) will leverage this one-year grant to serve the Mobile area. MFHC will partner with community groups to implement a program to address predatory lending that will include fair housing training and a fair housing summit. The project is designed to raise awareness of housing discrimination. The project has the support of local agencies and housing professionals who will collaborate to promote awareness of consumer and housing provider rights and responsibilities.</p>			
Montgomery	Central Alabama Fair Housing Center	\$205,739.79	PEI
<p>The Central Alabama Fair Housing Center (CAFHC) will continue housing enforcement activities under this 18-month initiative. Underserved communities in Montgomery and its neighboring communities will be the beneficiaries of its services. Targeted outreach will be directed to Hispanics, recent immigrants, and residents with disabilities. Key geographic areas encompass the rural, impoverished west Alabama black belt (Selma) and the southeast Alabama wiregrass region. By expanding its strong links with civil rights agencies, local community organizations, and HUD, CAFHC will perform sales, rental, and lending testing. Accessibility and accommodations testing and other non-testing investigations are planned.</p>			
Arizona			
Phoenix	Arizona Fair Housing Center	\$206,489.79	PEI
<p>The Arizona Fair Housing Center (AFHC) will conduct an 18-month project to provide fair housing enforcement activities in central and northern Arizona. Educational, outreach, and direct services will benefit all residents, with an emphasis on minorities, Spanish-speaking immigrants, people with disabilities, and the elderly. Cooperating attorneys and others will partner to conduct intake, investigation, and testing of housing discrimination complaints; recruitment and training of testers; and a legal seminar for attorneys.</p>			
Phoenix	ACORN Housing Corporation of Arizona	\$95,000.00	EOI-HSP
<p>ACORN Housing Corporation of Arizona (AHC of AZ), a nonprofit with a strong community base in Phoenix's Hispanic neighborhoods, is dedicated to increasing low-income homeownership in these neighborhoods. This Hispanic fair housing awareness project is designed to provide pertinent information about fair housing and fair lending to homebuyers at crucial points in the purchasing process. This information will be printed and disseminated in English and Spanish. AHC of AZ will utilize various strategies to identify possible victims of predatory lending and will analyze their individual cases to determine violations of the Fair Housing Act.</p>			

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Tucson	Southwest Fair Housing Council	\$205,964.04	PEI
<p>The Southwest Fair Housing Enforcement Project will serve the entire state of Arizona, under the auspices of the Southwest Fair Housing Council, during an 18-month period. The Project will provide a full range of fair housing services, with a focus on the most underserved populations residing in the southern counties along or near the Mexican border, an area that contains all of Arizona's colonias. In collaboration with local public and private agencies as well as faith-based and grassroots organizations, the Project has established nine outreach offices to identify and assist persons with housing complaints, conduct local investigations including testing, and monitor Fair Housing Act compliance among housing providers. Activities include fair housing training, presentations, promotions, and dissemination of fair housing information.</p>			
Arkansas			
Fort Smith	Crawford-Sebastian Community Development Council	\$40,055.86	EOI-HO
<p>The Crawford-Sebastian Community Development Council (C-SCDC) has been incorporated since 1965 and is one of the larger community action agencies in Arkansas. This project will provide fair housing outreach by informing participants of their fair housing rights in the homebuying process and in loan preparation. This project will also provide individual credit reviews and one-on-one homebuyer education and counseling, especially to underserved populations.</p>			
Little Rock	Arkansas Community Housing Corporation	\$100,000.00	EOI-HO
<p>The Arkansas Community Housing Corporation (ACHC) will increase compliance with the Fair Housing Act and increase minority homeownership through public outreach and education to grassroots organizations and churches; HMDA data analysis to educate lenders about the need for additional programs to increase minority homeownership; first-time homebuyer services to educate and prepare residents for home purchase; and referrals to HUD, the U.S. Department of Justice, state and local agencies, or private attorneys. This project will reach out to residents of low-income minority neighborhoods in Pulaski, Faulkner, Lonoke, Saline, Lincoln, and Jefferson counties.</p>			
California			
Bakersfield	Consumer Credit Counseling Service of Kern County	\$56,000.00	EOI-HSP
<p>The Consumer Credit Counseling Service (CCCS) of Kern County serves Kern and Tulare counties. Over 24 percent of the population in Kern and Tulare counties live below the poverty level. CCCS will improve access to housing by conducting fair housing education and outreach programs that are designed to end discriminatory attitudes and to interface with state and local fair housing enforcement programs.</p>			
Fresno	Consumer Credit Counseling Service of Central Valley	\$80,000.00	EOI-G
<p>The Consumer Credit Counseling Service of Central Valley (CCCS) is a nonprofit, community-based organization dedicated to providing fair housing education to residents of Fresno County. CCCS will provide fair housing education through personal counseling and community education programs. CCCS will provide clients with one stop for all of their housing needs.</p>			
Fresno	Mental Health Advocacy Services, Inc.	\$95,000.00	EOI-D
<p>The Mental Health Advocacy Services, Inc., (MHAS) will continue its education and outreach project in Los Angeles, Orange, Riverside, Santa Barbara, and Ventura counties and will expand to serve Fresno and San Diego counties. With particular emphasis on serving persons with disabilities, MHAS will conduct two in-depth training sessions and provide fair housing technical assistance to nonprofit agencies, housing developers, and other organizations. Local task forces and interagency collaborative efforts will assist MHAS in producing local, regional, and statewide conferences and issuing its multilanguage pamphlet "Fair Housing in Your Neighborhood."</p>			

Oakland	Bay Area Legal Aid	\$206,489.79	PEI
<p>Bay Area Legal Aid (BALA) will provide free civil legal services to low-income residents in Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, and Santa Clara counties. Serving approximately 20,000 low-income clients per year, this project will actively enforce the Fair Housing Act. BALA will train staff members of local government and community groups and conduct presentations to tenants and landlords. With its history of litigating cases with the Department of Justice and the California Department of Fair Employment and Housing, BALA will address the fair housing needs of the general public, with a focus on immigrants with limited English proficiency, those residing in rural regions, and those most affected by post-September 11, 2001, discrimination.</p>			
Oakland	Sentinel Fair Housing	\$205,829.79	PEI
<p>Sentinel Fair Housing will continue its fair housing enforcement services in Alameda and Contra Costa counties and southern Solano County. Specific cities include Oakland, Hayward, Richmond, and Vallejo. Services will be available to all, with particular emphasis placed on Hispanics and Asians and Pacific Islanders. Sentinel Fair Housing will increase complaint intake and audits of historically segregated complexes and communities. Sentinel Fair Housing will also provide enforcement referrals and conduct community and industry education with numerous community partners, including La Raza Centro Legal. To augment service delivery, multilingual information will be disseminated.</p>			
Ontario	Inland Fair Housing and Mediation Board	\$178,203.54	PEI
<p>The Inland Fair Housing and Mediation Board (IFHMB) will provide a comprehensive fair housing program that primarily targets low- and moderate-income and Spanish-speaking people. The 18-month project will operate in San Bernardino County and will include the cities of Apple Valley, Chino, Hesperia, and San Bernardino and all unincorporated areas within the county. The project focuses on complaint- and audit-driven tests, the introduction of lending testing, and the creation of a sufficiently diverse testing pool. IFHMB and partners such as the California Department of Fair Employment and Housing and private attorneys will inform residents of the services available using bilingual materials, media campaigns, and a website.</p>			
Palo Alto	Project Sentinel	\$206,489.79	PEI
<p>Project Sentinel, a 32-year-old fair housing agency, provides counseling services and investigates complaints of housing discrimination. With the Fair Housing Law Project and 19 other community organizations, this 18-month project will serve residents in four diverse Bay Area counties: San Francisco, San Mateo, Santa Clara, and Stanislaus. The target populations are people with disabilities, Arab and Muslim Americans, Hispanics, and people of Middle Eastern descent. The project's four key goals are to (1) conduct 167 investigations, with appropriate referrals to HUD; (2) apply systemic testing to reduce ethnicity and disability discrimination in both sales and rental housing; (3) improve awareness among housing professionals and social service providers; and (4) continue identifying, preventing, and providing redress for unfair lending practices.</p>			
San Diego	The Fair Housing Council of San Diego	\$100,000.00	EOI-HSP
<p>The Fair Housing Council of San Diego (FHCS) will implement a Hispanic fair housing awareness project. This project will provide a varied menu of bilingual fair housing activities such as dissemination of written materials, PSA video presentations, and "block to block" club meetings to raise the awareness of Hispanics and others concerning their fair housing rights, responsibilities, and remedies. The Hispanic community and academic, civic, faith-based, and community organizations will be involved in producing an outreach and education model that is culture- and language-appropriate. This project will serve as a model for other jurisdictions.</p>			
San Francisco	California Rural Legal Assistance, Inc.	\$206,489.79	PEI
<p>California Rural Legal Assistance, Inc., (CRLA) provides legal representation to farm workers, minorities, and residents living in low-income communities in rural California. During the one-year grant period, 22 field offices will expand testing, complaint intake, referrals, and other housing enforcement services. Special attention will be given to three agricultural regions in the state (Border, Central Valley, and Salinas Valley-Central Coast). CRLA, in cooperation with other nonprofit service providers, state and local governments, and fair housing agencies and organizations, will expand its testing, referrals, litigation, and community education.</p>			

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San Francisco	La Raza Centro Legal, Inc.	\$100,000.00	EOI-HSP
<p>La Raza Centro Legal, Inc., a nonprofit organization based in San Francisco, in collaboration with Centro Legal de la Raza of Oakland, will provide fair housing education and outreach to the Hispanic community of the Bay Area to increase awareness of and responsiveness to fair housing issues among the Hispanic population. The fair housing outreach project will target Alameda, Contra Costa, San Francisco, and San Mateo counties and will offer services to the entire region. The proposed activities include education and outreach, fair housing counseling and referrals, media outreach, and technical assistance and training.</p>			
San Rafael	Fair Housing of Marin	\$206,489.79	PEI
<p>Fair Housing of Marin (FHOM), a 21-year-old organization, will serve the suburban and rural counties of Marin, Sonoma, and Napa. This 18-month project strengthens existing programs, while creating new areas for identifying and redressing housing discrimination. Under this grant, immigrants, the elderly, people with disabilities, and people of color will receive special attention. FHOM will collaborate with a Napa County fair housing consultant, a Stanford University professor of linguistics, a disability rights attorney, Westamerica Bank, and numerous community organizations to deliver a number of related services, including intake of complaints, placement of bilingual advertisements, professional mediations, seminars, and recruitment and training of new testers.</p>			
Santa Ana	Fair Housing Council of Orange County, Inc.	\$159,239.79	PEI
<p>The Fair Housing Council of Orange County, Inc., will augment current services by adding two new staff positions. The new persons will prepare, implement, coordinate, and analyze the results of a paired-testing effort that will focus on identifying housing discrimination against persons with disabilities. Face-to-face, telephonic, and electronic tests will cover real estate agents and home mortgage lenders. In conjunction with the Dayle McIntosh Center, the primary independent living center serving Orange County, and other disability advocacy groups and governmental organizations, most services will be rendered in the county with some also delivered in other areas in southern California. The Fair Housing Council of Orange County also will conduct community outreach and training.</p>			
Woodland	Legal Services of Northern California, Inc.	\$80,000.00	EOI-G
<p>Legal Services of Northern California, Inc., (LSNC) will provide educational activities and advisory assistance to Southeast Asian immigrants and persons with disabilities in its 23-county service area. The educational activities will encourage people to report incidents of housing discrimination and help prevent future acts of housing discrimination. LSNC will create partnerships with grassroots, faith-based, and community-based organizations.</p>			
Colorado			
Denver	Colorado Coalition for the Homeless	\$80,000.00	EOI-G
<p>The Colorado Coalition for the Homeless (CCH) has developed a comprehensive education and outreach program strategically designed to promote activities that improve compliance with the Fair Housing Act and substantially equivalent state and local fair housing laws in Colorado. This program will address all forms of discrimination prohibited by the Fair Housing Act. Education and outreach will be coupled with complaint coordination with the Colorado Civil Rights Division.</p>			
Connecticut			
Hartford	Connecticut Fair Housing Center, Inc.	\$203,252.79	PEI
<p>The Connecticut Fair Housing Center, Inc., will serve all the people of Connecticut. The Center will focus on increasing the number of complaints referred to HUD or FHAP and ensuring equal access to housing for all of the people in Connecticut. The Center will work with faith-based and grassroots organizations to increase minority homeownership and promote access to affordable housing for people with disabilities, low-income families, and minorities.</p>			

Delaware

Dover	Delaware Developmental Disabilities Council	\$40,065.20	EOI-D
<p>The Delaware Developmental Disabilities Council will operate its accessible housing awareness project, which will collaborate with consumers, homebuilders, and advocates for people with disabilities and the elderly in Delaware. The 12-month effort will focus on removing the impediments to fair housing and promoting accessible home construction. Using education and outreach to increase awareness and understanding of universal design concepts in single-family home construction, participants will be videotaped describing the benefits of fair and accessible housing. The Council will publish an overview of universal design features and the concept of visitability. These free packets will be distributed to approximately 550 agencies and 2,050 libraries.</p>			

New Castle	Delaware Community Reinvestment Action Council, Inc.	\$51,200.00	EOI-G
<p>The Delaware Community Reinvestment Action Council, Inc., (DCRAC) has launched several fair housing education programs for people in rural Sussex and Kent counties. For example, DCRAC has launched "Money Matters!" to provide information on money management skills and produced a television special to reach constituents without access to print media. In addition, "Delaware CRA News" serves as a reporting mechanism and as a tool to educate and enlighten the industry, its regulators, and nonprofits about the desirability of fair and equal access to credit. The DCRAC staff is bilingual to address the needs of the Spanish-speaking community.</p>			

Wilmington	Housing Opportunities of Northern Delaware, Inc.	\$112,739.79	PEI
<p>As the sole fair housing enforcement agency in Delaware, Housing Opportunities of Northern Delaware, Inc., (HOND) completes statewide, random sales and lending audits. HOND will collaborate with partners and conduct audits at the request of rental agencies. This 18-month initiative will continue HOND's fair housing law education and testing program. HOND will give its constituents access to legal representation and pro bono attorneys. Eight seminars are anticipated in New Castle, Kent, and Sussex counties.</p>			

District of Columbia

Washington	ACORN Fair Housing	\$79,988.00	EOI-G
<p>ACORN Fair Housing (AFH) will increase compliance with the Fair Housing Act through public outreach and education; HMDA and other data analysis and mapping; investigation of reverse redlining and other predatory lending practices; and referrals of complaints to HUD, the U.S. Department of Justice, state and local agencies, and private attorneys. This project will focus on low-income minority neighborhoods in Bridgeport, Hartford, and Norwalk, Connecticut. AFH will identify the worst offending lenders in these locations and educate the public about subtle, widespread lending discrimination.</p>			

Washington	D.C. Department of Housing and Community Development	\$100,000.00	EOI-HSP
<p>The D.C. Department of Housing and Community Development (DHCD) ensures fair housing and equal opportunity in services for the citizens of Washington, D.C., including those individuals and families in federally designated empowerment zones, enterprise communities, and strategic planning communities. DHCD will include fair housing as part of 25 homebuyer education workshops throughout the District of Columbia in the wards where the most underserved minority and immigrant populations live. Six of the workshops will be held in Spanish, Vietnamese, Chinese, or Amharic. The remaining 14 workshops will be held in English in black communities.</p>			

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Washington	Leadership Conference on Civil Rights Education Fund	\$79,998.40	EOI-G
<p>The Leadership Conference on Civil Rights Education Fund (LCCREF) will provide fair housing assistance to the general public. LCCREF and the Advertising Council will release and distribute fair housing media products and promote national fair housing issues. Specific activities include re-distribution of two television public service announcements and radio announcements in English and Spanish, distribution of English and Spanish print advertisements covering rental discrimination targeting all protected categories under the Fair Housing Act, and workshops for nonprofit faith-based organizations to teach them how to work with public service directors at local television and radio stations to promote fair housing.</p>			
Washington	National Community Reinvestment Coalition	\$206,156.04	PEI
<p>The National Community Reinvestment Coalition (NCRC) will increase fair and equal access to credit, capital, and banking by partnering with the advocacy and civil rights community. NCRC will challenge the dual lending marketplace by investigating and challenging predatory real estate and lending practices that have emerged in the subprime mortgage market.</p>			
Florida			
Cocoa	Fair Housing Continuum, Inc.	\$206,489.79	PEI
<p>The Fair Housing Continuum, Inc., (FHC) will expand services to homeless persons, while continuing to focus on the needs of immigrants with limited English proficiency and persons with disabilities. During the 18-month period of this grant, FHC will recruit and train testers, complete systemic and complaint-based tests, refer complaints to HUD, conduct an annual fair housing month activity, and implement a media campaign. FHC will collaborate with the Brevard County HOME Consortium, the city of Melbourne, and the local Spanish language newspaper El Playero.</p>			
Cocoa	Fair Housing Continuum, Inc.	\$1,050,000.00	FHOI
<p>The Fair Housing Continuum, Inc., will establish a fair housing project to serve Orange, Lake, and Osceola counties in central Florida. The Continuum will develop Alianza for Fair Housing, a project of Central Florida Legal Services, Inc., to serve underserved areas and individuals, including immigrants with limited English proficiency and individuals living in rural areas. The Continuum will share with Alianza its experience as a fair housing enforcement organization (FHO) during the first three years of the project. The ultimate goal of Alianza is to increase awareness and compliance with the federal Fair Housing Act, the Florida Fair Housing Act, and local fair housing ordinances.</p>			
Jacksonville	Jacksonville Area Legal Aid, Inc.	\$206,417.79	PEI
<p>The Fair Housing Advocacy Center, Inc., (FHAC) of Jacksonville Area Legal Aid, Inc., has been the sole local provider of private enforcement of fair housing laws on behalf of victims in the Jacksonville area and the adjacent six-county region since 1996. Under this 12-month project, FHAC will provide quality fair housing testing in the areas of rental, sales, and lending. The FHAC enforcement activities will result in the referral of meritorious fair housing complaints.</p>			
Tampa	Bay Area Legal Services, Inc.	\$128,846.79	PEI
<p>Bay Area Legal Services, Inc., will become the first and only HUD-partnered provider of private enforcement on behalf of housing discrimination victims in the Tampa/Hillsborough County area. Bay Area Legal Services will provide education about fair housing to thousands of persons and to foster greater awareness of and compliance with fair housing laws among local government agencies, the housing industry, apartment managers, and lending institutions.</p>			

Georgia			
Savannah	City of Savannah	\$79,999.20	EOI-G
<p>The city of Savannah will implement the Coastal Housing Outreach Project (CHOP). Through an established public-private collaboration with the Savannah-Chatham County Fair Housing Council, CHOP will strengthen and expand its existing educational program to reduce or eliminate housing discrimination within Savannah-Chatham County and surrounding counties. CHOP will utilize a well-developed network of relationships with faith-based organizations, media contacts, disability advocacy organizations, local and national professional organizations, housing providers, and government entities to disseminate fair housing information over the 18-month period of this grant. The goal of this comprehensive project is to educate housing consumers and housing providers about their rights and obligations under the Fair Housing Act.</p>			
Idaho			
Boise	Idaho Legal Aid Services, Inc.	\$80,000.00	EOI-G
<p>Idaho Legal Aid Services, Inc., will educate consumers and individuals in the housing industry about the requirements and procedures under the Fair Housing Act. Idaho Legal Aid Services will present 100 local educational symposia to more than 3,000 underserved consumers throughout the state and will present 20 housing symposia for housing providers. All education and outreach efforts will be done in coordination with the Intermountain Fair Housing Council. The project will target underserved consumers in rural areas, new immigrants, and persons with disabilities. A statewide outreach and education campaign will reach the targeted consumer populations through Idaho Legal Aid Services and key governmental and grassroots organizations that provide services.</p>			
Boise	Intermountain Fair Housing Council	\$206,471.79	PEI
<p>The Intermountain Fair Housing Council (IFHC) will enforce state and federal fair housing laws, reaching out to underserved rural areas, many of which are communities with fewer than 20,000 inhabitants. IFHC's statewide consumer education and outreach will target Spanish-speaking Hispanics, American Indians, recent immigrants from Eastern Europe, Southeast Asia, Africa, and the Middle East, and persons with disabilities. IFHC, in partnership with local governments, businesses, and social service agencies, will continue to operate the statewide toll-free hotline and refer all meritorious complaints to HUD.</p>			
Illinois			
Chicago	Access Living of Metropolitan Chicago	\$206,489.79	PEI
<p>Access Living of Metropolitan Chicago will investigate allegations of discrimination concerning refusal to rent, noncompliance with accessible design requirements, and denial of requests for reasonable accommodations and modifications. Enforcement activities will cover the Chicago metropolitan area, Illinois' most populous and racially diverse region. Screening, investigating, and filing complaints with HUD and other agencies are some of the services offered under this project.</p>			
Chicago	Chicago Lawyers' Committee for Civil Rights Under Law, Inc.	\$206,222.79	PEI
<p>The Chicago Lawyers' Committee for Civil Rights Under Law, Inc. (CLCCRUL) has extensive experience in fair housing issues, having litigated hundreds of complaints since 1969, including class action and law reform cases. CLCCRUL will conduct outreach workshops to community-based organizations and municipalities, recruit testers from five institutions serving minorities, and perform sales, lending, and rental tests. Several partners, such as the Interfaith Housing Center of the Northern Suburbs, will accept complaints that CLCCRUL will investigate and represent. Hispanics and African Americans constitute the primary groups that CLCCRUL and additional partners such as the HOPE Fair Housing Center and the Woodstock Institute will assist in this one-year project.</p>			

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Chicago	Latinos United	\$79,220.98	EOI-G
<p>Latinos United is a nonprofit housing advocacy and fair housing organization that advocates for equitable participation and access to housing for Hispanics in the Chicago metropolitan region. Latinos United will provide bilingual fair housing workshops and educational forums targeted to Chicago's Hispanic community.</p>			
Chicago	Leadership Council for Metropolitan Open Communities	\$206,489.79	PEI
<p>The Leadership Council for Metropolitan Open Communities will increase fair housing compliance and enforcement in the Chicago area by continuing to provide intake, investigation, legal representation, and systemic testing for housing discrimination complaints. New immigrant groups will benefit from the fair housing roundtable, which is a forum for coordinating efforts related to the rights and responsibilities of immigrants and their landlords.</p>			
Chicago	Chicago Homeowners	\$79,712.00	EOI-G
<p>Chicago Homeowners will partner with the Chicago Housing Authority, CHAC Inc., and the John Marshall Law School's Fair Housing Legal Clinic to provide fair housing education and legal counseling that will lead to increased referrals to HUD and the Chicago Commission on Human Relations. Chicago Homeowners will provide 36 workshops in the Austin community to a minimum of 720 community residents and disseminate educational materials to over 3,000 residents that will result in at least 35 fair housing complaints to HUD. By working collaboratively with community partners, the program will reach more residents from the targeted populations.</p>			
Forest Park	Progress Center for Independent Living	\$100,000.00	EOI-D
<p>A three-member consortium, the Progress Center for Independent Living (PCIL), the Lake County Center for Independent Living, and the Du Page Center for Independent Living, will expand their fair housing services to immigrants, Hispanic groups, and the elderly in suburban Cook, Lake, and Du Page counties. This one-year initiative will continue to educate hundreds of people with disabilities. Some of the activities will include training for approximately 480 citizens, housing providers, bankers, and developers; media blitzes in English and Spanish; and telephone and email outreach to enhance service delivery.</p>			
Homewood	South Suburban Housing Center	\$177,239.79	PEI
<p>The South Suburban Housing Center (SSHC) has served more than 100 municipalities in the south Chicago metropolitan region over the last 28 years. Encompassing southern Cook, Will, and Kankakee counties, this one-year grant will allow SSHC to conduct an array of fair housing investigations to monitor real estate sales, new construction, mortgage lending, homeowners insurance, real estate appraisals, and design accessibility for people with disabilities. African Americans, Hispanics, and persons with disabilities will receive special attention under this grant. SSHC will increase awareness about predatory lending, expand testing programs, and increase outreach and enforcement through complaint intake, investigation, monitoring, and mediation.</p>			
Wheaton	HOPE Fair Housing Center	\$206,468.04	PEI
<p>HOPE Fair Housing Center will assist Hispanics, African Americans, people with disabilities, and new immigrants with filing fair housing complaints. The project will cover several counties, including Du Page, Kane, McHenry, western Cook, and 26 rural counties. HOPE will conduct tests and investigations to uncover practices such as invasive searches, predatory lending, and discrimination against people with disabilities. HOPE partners with more than seven agencies, including public entities, faith-based organizations, and apartment referral, social service, and legal assistance agencies.</p>			
Winnetka	Interfaith Housing Center of the Northern Suburbs	\$80,000.00	EOI-G
<p>The Interfaith Housing Center of the Northern Suburbs will provide a broad-based and full-service fair housing education project for the 16-community service area of northern Cook and southern Lake counties bordering Chicago. The Interfaith Housing Center will recruit and train at least 100 local residents in 10 suburbs to become fair housing advocates. These educated, organized advocates will distribute fair housing materials in English, Spanish, Polish, Russian, Arabic, Chinese, and Korean. The ultimate goal is to ensure that all people have the same opportunities to apply for and obtain housing in the northern suburbs of Chicago.</p>			

Indiana			
Granite	ACORN Institute, Inc.	\$79,896.80	EOI-G
<p>The ACORN Institute will increase compliance with the Fair Housing Act through public outreach and education, HMDA and other data analysis, and investigation of reverse redlining and other predatory lending practices. This project will be located in HUD's Southeast-Caribbean region, specifically in low-income minority neighborhoods in Miami and Orlando, Florida. The ACORN Institute is able to use research tools to identify the worst lenders in these locations and then go "on the ground" to educate the public about lending discrimination and assist people in filing complaints.</p>			
Iowa			
Des Moines	Iowa Civil Rights Commission	\$79,632.80	EOI-G
<p>The Iowa Civil Rights Commission will work in collaboration with Iowa Legal Aid, the Iowa Bureau of Refugee Services, and the Iowa Division of Latino Affairs to design and implement a comprehensive, public education program to address fair housing for immigrants in Iowa. As part of this project, the Iowa Civil Rights Commission will conduct 2 sets of fair housing workshops in 20 Iowa communities. These workshops will address fair housing specifically as it relates to immigrants. The first set of workshops will be for service providers, immigrant advocacy groups, and individual immigrants. The second set of workshops will be for landlords and property managers. In coordination with Iowa Legal Aid, the Iowa Civil Rights Commission also will conduct training on fair housing law for private attorneys through Iowa Legal Aid's Volunteer Lawyers Project.</p>			
Kansas			
Topeka	Kansas Legal Services, Inc.	\$52,581.69	EOI-G
<p>Kansas Legal Services, Inc., will expand its fair housing education and outreach activities from 4 counties in northeastern Kansas to 26 counties. The program area includes Allen, Anderson, Atchison, Bourbon, Brown, Cherokee, Coffey, Crawford, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Nemaha, Neosho, Osage, Shawnee, Wilson, Woodson, and Wyandotte counties. Project activities will include educating tenants, housing providers, and housing organizations on the Fair Housing Act; educating the public on the grievance process and how to file a housing discrimination complaint; and creating and distributing fair housing resource materials to supplement HUD and FHAP fair housing publications. Kansas Legal Services will also receive complaints and expand the housing resource database to include the 22 new counties.</p>			
Wichita	Urban League of Wichita, Inc.	\$80,000.00	EOI-G
<p>The Urban League of Wichita, Inc., will strengthen its education and outreach activities to help meet the needs of immigrants with limited English proficiency. The target area consists of 12 counties—9 in southwestern Kansas and 3 in south central Kansas, including the Wichita metropolitan statistical area. The Urban League will distribute information on the Fair Housing Act; present examples of discriminatory rental, sales, insurance and lending practices; provide lists of local and state agencies that work with HUD to enforce fair housing laws; encourage complainants to file with HUD; reach out to local governments, churches, community organizations and groups to promote fair housing seminars, workshops, and conferences; promote fair housing through print and broadcast advertisements; and maintain its easy-to-use complaint filing and referral system.</p>			
Kentucky			
Lexington	Lexington Fair Housing Council, Inc.	\$178,000.29	PEI
<p>The Lexington Fair Housing Council, Inc., (LFHC) will continue to focus on testing, complaint filings, and referrals during this 18-month project period. As one of two testing agencies in the state, LFHC addresses all forms of discrimination prohibited by the Fair Housing Act. The Council will develop a predatory lending prevention program, conduct fair housing classes for housing providers, and maintain a speaker's bureau. LFHC also will provide legal assistance to people or groups making efforts to desegregate and maintain a hotline for housing discrimination complaints.</p>			

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Louisville	Kentucky Fair Housing Council	\$206,484.17	PEI
<p>The Kentucky Fair Housing Council will respond to the need for fair housing enforcement by aggressively enforcing the Fair Housing Act through testing and investigation. The Council will investigate fair housing cases, recruit and train new testers, and provide fair housing enforcement training to staff. The Council will meet with community groups and associations to teach them about the law and urge them to refer their members to the Council for assistance.</p>			
Louisiana			
New Orleans	ACORN Community Land Association of Louisiana	\$80,000.00	EOI-G
<p>The Louisiana ACORN Fair Housing Organization (LAFHO), a project of ACORN Community Land Association of Louisiana, is the preeminent fair housing education and enforcement entity in the state. LAFHO will continue its aggressive advocacy, research, and education services through this education and outreach initiative. This project will increase equal housing opportunities in southern Louisiana through complaint referrals to HUD, HMDA studies, housing fairs, predatory lending outreach, faith- and community-based outreach programs, and mortgage counseling referrals. LAFHO will place special emphasis on rural residents, immigrants, and refugees. LAFHO will provide fair housing training to staff, volunteers, and board members; conduct and release HMDA studies in New Orleans, Baton Rouge, Lafayette, Lake Charles, Alexandria, and Shreveport/Bossier city; and conduct homebuyer fairs in New Orleans, Baton Rouge, and Lake Charles.</p>			
Maryland			
Bel Air	Harford County	\$77,712.80	EOI-G
<p>Harford County will provide fair housing education by conducting a series of forums and dialogues with citizens on ending hate crimes. Staff from other county departments and volunteers from faith-based, community, grassroots, and nonprofit agencies will assist in implementing this fair housing program. In addition, Harford County will partner with the Greater Baltimore Community Housing Resource Board to develop a school-based program by implementing a fair housing curriculum in several counties throughout Maryland.</p>			
Massachusetts			
Boston	Fair Housing Center of Greater Boston, Inc.	\$206,486.04	PEI
<p>The Fair Housing Center of Greater Boston, Inc., (FHCGB) will enhance its enforcement activities in the greater Boston area. By emphasizing increased awareness of potential housing discrimination, FHCGB will continue to direct its services to the general public, with specific outreach to low- and moderate-income persons, people with disabilities, people of color, first-time homebuyers, people who are homeless, and people with limited English proficiency. Leveraging its partnerships, FHCGB will launch media-driven and community-based educational campaigns and enforcement efforts. This 18-month undertaking will include complaint intake, investigation, and testing, development of systemic cases, recruitment and training of 50 testers, and legal seminars for attorneys.</p>			
Holyoke	Housing Discrimination Project	\$206,489.79	PEI
<p>The Housing Discrimination Project will provide full fair housing services in central and western Massachusetts. Project activities will include complaint intake, investigations, testing, development of systemic cases, and recruitment and training of testers. The project will organize legal seminars for attorneys to train them to investigate and litigate individual and systemic cases. The project will direct enforcement and education efforts to underserved populations.</p>			
Springfield	HAP, Inc.	\$79,996.00	EOI-G
<p>HAP, Inc., is a regional nonprofit housing partnership with a 30-year history of working to expand and facilitate access to affordable housing opportunities throughout Hampden and Hampshire counties in western Massachusetts. HAP will conduct a fair housing education and outreach project in partnership with the Housing Discrimination Project, Inc., a regional nonprofit agency offering fair housing advocacy services. Some activities will include training and counseling on fair housing laws; fair housing education to tenants, including people with disabilities and those using Section 8; information on predatory lending practices; and fair housing education to social service agencies and advocates.</p>			
Taunton	Pro-Home, Inc.	\$45,076.80	EOI-G

Pro-Home, Inc., will provide fair housing education and outreach in the city of Taunton and the towns of Berkley, Dighton, Easton, Lakeville, Middleboro, Norton, and Raynham. This project will expand the Taunton Fair Housing Commission to these other towns by providing educational symposia, distributing fair housing materials to town leaders, and conducting outreach about fair housing. This project will reach an additional 91,000 residents and will provide a comprehensive range of fair housing education and outreach services and related housing services to a large geographic area that currently has no local fair housing agency.

Michigan

Flint	Legal Services of Eastern Michigan	\$161,438.04	PEI
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Legal Services of Eastern Michigan (LSEM), with a 52-year history of serving Genesee County, will deliver free, civil legal services to residents of Bay, Midland, and Saginaw counties. From two sites (Flint and Saginaw), individuals, families, and housing industry professionals will receive outreach and education services to raise their awareness of anti-discrimination laws and enforcement initiatives that offer relief to victims of housing discrimination. With community and faith-based organizations, local governments, and businesses, the one-year project will leverage its resources to conduct testing, complaint intake, investigation, enforcement, and limited research. Outreach and complaint-based testing are slated for Huron, Lapeer, Sanilac, and Tuscola counties.

Minnesota

Minneapolis	Legal Aid Society of Minneapolis	\$206,489.79	PEI
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The Legal Aid Society of Minneapolis Housing Discrimination Law Project (HDLP) will expand its current services to low-income individuals and persons with disabilities in the Minneapolis-St. Paul metropolitan area. HDLP advances equal housing rights for clients by advocating for just policies and inspiring new advocates. HDLP serves individual clients by investigating claims, negotiating, giving advice and referrals, and representing clients in court and administrative actions. HDLP also addresses discrimination at the systemic level by challenging systemic and institutional sources of housing discrimination, participating in public policy debates, and developing equal housing policies.

Minneapolis	Minneapolis Urban League	\$79,240.00	EOI-G
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The Minneapolis Urban League will provide community education on the characteristics of housing discrimination, the impact of housing discrimination, and the enforcement of fair housing laws. Activities will include making 40 fair housing presentations to community residents; distributing HUD-approved literature at community events, neighborhood meetings, and other community gatherings; holding 30 information and referral meetings with clients; and referring complaints to HUD as a result of face-to-face meetings or calls to the housing discrimination hotline.

St. Paul	ACORN Housing Corporation	\$80,000.00	EOI-G
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ACORN Housing Corporation (AHC) in partnership with ACORN Fair Housing (AFH) and Minnesota ACORN will increase compliance with the Fair Housing Act through public outreach and education, intensive HMDA and other data analysis, and referral of complaints to HUD, the U.S. Department of Justice, state and local agencies, and private attorneys. This project will be implemented in Minneapolis and St. Paul neighborhoods with large numbers of African Americans and recent immigrants from Southeast Asia, Africa, and Latin America.

Mississippi

Hattiesburg	Univ. of Southern Mississippi Institute for Disability Studies	\$100,000.00	EOI-D
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HousingSmart is a project of the University of Southern Mississippi Institute for Disability Studies that serves individuals with disabilities. In collaboration with the Mississippi Protection and Advocacy System, Inc., the Mississippi Leadership Council on Aging, and the Mississippi Coalition of Citizens with Disabilities, among others, this project will provide education and outreach services to the elderly, minorities, and persons with limited English proficiency. These services will include written and electronic media, fair housing workshops and presentations, and confidential training sessions for domestic violence survivors in four congressional districts.

Jackson	Housing Education and Economic Development	\$79,080.00	EOI-G
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Housing Education and Economic Development (HEED) will conduct fair housing education and outreach activities throughout Jackson and underserved counties where there has been a significant increase in the Hispanic population. HEED will work in conjunction with Hispanic, civil rights, disability, and other community-based advocacy organizations to provide seminars and workshops that inform the public of their rights under the Fair Housing Act.

Sardis	North Delta Mississippi Enterprise Community	\$200,732.04	PEI
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The North Delta Mississippi Enterprise Community (NDMEC) will build on its existing work in the rural, economically impoverished regions of Panola, Quitman, and Tallahatchie counties. Over a 12-month period, NDMEC will serve all residents, with African Americans receiving particular attention. At least 250 residents will receive education about their fair housing rights through workshops, seminars, and literature. Partnerships with key local agencies such as town and county governments and private entities will facilitate additional training for bank and mortgage financing staff, housing providers, and realtors. NDMEC's Fair Housing Clinic will conduct legal counseling and complaint intake, including referrals to HUD.

Missouri

St. Louis	Metropolitan St. Louis Equal Housing Opportunity Council	\$206,489.79	PEI
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The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) serves the Metropolitan St. Louis area and counties in southern Illinois and eastern Missouri. EHOC will conduct investigations, refer cases to HUD and conduct rental, sales, and lending tests and predatory lending audits. EHOC will disseminate literature, produce print and electronic versions of the quarterly newsletter, "OPENDOORS," and hold a conference for housing providers, public officials, advocates, and the public.

St. Louis	Urban League of Metropolitan St. Louis, Inc.	\$100,000.00	EOI-HO
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The Urban League of Metropolitan St. Louis, Inc., has four major program areas: employment, education, community outreach, and housing. This project will complement what the Urban League has been doing in the St. Louis metropolitan area to reduce discriminatory practices against minorities. The Urban League will conduct educational symposia that will inform the public about their rights and responsibilities under the Fair Housing Act, develop a referral system that will generate complaints to HUD, distribute Fair Housing Act literature through a variety of community outreach activities, and provide homebuyer training. The target area is the St. Louis metropolitan statistical area with a major focus in north St. Louis County, the city of St. Louis, East St. Louis, Belleville, Fairview Heights, and Cahokia.

Nebraska

Chadron	High Plains Community Development Corporation, Inc.	\$58,652.00	EOI-G
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High Plains Community Development Corporation, Inc., is the only comprehensive housing organization in western Nebraska. The communities of northwest Nebraska served by High Plains are rural, small cities that are spread apart. The population of each community ranges from 1,800 to 7,800, with large ranches and farms scattered between communities. Dawes and Sheridan counties border the Pine Ridge and Rosebud Reservations of South Dakota, while Box Butte and Sioux counties have large Hispanic and migrant labor populations. High Plains will conduct education and outreach in these areas and will respond to inquires about fair housing.

Omaha	Family Housing Advisory Services, Inc.	\$206,462.04	PEI
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During an 18-month period, the Fair Housing Center of Nebraska (FHCN), a program of Family Housing Advisory Services, Inc., will expand its enforcement activities to underserved populations in Nebraska and western Iowa. It will focus on services to people with disabilities, American Indians, the homeless, and new immigrants, especially people with limited English proficiency. Residents in urban and rural regions of both states will be the direct beneficiaries of testing, investigation, and referral services and on-site intake at homeless shelters and other facilities. FHCN partners include the Nebraska Equal Opportunity Commission and faith-based and grassroots community organizations, such as the St. Vincent de Paul Shelter, the Nebraska AIDS Project, and the Creighton Law Clinic.

Nevada

Reno	Silver State Fair Housing Council	\$80,000.00	EOI-G
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The Silver State Fair Housing Council (SSFHC) is a qualified fair housing organization. SSFHC is the only agency to provide fair housing education and outreach services to residents throughout northern Nevada. In addition, SSFHC receives requests for fair housing education programs in Clark County. SSFHC will continue its established program in Washoe, Carson City, Douglas, Lyon, Storey, Churchill, Pershing, Elko, Humboldt, Nye, Lander, Eureka, White Pine, and Mineral counties. SSFHC will also conduct accredited fair housing education classes in Clark County on a limited basis.

New Jersey

Hackensack	Fair Housing Council of Northern New Jersey	\$206,489.79	PEI
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As a full-service fair housing agency, the Fair Housing Council of Northern New Jersey will increase its enforcement actions. Serving individuals and families, this 12-month project will conduct sales and rental tests, investigate complaints, and recruit and train new testers.

Hackensack	New Jersey Citizen Action	\$80,000.00	EOI-G
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New Jersey Citizen Action will conduct education and outreach to increase the knowledge and understanding of community leaders about predatory lending practices in New Jersey and to teach low- and moderate-income consumers in Essex County to avoid predatory lending practices. New Jersey Citizen Action will conduct 4 train-the-trainer workshops for community leaders and 125 consumer education workshops for low- and moderate-income adults and persons with disabilities. It will identify and train victims of predatory lending to serve as spokespersons in a media campaign and administer a print and broadcast public education media campaign.

South Orange	Community Health Law Project	\$100,000.00	EOI-D
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The Community Health Law Project (CHLP) will provide education on the fair housing rights of people with disabilities throughout New Jersey. The initiative will address discrimination that involves covered multifamily housing that violate state and federal architectural barrier laws, the refusal to allow reasonable modifications or to make reasonable accommodations, and any exclusionary zoning policies that limit or exclude community residences for people with mental and developmental disabilities. In partnership with the Fair Housing Council of Northern New Jersey, the Housing Coalition of Central Jersey, and the Fair Housing Council of Southern New Jersey, CHLP will review and reprint fair housing manuals and conduct 15 education symposia throughout New Jersey.

Trenton	New Jersey Department of Community Affairs	\$79,667.20	EOI-G
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The New Jersey Department of Community Affairs (DCA) Division of Housing and Community Resources will implement a statewide fair housing education and outreach initiative. The goals of this campaign are to reduce housing discrimination through education, help underserved populations gain better access to housing, and increase the number of complaints referred to HUD and state or local fair housing agencies. Outreach efforts will be targeted to immigrants and other underserved populations.

New Mexico

Albuquerque	Protection and Advocacy System of New Mexico	\$100,000.00	EOI-D
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The Protection and Advocacy System of New Mexico (P&A-NM) will improve access to housing for underserved populations in southern and central New Mexico, focusing on the needs of persons with mental or physical disabilities, persons with limited English proficiency, recent immigrants, residents of the colonias, the homeless, and the elderly. By collaborating with grassroots and faith-based organizations, at least two persons representing each of the target populations (ideally, a member of an advocacy group and a self-advocate) will be taught in train-the-trainer sessions on federal, state, and local fair housing laws and accessing enforcement processes.

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Santa Fe	City of Santa Fe	\$79,840.00	EOI-G
<p>The city of Santa Fe will continue its current fair housing project, "Proyecto de Vivienda Digna." This project addresses the region's most significant impediment to fair housing—the lack of fair housing services. Activities include training for the city and its subcontractors; distributing, updating, and creating educational materials; operating a fair housing hotline; and providing fair housing workshops for the general public, targeted audiences, and Spanish-speakers. The project will provide bilingual homebuyer training and counseling and will integrate a fair lending component into its education. Proyecto de Vivienda Digna also will assist victims in filing a complaint and provide referrals to partner agencies for specific assistance.</p>			
<p>New York</p>			
Bohemia	Long Island Housing Services	\$204,239.79	PEI
<p>Long Island Housing Services (LIHS) will provide outreach to Hispanics, African Americans, and persons with disabilities in Long Island. LIHS will conduct compliance monitoring for physical accessibility in new construction. Over the 12-month period, LIHS will recruit and train testers and conduct enforcement testing of real estate agents. Testing will be accompanied by specific training and education to develop partnerships, including a coalition of HUD-approved housing counseling agencies to address predatory lending.</p>			
Brooklyn	South Brooklyn Legal Services	\$135,239.79	PEI
<p>The South Brooklyn Legal Services (SBLS), formerly known as the Brooklyn Legal Services Corporation, will generate and accept referrals from persons who allege housing discrimination in home financing and sales. This 12-month grant allows SBLS to provide legal and other assistance to help homeowners avoid foreclosure by investigating and analyzing complaints and making appropriate referrals. SBLS will work with in-kind contributors and a subcontractor, Concord Baptist Church of Christ Community Development Corporation. Consumers will benefit from community education workshops and other fair housing outreach.</p>			
Buffalo	The Buffalo Urban League, Inc.	\$100,000.00	EOI-HO
<p>The Buffalo Urban League, Inc., will undertake a number of activities designed to educate potential minority homeowners. These activities will prepare minorities for homeownership by informing them about their rights under the Fair Housing Act while also providing information on how to avoid predatory lending scams and how to identify steering in the sale, advertising, and financing of homes. These educational activities will be directed through churches, community colleges, union meetings, affordable housing events, and newspapers targeted at the minority community. The Buffalo Urban League will conduct workshops, improve existing homebuyer education courses, organize a housing fair, and develop brochures and posters in English and Spanish.</p>			
New York City	Asian Americans For Equality Community Development Fund, Inc.	\$80,000.00	EOI-G
<p>For the last eight years, the Asian Americans for Equality Community Development Fund, Inc., (AAFE CDF) has been providing education on homebuying and the homeownership process. The AAFE CDF will target the fair housing and fair lending needs of New York City's Asian immigrant, senior, and low- and moderate-income first-time homebuyers. Using linguistically and culturally sensitive outreach, the AAFE CDF will educate its communities on predatory lending, housing discrimination, and how to exercise their individual rights. The AAFE CDF's outreach and education will include multilingual predatory lending handbooks, brochures, videos, TV advertisements, radio broadcasts, media outreach, fairs, workshops, seminars, and one-on-one counseling.</p>			
New York City	Bronx Independent Living Services, Inc.	\$100,000.00	EOI-D
<p>The Bronx Independent Living Services, Inc., (BILS) will conduct an education and outreach program that informs consumers about their fair housing rights and responsibilities. The project will offer services to all Bronx residents, particularly persons with disabilities residing in the south Bronx empowerment zone. Other beneficiaries include building owners, managers, real estate brokers, and fair housing organizations. Outreach and education, through mailings, mass media, and public events, will be done in collaboration with community-based organizations serving people with disabilities and immigrants. Additional program initiatives include refining the complaint referral process, identifying potential complainants, and providing fair housing training to various nonprofit, for-profit, and government organizations.</p>			

New York City	HELP Social Service Corporation	\$80,000.00	EOI-G
<p>HELP Social Service Corporation, one of the largest providers of housing and services for homeless and low-income people, will offer a wide range of fair housing training, education, and outreach activities targeted at homeless clients, real estate agents, and landlords in the private housing market. Activities will include the preparation and distribution of materials, workshops, training sessions, and community forums.</p>			
New York City	Neighborhood Economic Development Advocacy Project	\$80,000.00	EOI-G
<p>The Neighborhood Economic Development Advocacy Project (NEDAP) will collaborate with grassroots, faith-based, and other community groups and legal services organizations in all five boroughs of New York City. NEDAP will carry out extensive education and outreach services by continuing to conduct an aggressive media campaign to increase media coverage of fair lending issues and continuing to publicize and maintain a telephone hotline and website to disseminate fair housing and fair lending information. NEDAP also will create or update maps that show lending patterns and concentrations of possible fair lending and fair housing violations.</p>			
Rochester	Housing Council in the Monroe County Area, Inc.	\$79,984.00	EOI-G
<p>The Housing Council in the Monroe County Area, Inc., will conduct workshops in English, Spanish, Vietnamese, and other languages that describe resources available for enforcement of fair housing laws. The Housing Council will work with several local pre-purchase programs to present fair housing information to homebuyers. The sessions will emphasize recognition and understanding of housing discrimination and the resources available for the enforcement of fair housing laws.</p>			
Rochester	Monroe County Legal Assistance Corporation	\$206,489.79	PEI
<p>With this 18-month grant, the Monroe County Legal Assistance Corporation (MCLAC) will continue the fair housing enforcement project, which began five years ago. MCLAC provides free legal services that remedy and reduce housing discrimination in Monroe County, which is composed of both urban and suburban areas in upstate New York. The project will span 13 counties, an increase of 5 over the previous project period. Outreach activities will focus on the fair housing needs of persons with disabilities and minorities, especially Hispanics living in rural areas. Testing and enforcement activities will be expanded to western New York.</p>			
Syracuse	Fair Housing Council of Central New York, Inc.	\$132,065.96	PEI
<p>The Fair Housing Council of Central New York, Inc., will conduct a 12-month project to serve residents of Cayuga, Onondaga, Oswego, Oneida, Jefferson, and St. Lawrence counties in upstate New York. The Council will focus on people with disabilities, new immigrants, and persons with limited English proficiency in the city of Syracuse and rural St. Lawrence and Jefferson counties. Project activities will include at least four tester training sessions; rental, sales, lending tests; and complaint intake for 50 new clients accompanied by appropriate investigations and referrals. To promote awareness, the project will conduct at least 12 workshops. Existing collaborations with local agencies will augment the Council's work.</p>			
White Plains	Westchester Residential Opportunities, Inc.	\$79,974.40	EOI-G
<p>Westchester Residential Opportunities, Inc., (WRO) will partner with faith-based, grassroots, and community groups to educate citizens on fair housing. WRO will train its partners to assist their constituencies in identifying and responding to fair housing violations, host at least 12 workshops in the Westchester/Putnam County area, and reach a minimum of 250 people including new Hispanic immigrants and persons with disabilities. WRO will also conduct education within its other housing counseling components, including its first-time homebuyer counseling service.</p>			

North Carolina			
Raleigh	Housing Rights Center of Wake County, Inc.	\$80,000.00	EOI-G
<p>The Housing Rights Center of Wake County, Inc., will conduct a fair housing project in Wake and Chatham counties. The project will serve the general public, with a focus on low-income immigrants and racial and ethnic minorities. The lack of affordable rental housing and homeownership opportunities, in addition to the rapid growth of the Hispanic communities statewide, illustrates the need for special fair housing outreach. The Center will address existing housing discrimination and segregation. The Center will conduct fair housing workshops in English and Spanish to help individuals understand and exercise their fair housing rights in Wake and Chatham counties.</p>			
Ohio			
Akron	Fair Housing Contact Service	\$206,489.79	PEI
<p>The Fair Housing Contact Service (FHCS), in partnership with the Tri-County Independent Living Center and Housing Advocates, Inc., will undertake this 18-month initiative to conduct systematic tests to identify sources of housing discrimination. Serving Medina County, FHCS's testing base will target congregate living arrangements in the private and public sectors. The testing will ultimately aid in identifying impediments to providing housing for persons with disabilities, while providing legal intervention, mediation, information, and other appropriate measures to alleviate or remove these impediments.</p>			
Cincinnati	Housing Opportunities Made Equal of Cincinnati	\$206,357.04	PEI
<p>Housing Opportunities Made Equal of Cincinnati (HOME) will leverage this grant to continue addressing the fair housing issues facing recent immigrants in Greater Cincinnati. Expanding on its current work, which consists of complaint referrals and random audits of apartments, HOME will use this 18-month grant to support more enforcement, testing, and education. Immigrants will benefit from workshops on homeownership, predatory lending, and Section 8. This undertaking will reinforce current collaborative efforts with local government and community agencies.</p>			
Cleveland	Housing Research & Advocacy Center	\$206,489.79	PEI
<p>The Housing Research & Advocacy Center will provide full-service and broad-based fair housing enforcement. The Center has experience in testing, research, investigation, education, and outreach. The Center and its subcontractors will provide a full-service fair housing program with a focus on tasks designed to reduce discrimination against African Americans and persons with disabilities in all housing services including rental, sales, insurance, and lending.</p>			
Cleveland	The Housing Advocates, Inc.	\$80,000.00	EOI-G
<p>The Housing Advocates, Inc., will develop and disseminate presentations, public service announcements, brochures, and other educational materials on the dangers of predatory lending. These educational materials will be in both Spanish and English and will be made available at educational seminars to be held throughout Cuyahoga and Lorain counties. The seminars will be targeted to clergy and lay staff, law enforcement personnel, consumer and bankruptcy attorneys, homeowners, and homebuyers. Newly educated religious leaders will sponsor community education events on predatory lending and invite their congregations to these church-sponsored programs.</p>			
Dayton	Miami Valley Fair Housing Center, Inc.	\$206,488.29	PEI
<p>The Miami Valley Fair Housing Center, Inc., (MVFHC) will oversee this 12-month initiative that augments its existing enforcement activities, particularly those that address racial steering as a form of housing discrimination. MVFHC will continue its predatory lending solutions project, which focuses on the disproportionate impact of this type of lending on minority neighborhoods in Montgomery County. Through education and outreach programs, the project will teach people to recognize and report housing discrimination in all of its various forms, including rental, sales, lending, insurance, and racial or sexual harassment.</p>			

Painesville	Fair Housing Resource Center	\$206,489.79	PEI
<p>The Fair Housing Resource Center (FHRC) will test the Lake County rental market for discrimination against African Americans, Hispanics, persons with disabilities, and families with children. During the 18-month period, FHRC will increase the number of meritorious claims submitted to HUD and complete testing in the sales and lending markets. This project will expand existing community partnerships with the local government, community organizations, and housing professionals.</p>			
Toledo	Fair Housing Center	\$206,489.79	PEI
<p>Since 1975, the Fair Housing Center (FHC) has delivered comprehensive enforcement, education, outreach, housing counseling, technical assistance, research, and community reinvestment programs. FHC will collaborate with the League of Women Voters, the Old West End Neighborhood Association, and community groups to increase service delivery. Project activities will include presentations at all levels of government, complaint administration, HUD referrals, and management of national media campaigns. FHC also will conduct training sessions for real estate professionals, testers, and staff in related fields.</p>			
Oklahoma			
Tulsa	Housing Partners of Tulsa, Inc.	\$69,974.24	EOI-G
<p>The Housing Partners of Tulsa, Inc., is a HUD-certified housing counseling agency. The Housing Partners of Tulsa will design, coordinate, and implement an education and outreach program to increase compliance with the federal Fair Housing Act and with substantially equivalent state and local fair housing laws by informing the public of their rights under the Fair Housing Act. In addition, the Housing Partners of Tulsa will develop a complaint referral process to facilitate referrals to HUD.</p>			
Oregon			
Portland	Fair Housing Council of Oregon	\$206,471.79	PEI
<p>The Fair Housing Council of Oregon (FHCO) will provide fair housing enforcement in Oregon and Clark County, Washington, serving primarily rural residents and new immigrants from Hispanic, Russian, Asian, African, and Middle Eastern communities. Numerous local partners, including culturally competent interpreters and a bilingual staff, enable FHCO to recruit and train new testers and operate its statewide toll-free hotline. FHCO will conduct complaint-driven tests and audit tests of the rental and mortgage lending markets. Testing will also take place in assisted living facilities, especially in foster care homes that serve adults with mental disabilities.</p>			
Portland	Legal Aid Services of Oregon	\$79,727.20	EOI-G
<p>Legal Aid Services of Oregon (LASO), in partnership with the Fair Housing Council of Oregon (FHCO), will perform education and outreach activities in Marion, Multnomah, Clackamas, Yamhill, Washington, Umatilla, and Curry counties in Oregon and in Clark County in Washington. Education and outreach activities will be coordinated through organizations that have regular contact with the targeted populations and will feature customized workshops. Workshop audiences will include case managers, family advocates, providers of senior services, ESL instructors, social workers, clergy, grassroots community organizers, immigrant community leaders, and media representatives.</p>			
Pennsylvania			
Erie	St. Martin Center, Inc.	\$54,400.00	EOI-G
<p>The St. Martin Center, Inc., (SMC) is a faith-based social service agency that will address the needs of several underserved populations by expanding its informational and educational efforts on both the rental and purchase of real estate to low income groups, minorities, immigrants, and people with disabilities. SMC will conduct education on fair housing rights and how to file a housing discrimination complaint.</p>			

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Glenside	Fair Housing Council of Montgomery County	\$206,489.79	PEI
<p>The Fair Housing Council of Montgomery County will conduct enforcement projects in Philadelphia and the surrounding four counties of Montgomery, Bucks, Chester, and Delaware. The goal of this project is to provide full-service enforcement with specific emphasis on housing discrimination against Hispanic immigrants, African Americans, and people with disabilities in both rental and homebuying opportunities.</p>			
Philadelphia	Housing Consortium for Disabled Individuals	\$99,598.00	EOI-G
<p>The Housing Consortium for Disabled Individuals (HCDI) will conduct a program of fair housing outreach and education to the citizens of Philadelphia with a special emphasis on persons with disabilities. Individuals will benefit from an integrated, comprehensive program that incorporates HCDI's services with those of its several local government and community partners. Designed to link counseling to the developmental activities necessary to achieve self-sufficiency, participants will receive timely and accurate information about their rights and responsibilities under the Fair Housing Act. These efforts will ultimately increase the quality and merit of fair housing complaints referred to HUD.</p>			
Pittsburgh	Fair Housing Partnership of Greater Pittsburgh, Inc.	\$203,821.29	PEI
<p>With this 12-month grant, the Fair Housing Partnership of Greater Pittsburgh, Inc., will augment its fair housing enforcement presence to ensure equal opportunity in housing in the greater Pittsburgh region. Specific outreach to the Hispanic community and to other growing immigrant populations will be the focus of this initiative. Project activities will include complaint investigation, testing for reasonable accommodation and modifications, and accessibility surveys of newly constructed housing.</p>			
Scranton	United Neighborhood Centers of Lackawanna County, Inc.	\$59,698.74	EOI-G
<p>The United Neighborhood Centers of Lackawanna County, Inc., (UNC) will partner with the Nativity of Our Lord parish, the center of the new Hispanic community in Lackawanna County, to educate the general public about fair housing laws and identify possible victims of discrimination in this community with a rapidly changing demographic. UNC will train volunteers to assist in door-to-door canvassing. The results will assist UNC in identifying individuals and organizations in need of concentrated fair housing education.</p>			
Swarthmore	Fair Housing Council of Suburban Philadelphia, Inc.	\$79,986.40	EOI-G
<p>The Fair Housing Council of Suburban Philadelphia, Inc., (FHCSF) has 47 years of experience in providing effective, quality fair housing services to consumers and housing providers. This project will include educational activities, focusing on the needs new immigrants, persons with disabilities, racial and ethnic minorities, and those most vulnerable to predatory lending practices. FHCSF will subcontract with the Lutheran Children and Family Services of Eastern Pennsylvania (LCFS), the Fair Housing Council of Montgomery County (FHCMC), and the Self-Determination Housing Project of Pennsylvania (SDHP).</p>			
Swarthmore	Fair Housing Council of Suburban Philadelphia, Inc	\$1,050,000.00	FHOI
<p>Fair Housing Council of Suburban Philadelphia, Inc., (FHCSF) will team with the Community Legal Aid Society, Inc., (CLASI) to provide a variety of fair housing enforcement services in Kent and Sussex counties in Delaware. The project will focus on the fair housing needs of immigrants with limited English proficiency, people with disabilities, economically disadvantaged minorities, and rural populations in Kent and Sussex counties. FHCSF is the nation's oldest fair housing council, while CLASI is Delaware's oldest and largest provider of legal services to the poor, elderly, and individuals with disabilities.</p>			
South Carolina			
Greenville	Greenville County Human Relations Commission	\$80,000.00	EOI-G
<p>The Greenville County Human Relations Commission (GCHRC) is a HUD-approved housing counseling agency that provides fair housing education and outreach in four counties in upstate South Carolina. Through partnership with the city of Greenville, GCHRC anticipates increasing its education and outreach from a poster campaign, speaker's bureau, a fair housing children's network and faith-based collaborations, to include a fair housing newsletter, fair housing hotline, and a fair housing symposium.</p>			

Tennessee			
Chattanooga	City of Chattanooga Community Services Department	\$80,000.00	EOI-G
<p>In collaboration with three community-based nonprofit organizations, the City of Chattanooga Community Services Department will promote awareness of fair housing rights for over 5,000 area households. The collaboration will use a door-to-door campaign and a series of community meetings. The project will include a fair housing conference to reach constituent groups such as people with disabilities or homeless persons, as well as other stakeholders throughout the city. This conference will provide educational opportunities not only to renters, homeowners, and potential homeowners, but also to landlords, attorneys, lenders, social service agencies, and other interested parties.</p>			
Jackson	West Tennessee Legal Services, Inc.	\$206,489.79	PEI
<p>West Tennessee Legal Services, Inc., (WTLS), in conjunction with legal service agencies throughout the state, will provide enforcement services, including those that address predatory lending. This one-year project will emphasize the fair housing needs of immigrants, rural populations, homeless populations, HIV/AIDS patients, and persons with disabilities. Partners such as the Tennessee Human Rights Commission, the State Department of Mental Health and Developmental Disabilities, and the Benjamin L. Hooks Institute for Social Change will collaborate to litigate complaints, conduct testing, and train teachers.</p>			
Memphis	City of Memphis Division of Housing and Community Development	\$80,000.00	EOI-G
<p>The City of Memphis Division of Housing and Community Development will implement a program designed to meet three of HUD's strategic goals: (1) promote decent, affordable housing; (2) increase homeownership opportunities; and (3) ensure equal opportunity in housing, by promoting public awareness of fair housing laws and improving housing accessibility for persons with disabilities. The program will serve residents of Memphis, where the population is two-thirds non-white according to the 2000 Census. The program will include bilingual (Spanish and English) outreach and education regarding fair housing rights; education and outreach on predatory lending to primarily minority, low- and moderate-income homeowners; and outreach to encourage the use of accessible design.</p>			
Texas			
Austin	Austin Tenants Council	\$195,503.79	PEI
<p>The Austin Tenants Council (ATC) will heighten public awareness of the continued effects of housing discrimination in the Austin metropolitan statistical area, focusing on issues germane to persons with disabilities, recent immigrants, and racial minorities experiencing discrimination since the September 11, 2001, attacks. Collaborating with the Texas Commission on Human Rights and other agencies, attorneys will educate consumers about their rights and provide effective remedies such as legal services, including litigation. Additional activities include testing, tracking complaints, and assisting persons with disabilities with their requests for reasonable accommodations.</p>			
Corpus Christi	Accessible Communities, Inc.	\$100,000.00	EOI-D
<p>Coastal Bend Center for Independent Living, an Accessible Communities, Inc., agency, will partner with the Corpus Christi Fair Housing Education Program to conduct presentations, provide training, and disseminate information about fair housing rights and remedies. Rental housing management, real estate agents, representatives of financial institutions, and consumers will collaborate on special housing problems experienced by people with disabilities.</p>			
Fort Worth	Tarrant County Administrator's Community Development Division	\$73,936.80	EOI-G
<p>Tarrant County has a land area of 863-square miles and a population of 1,446,219 in 43 separate municipalities. Tarrant County strives to ensure the equal protection of all its citizens from housing discrimination through the Administrator's Community Development Division (CDD). CDD's activities will include creating a fair housing curriculum, translating all fair housing materials into Spanish, and disseminating literature throughout the county. CCD will provide formal educational forums in each of the county's four precincts, hold educational forums for Spanish-speaking individuals, and conduct outreach to other communities.</p>			

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Houston	Greater Houston Fair Housing Center, Inc.	\$206,106.54	PEI
<p>The Greater Houston Fair Housing Center, Inc., (GHFHC) will continue to provide housing enforcement services in the Houston metropolitan area. All of GHFHC's services will be available in English and Spanish. GHFHC will intake, investigate, and test complaints; develop systematic investigations; recruit and train testers; and refer housing discrimination cases to HUD and other agencies.</p>			
San Antonio	San Antonio Fair Housing Council, Inc.	\$204,173.04	PEI
<p>The San Antonio Fair Housing Council, Inc., will investigate complaints and conduct testing audits dealing with accessibility, real estate sales, and mortgage lending. The Council will investigate housing discrimination complaints, promote public awareness of fair housing laws, and improve housing accessibility for persons with disabilities and the elderly.</p>			
Vermont			
Burlington	Champlain Valley Office of Economic Opportunity	\$79,692.00	EOI-G
<p>The Champlain Valley Office of Economic Opportunity (CVOEO) will focus on increasing homeownership opportunities for minorities and persons with disabilities in Vermont. CVOEO will provide training and information directly to prospective minority homebuyers and the immigrant communities while providing information, intake, investigation, and referral services. The broad public outreach plan includes the development of public service announcements for radio, bus sign advertisements for Burlington and Rutland area buses, as well as a fair housing educational handbook for consumers in Vermont. CVOEO will distribute fair housing materials (including translations in several different languages) to community groups, municipalities, and faith-based organizations.</p>			
Burlington	Vermont Center for Independent Living	\$65,336.80	EOI-D
<p>The Vermont Center for Independent Living (VCIL) will provide education and outreach on fair housing laws and regulations with special emphasis on accessibility requirements and the rights of persons with disabilities and the elderly. One of their main goals is to increase the understanding of fair housing laws and procedures for filing complaints. VCIL will conduct public awareness campaigns targeted to consumers and those in the housing industry. During this one-year initiative, fair housing information will be disseminated, and three videos will be produced on the fair housing law for use on cable TV in the Bennington, Brattleboro, Montpelier, Burlington, and Rutland areas. In addition, new accessibility training modules will be developed for housing providers and those in adjunct professions.</p>			
Virginia			
Charlottesville	Piedmont Housing Alliance	\$62,559.19	EOI-G
<p>The Piedmont Housing Alliance is a regional organization dedicated to improving the lives of low- and moderate-income families by creating housing and community development opportunities throughout the Thomas Jefferson Planning District. The Alliance actively seeks to affirmatively further fair housing through a comprehensive and coordinated education and outreach campaign to ensure open and equal housing choice and empowerment for all households in the region, regardless of race, color, religion, national origin, sex, familial status, or disability. The Alliance will conduct training, seminars, and special events to raise awareness about housing discrimination and fair housing rights.</p>			
Newport News	Office of Human Affairs, Inc.	\$67,567.59	EOI-HO
<p>The Office of Human Affairs, Inc., (OHA) has operated a fair housing office under its Housing Services Division since 1985, providing fair housing and homeownership education activities in the Newport News area. OHA will provide monthly homeownership seminars, develop and implement a marketing and media awareness plan for fair housing and homeownership classes, conduct a national fair housing month forum, and provide seminars on fair housing to the public, apartment managers, landlords, lenders, and large employers.</p>			

Washington

Tacoma	Fair Housing Center of South Puget Sound	\$80,000.00	EOI-G
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The Fair Housing Center of South Puget Sound will focus on new immigrants and the organizations that serve them. The Fair Housing Center will partner with community and technical colleges to expand distribution of existing fair housing-based English as a Second Language (ESL) curriculum to the region and contract with the Fair Housing Council of Oregon, the Idaho Fair Housing Council, and the Northwest Fair Housing Alliance to form a fair housing agency link with ESL classes. The Center will partner with regional authorities to promote fair housing and homeownership in ESL classes. The Center will manage the fair housing and immigrant roundtable (FAIR) in Washington state to focus on sharing information about housing rights and homeownership opportunities.

Wisconsin

Milwaukee	Metropolitan Milwaukee Fair Housing Council	\$206,489.79	PEI
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The Metropolitan Milwaukee Fair Housing Council (MMFHC) conducts statewide enforcement activities to identify and eliminate discriminatory housing practices in Milwaukee, Waukesha, Washington, Ozaukee, Dane, Brown, Calumet, Outagamie, and Winnebago counties. Over the 18-month grant period, MMFHC will inspect newly constructed multi-family dwellings to ensure housing accessibility for persons with disabilities, receive and investigate complaints of predatory lending practices, investigate rental discrimination against Hispanics and African Americans, expand enforcement services, and refer complaints to HUD.

Chapter 6 HUD's Oversight of HUD-Funded Programs

HUD reviews HUD-funded programs to ensure that they are administered in a nondiscriminatory manner and affirmatively further fair housing. Within HUD, FHEO has the primary responsibility for ensuring that the state and local governments and agencies that receive HUD funding comply with civil rights statutes.

HUD oversight takes two forms: (1) HUD investigates complaints alleging discrimination by a HUD-funded agency and (2) HUD conducts compliance reviews of recipient activities. HUD also monitors HUD-funded recipients to determine their performance under the civil rights-related program requirements of the Office of Community Planning and Development, the Office of Public and Indian Housing, and the Office of Housing.

The following statutes prohibit HUD-funded agencies from engaging in discrimination:

- Title VI of the Civil Rights Act of 1964 (Title VI), which prohibits discrimination in federal programs on the basis of race, color, or national origin;
- Section 109 of the Housing and Community Development Act of 1974, as amended, which prohibits discrimination on the basis of race, color, religion, sex, or national origin in programs and activities receiving financial assistance from HUD programs including the Community Development Block Grant Program, Urban Development Action Grants, Economic Development Action Grants, Special Purpose Grants, and the Section 108 Loan Guarantee Program;
- Section 504 of the Rehabilitation Act of 1973 (Section 504), which prohibits discrimination on the basis of disability in any federally assisted program;
- Title II of the Americans with Disabilities Act of 1990 (ADA), which prohibits discrimination on the basis of disability in state or local government services;
- Section 282 of the Cranston-Gonzalez National Affordable Housing Act, which prohibits discrimination on the basis of race, color, religion, sex, or national origin under any program or activity receiving assistance from the HOME Investment Partnerships program;
- The Age Discrimination Act of 1975, which prohibits discrimination on the basis of age in programs or activities that receive federal financial assistance; and
- Title IX of the Education Amendments Act of 1972 (Title IX), which prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance;

COMPLAINTS AGAINST HUD-FUNDED AGENCIES

Table 6.1 shows the number of complaints received in FY 2003 that alleged discrimination by a HUD-funded agency and which of the above laws was allegedly violated.

Table 6.1 Complaints Against HUD-Funded Agencies, FY 2003

	Title VI	Title IX	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
Filed prior to FY 2003	517	0	651	124	248	14	1,554
Filed in FY 2003	424	0	639	37	175	2	1,277
Total	941	0	1,290	161	423	16	2,831

Source: TEAPOTS

Table 6.1 *Complaints Against HUD-Funded Agencies, FY 2003* shows that half of the complaints filed against HUD-funded agencies in FY 2003 alleged Section 504 violations, followed by violations of Title II of the Americans with Disabilities Act, Title VI, and Section 109. In FY 2003, FHEO received only two Age Discrimination Act complaints and no Title IX complaints.

Resolution of Complaints against HUD-Funded Agencies

When a complaint is filed against a HUD-funded agency, HUD thoroughly investigates it to determine whether the agency violated civil rights laws. At the conclusion of the investigation, HUD makes a finding of compliance or noncompliance with the law. Typically, HUD issues a Letter of Findings (LOF) to the HUD-funded agency and to the complainant. The LOF contains the findings of fact, a finding of compliance or noncompliance, a description of an appropriate remedy for each violation, and in Section 109 and Section 504 complaint investigations, a notice of the right of the recipient or the complainant to request a review of the LOF.

When HUD makes a determination of compliance, it indicates this finding in a Letter of Determination (LOD) issued to both parties. When HUD makes a determination of noncompliance, it issues an LOD indicating a finding of noncompliance and will attempt to enter into a Voluntary Compliance Agreement (VCA) with the HUD-funded agency. A VCA is an agreement between HUD and a HUD-funded agency that details the steps the agency will take to correct the civil rights violation. If the agency refuses to submit to a VCA, then HUD can withhold HUD funding from the recipient or refer the problem to DOJ for enforcement.

Once the agency has completed all the steps necessary to achieve compliance, HUD issues another LOD to the parties to inform them that the HUD-funded agency has been brought into compliance with applicable civil rights laws.

Table 6.2 Investigation Results, FY 2003

	Title VI	Title IX	Section 504	Section 109	Title II ADA	Age Discrim	Total
Investigations Closed	232	0	351	14	117	2	716
<i>Administrative Closure</i>	59	0	61	1	26	0	147
<i>Conciliation</i>	63	0	144	7	41	0	255
<i>Finding of Compliance</i>	107	0	143	5	50	2	307
<i>Finding of Noncompliance</i>	3	0	3	1	0	0	7
Letter of Findings	34	0	96	4	26	0	160
Letter of Determination	40	0	45	4	9	0	98
Voluntary Compliance Agreement	8	0	19	0	0	0	27

Source: TEAPOTS

In FY 2003, HUD completed 716 investigations arising from complaints against HUD-funded agencies. The most common result of Title II of the Americans with Disabilities Act, Title VI, Section 504, and Section 109 investigations was a conciliation agreement or a finding of compliance. Both Age Discrimination Act investigations in FY 2003 resulted in a finding of compliance. In FY 2003, only seven investigations resulted in a finding of noncompliance.

In FY 2003, 27 investigations lead to signed VCAs—19 of which stemmed from Section 504 complaints, and 8 of which arose from Title VI complaints.

COMPLIANCE REVIEWS OF HUD-FUNDED AGENCIES

HUD conducts compliance reviews to determine whether a recipient of HUD funding is in compliance with all applicable civil rights laws and HUD's implementing regulations. HUD undertakes compliance reviews of HUD-funded agencies based on criteria established by HUD. HUD also initiates a compliance review when a civil rights problem is detected through HUD program monitoring, HUD risk analysis, or the news media.

Table 6.3 Compliance Reviews of HUD-Funded Agencies, FY 2003

	Title VI	Title IX	Section 504	Section 109	Title II ADA	Age Discrim	Total
Filed prior to FY 2003	95	0	131	6	37	0	269
Filed in FY 2003	67	0	95	17	1	0	180
Total	162	0	226	23	38	0	449

Source: TEAPOTS

Table 6.3 Compliance Reviews of HUD-Funded Agencies, FY 2003 shows that Section 504 gave rise to almost half of the compliance reviews conducted in FY 2003. Title VI compliance reviews

were the second-most prevalent, followed by Title II of the Americans with Disabilities Act and Section 109. No compliance reviews were conducted under the Age Discrimination Act or Title IX.

Resolution of Compliance Reviews of HUD-Funded Agencies

After a thorough review of a HUD-funded agency to assess whether it has complied with civil rights laws, HUD makes a finding of compliance or noncompliance. Whether there is a finding of compliance or noncompliance, HUD typically issues an LOF. An LOF contains the findings of fact, a finding of compliance or noncompliance, and a description of an appropriate remedy for each violation believed to exist.

At the end of a review, HUD issues an LOD, which is a formal written determination of compliance or noncompliance with the law. If HUD finds an agency is not in compliance with the law, it enters into a VCA with the agency detailing the steps necessary to achieve compliance. If an agency refuses to submit to a VCA, HUD may withhold funding from the recipient or refer the problem to DOJ for enforcement.

Once the agency has made the corrections required by the VCA, HUD issues another LOD to record that the HUD-funded agency is then in compliance with the applicable law. Because compliance reviews involve a large number of housing units and records and take a great deal of time, not all of these stages may be completed in one fiscal year.

Table 6.4 Compliance Review Results, FY 2003

	Title VI	Title IX	Section 504	Section 109	Title II ADA	Age Discrim	Total
Reviews	47	0	58	6	18	0	128
<i>Compliance</i>	35	0	29	3	18	0	85
<i>Noncompliance</i>	12	0	29	2	0	0	43
Letter of Findings	39	0	62	11	1	0	113
Letter of Determination	10	0	13	3	0	0	26
Voluntary Compliance Agreement	17	0	34	2	1	0	54

Source: TEAPOTS

Table 6.4 *Compliance Review Results, FY 2003* shows that HUD completed 128 compliance reviews. Approximately two-thirds of those reviews resulted in a finding of compliance, and the remaining one-third resulted in a finding of noncompliance. The majority of reviews were conducted under Title VI or Section 504.

In FY 2003, HUD signed 54 VCAs—34 arose from Section 504 compliance reviews and 17 from Title VI compliance reviews.

CHAPTER 7 FAIR HOUSING IN OTHER HUD PROGRAMS

FHEO REPORTING RESPONSIBILITIES

The Fair Housing Act requires HUD to report annually to Congress on the race, color, religion, sex, national origin, age, disability, and familial characteristics of persons who are applicants for, participants in, or beneficiaries of its programs to the extent those programs are prohibited from discriminating. The specific prohibitions can be found in the following:

- Title VI of the Civil Rights Act of 1964, which prohibits discrimination based on race, color, or national origin in programs and activities receiving federal financial assistance;
- Title VIII of the Civil Rights Act of 1968, widely known as the Fair Housing Act, as amended, which prohibits discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, or disability;
- Section 794 of Title 29 of the U.S. Code, which prohibits discrimination on the basis of disability in any federally funded program or activity;
- The Age Discrimination Act of 1975, which prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance;
- The Equal Credit Opportunity Act, which prohibits any creditor from discriminating against any applicant with respect to any aspect of a credit transaction on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract);
- Section 1982 of Title 42 of the U.S. Code, which gives all citizens of the United States, regardless of race, the same rights in every state and territory to inherit, purchase, lease, sell, hold, and convey real and personal property;
- Section 1735 f-5 of Title 12 of the U.S. Code, which prohibits discrimination on the basis of sex in any federally related mortgage loan, or federal insurance, guaranty, or other assistance in connection therewith;
- Section 1 of Title 12 of the U.S. Code, which calls upon the Secretary to require that public and Indian housing agencies and their contractors and subcontractors make their best efforts, consistent with existing federal, state, and local laws and regulations, to give to low- and very low-income persons the training and employment opportunities generated by development assistance; and
- Executive Orders 11063, 11246, 11625, 12250, 12259, and 12432.

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

RACIAL AND ETHNIC CATEGORIES

In 1997, the Office of Management and Budget significantly revised standards for federal agencies that collect, maintain, and report federal data on race and ethnicity. These new standards enhance the ability of federal agencies to collect information that reflects the diversity of the U.S. population.

Under the new policy, the individuals who are responding to inquiries about race have the option to select one or more of five racial categories: (1) "American Indian or Alaska Native;" (2) "Asian;" (3) "Black or African American;" (4) "Native Hawaiian or Other Pacific Islander;" and (5) "White."

The new policy also treats ethnicity separate from race. Persons must choose one of the two ethnicity categories: (1) "Hispanic or Latino;" or (2) "Not Hispanic or Latino."

The previous OMB guidelines had been in place since 1977. Under those guidelines, there were only four racial categories: (1) "American Indian or Alaskan Native;" (2) "Asian or Pacific Islander;" (3) "Black," and (4) "White." Persons also did not have the option of selecting multiple categories. In the past, some classified Hispanic as a race instead of an ethnic category.

The new format for data collection took effect in HUD offices on January 1, 2003. Some of HUD's programs provided data under the old guidelines; others conformed to the new guidelines; and still others provided data in a mix of the two formats.

DEMOGRAPHICS OF HUD PROGRAMS

FANNIE MAE AND FREDDIE MAC OVERSIGHT

HUD regulates the two government-sponsored enterprises, Fannie Mae and Freddie Mac, which were chartered by Congress to create a secondary market for residential mortgage loans. They are sometimes referred to as "government-sponsored enterprises (GSEs)," because Congress authorized their creation and established their public purposes.

Fannie Mae and Freddie Mac are the nation's largest housing finance institutions. They purchase mortgages from commercial banks, thrift institutions, mortgage banks, and other primary lenders and either hold these mortgages in their own portfolios or package them into mortgage-backed securities for resale to investors. These secondary mortgage market operations play a major role in creating a ready supply of mortgage funds for American homebuyers.

The Secretary of HUD is the fair housing regulator for Fannie Mae and Freddie Mac and has oversight authority to ensure that Fannie Mae and Freddie Mac comply with the public purposes set forth in their charters. An independent office within HUD, the Office of Federal Housing Enterprise Oversight (OFHEO), ensures the capital adequacy and the financial safety and soundness of Fannie Mae and Freddie Mac. OFHEO also enforces their compliance with the fair lending requirements under its enabling act and HUD's implementing regulations. If the Secretary of HUD determines that Fannie Mae or Freddie Mac has violated or potentially violated either the above act or regulations, the Secretary refers the information to the Director of OFHEO for action he or she deems appropriate.

Table 7.1 shows the race or ethnicity, sex, and age of the borrowers of loans purchased by Fannie Mae and Freddie Mac during calendar year 2003.

According to Table 7.1, in 2003, more than one in eight of the loans purchased by Fannie Mae were reported without race or ethnicity data. This includes all loans where the information was not provided, where the question was not applicable because the borrower was not a person, and where data were not available.

The majority of the loans Fannie Mae acquired were made to white borrowers (68.74 percent); 6.23 percent to Hispanic or Latino borrowers; 4.51 percent to Pacific Islander borrowers, and 3.53 percent to black or African American borrowers. Less than one-half of one percent (0.39 percent) of Fannie Mae's loans were made to American Indian or Alaska Native borrowers.

Over two-thirds of the loans that Fannie Mae purchased had been made to men (68.19 percent), while 22.89 percent had been made to women. Almost three-fourths (72.10 percent) of the loans purchased by Fannie Mae had been made to people under the age of 55. Only 18.39 percent of the loans purchased had been made to borrowers 55 or older. A significant percentage of the loans purchased by Fannie Mae lacked data on sex and age.

The borrowers of loans purchased by Freddie Mac were similar to the borrowers of loans purchased by Fannie Mae. Freddie Mac lacked racial and ethnicity data for 14.32 percent of the loans it purchased. This includes all loans where the information was not provided, was not applicable, or was not available.

The majority (73.31 percent) of loans purchased by Freddie Mac were made to white borrowers. At the same time, 4.21 percent were made to Hispanic or Latino borrowers; 3.50 percent to Asian or Pacific Islander borrowers, and 2.44 percent to black or African American borrowers. Less than one half of one percent of the loans Freddie Mac purchased were made to American Indian or Alaska Native borrowers.

The majority of these loans, or 70.74 percent, were made to male borrowers, and 19.95 percent were made to female borrowers. A total of 66.16 percent of the loans purchased by Freddie Mac were to borrowers under the age of 55; only 21.06 percent were to borrowers older than 55. However, a significant percentage of loans were reported without sex or age data.

Table 7.1 Characteristics of Single-Family Mortgages Whose Loans Were Acquired by Fannie Mae or Freddie Mac January 2003–December 2003

Protected Characteristic	Fannie Mae	Freddie Mac
	Percent of Borrowers with Characteristic	Percent of Borrowers with Characteristic
Total Number of Loans Purchased (includes purchase and refinanced loans for single-family properties)	8,954,495	5,073,130
Race or Ethnicity		
American Indian or Alaska Native	0.39%	0.28%
Asian or Pacific Islander	4.51%	3.50%
Black or African American	3.53%	2.44%
Hispanic of Latino	6.23%	4.21%
White	68.74%	73.31%
Other	1.18%	1.96%
Information Not Provided ¹	13.26%	9.74%
Question Not Applicable ²	0.53%	0.21%
Data Not Available ³	1.64%	4.37%
Sex		
Female	22.89%	19.95%
Male	68.19%	70.74%
Information Not Provided ¹	6.91%	4.15%
Question Not Applicable ²	0.38%	0.16%
Data Not Available ³	1.63%	5.00%
Age		
Younger than 35	18.93%	15.98%
35–44	29.00%	27.00%
45–54	24.17%	23.18%
55–64	12.41%	11.58%
65–74	4.31%	3.66%
75 or Older	1.67%	5.82%
Information Not Provided, ¹ Question Not Applicable ² or Data Not Available ³	9.50%	12.78%
<p>1. "Information not provided" means that the loan application was made over the telephone or Internet, and the information was not given.</p> <p>2. "Question Not Applicable" means that the borrower was not an individual (for example if the borrower was a corporation).</p> <p>3. "Data Not Available" means that the information was missing.</p> <p>Percentages may not total 100 percent due to rounding.</p>		

Source: GSE Public Use Database

FEDERAL HOUSING ADMINISTRATION

The Federal Housing Administration (FHA) was created in 1934 to stimulate the building industry. It was integrated into HUD's Office of Housing in 1965. FHA insures private lenders against loss on mortgage financing for single-family homes, multifamily housing projects, health care facilities, property improvements, and manufactured homes. By insuring private lenders against loss, HUD encourages lenders to invest capital in single-family, multifamily, and other housing markets.

FHA's programs are designed to expand homeownership and affordable housing opportunities. They are operated under four mortgage insurance funds (the FHA Funds), which are supported through income from premiums, sales of HUD-owned properties, interest on investments, congressional appropriations, and other sources.

HUD insures single-family loans made by FHA-approved lenders for up to 98.75 percent of the appraised value price. Depending on the size of the loan and its terms, a single-family loan can be for up to 30 years. Most mortgagors pay at least a three percent down payment, but the Secretary may determine a larger amount.

In the middle of the fiscal year, new OMB guidelines went into effect, which FHA data could not meet. As a result, the old racial categories were used, and ethnicity was combined with race.

The majority of FHA-insured purchase and refinance loans were made to white borrowers. This was followed by Hispanic borrowers and then by black borrowers. The fewest FHA-insured loans were made to Asian or Pacific Islander and American Indian borrowers. Few loans were recorded under the category "Native Hawaiian," because in FY 2003 Native Hawaiians were typically counted within the category "Asian or Pacific Islander."

Men were the principal borrowers of most FHA-insured loans. In the case of married couples, the women were generally recorded as co-borrowers. Most borrowers of FHA-insured loans did not have dependents. Fewer than half of the FHA-insured purchase and refinance loans were made to families with children.

A large number of FHA-insured purchase loans were made to persons between the age of 26 and 35. The second most common age range for FHA-insured purchase loans was 36 to 45, followed closely by 18 to 25. Very few FHA-insured purchase loans were made to persons below the age of 18 or over the age of 55.

Similarly, a large number of FHA-insured refinance loans were made to borrowers between 26 and 35. The second most common age range was 36 to 45. Unlike FHA-insured purchase loans, this was followed by borrowers from the age of 45 to 55. Fewer FHA-insured refinance loans were made to borrowers below the age of 26 or over the age of 55.

FHA Single-Family Purchase Loans

**Table 7.2 Protected Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Home Purchase Loans
FY 2003**

Protected Characteristic	Number of Loans to Persons with Characteristic		Dollar Amount of Loans to Persons with Characteristic	
	Number	Percent	Amount	Percent
Purchase Total	676,725	100%	\$ 79,891,593,936	100%
Race or Ethnicity				
American Indian	2,583	0.4%	\$ 299,092,538	0.4%
Asian or Pacific Islander	11,153	1.6%	\$ 1,607,176,306	2.0%
Black	82,867	12.2%	\$ 9,745,149,401	12.2%
Hispanic	126,740	18.7%	\$ 16,077,246,461	20.1%
Native Hawaiian	28	0.0%	\$ 3,635,563	0.0%
White	410,594	60.7%	\$ 46,893,676,549	58.7%
Data Not Available	42,760	6.3%	\$ 5,265,617,118	6.6%
Sex				
Female	231,317	34.2%	\$ 25,381,726,110	31.8%
Male	445,392	65.8%	\$ 54,507,055,954	68.2%
Data Not Available	16	0.0%	\$ 2,811,872	0.0%
Age				
Younger than 18	19,190	2.8%	\$ 104,680,670	0.1%
18-25	140,498	20.8%	\$ 15,605,214,693	19.5%
26-35	280,408	41.4%	\$ 35,161,558,984	44.0%
36-45	144,937	21.4%	\$ 18,172,916,552	22.7%
45-55	66,980	9.9%	\$ 8,107,743,694	10.1%
56 or Older	24,712	3.7%	\$ 2,739,479,343	3.4%
Families with Dependents				
Dependents	241,716	35.7%	\$ 29,299,430,656	36.7%
No Dependents	435,009	64.3%	\$ 50,592,163,280	63.3%

Percentages may not total 100 percent due to rounding.

Source: Single Family Data Warehouse

FHA Single-Family Refinance Loans

**Table 7.3 Protected Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Refinance Loans
FY 2003**

Protected Characteristic	Number of Loans to Persons with Characteristic		Dollar Amount of Loans to Persons with Characteristic	
	Number	Percent	Amount	Percent
Refinance Total	661,085	100%	\$ 79,335,033,070	100%
Race or Ethnicity				
American Indian	2,858	0.4%	\$ 336,730,927	0.4%
Asian or Pacific Islander	10,937	1.7%	\$ 1,534,126,414	1.9%
Black	86,013	13.0%	\$ 10,350,157,373	13.0%
Hispanic	91,023	13.8%	\$ 11,455,174,063	14.4%
Native Hawaiian	412	0.1%	\$ 52,663,981	0.1%
White	378,609	57.3%	\$ 44,603,619,326	56.2%
Data Not Available	91,233	13.8%	\$ 11,002,560,986	13.9%
Sex				
Female	464,064	70.2%	\$ 57,070,769,944	71.9%
Male	197,010	29.8%	\$ 22,262,859,019	28.1%
Data Not Available	11	0.0%	\$ 1,404,107	0.0%
Age				
Younger than 18	36,265	5.5%	\$ 4,196,749,615	5.3%
18-25	40,222	6.1%	\$ 4,756,530,416	6.0%
26-35	234,180	35.4%	\$ 29,156,459,176	36.8%
36-45	195,420	29.6%	\$ 23,653,459,903	29.8%
45-55	109,097	16.5%	\$ 12,657,082,334	16.0%
56 or Older	45,901	6.9%	\$ 4,914,751,626	6.2%
Families with Dependents				
Dependents	192,563	29.1%	\$ 23,696,782,572	29.9%
No Dependents	468,522	70.9%	\$ 55,638,250,498	70.1%

Percentages may not total 100 percent due to rounding.

Source: Single Family Data Warehouse

MULTIFAMILY/FHA HOUSING PROGRAMS

Financing Subsidies: Mortgage Insurance and Mortgage Interest Rate Subsidies

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

This FHA program insured and subsidized mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for low- and moderate-income families. This program no longer provides subsidies for new mortgage loans, but existing Section 221(d)(3) BMIR properties continue to operate under it.

Families living in Section 221(d)(3) BMIR projects are considered subsidized because the reduced rents for these properties are made possible by subsidized mortgage interest rates. Some BMIR projects have experienced escalating operating costs that have caused the BMIR rents to increase beyond levels that are affordable to lower and moderate-income tenants. When this occurs, HUD may allocate project-based rental assistance through Section 8 Loan Management Set-Aside (LMSA) to these properties to decrease vacancies and improve the project's financial position.

Section 236

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

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

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

**Table 7.4 Protected Characteristics of Persons Provided With Housing Assistance Through Mortgage Insurance and Mortgage Interest Rate Subsidies
FY 2003**

Protected Characteristic	Section 236	Below Market Interest Rate (BMIR)
Total Households ¹	40,922	9,433
Race or Ethnicity		
Black	31.2%	37.7%
Hispanic ²	11.2%	13.8%
White	52.7%	42.7%
Other	4.9%	5.8%
Female-Headed		
Female-Headed Households	66.4%	60.5%
Age		
Younger than 35	27.3%	34.4%
35-44	13.4%	21.7%
45-54	10.6%	17.5%
55-64	10.6%	12.3%
65-74	15.0%	7.6%
75 Or Older	23.1%	6.5%
Elderly ³	42.1%	17.8%
Disability		
Households Reporting a Disability ⁴	7.9%	2.0%
Families with Children		
Households with Child(ren) ⁵	30.1%	45.2%

All data were from the TRACS system for the 12-month period ending on September 30, 2003. A household was excluded if its record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.

1. "Total Households" reflects the number of households with tenant data in TRACS.
2. "Hispanic" includes any household reported as Hispanic regardless of any entry in the "race" field. The sum of the percentages in the "Race or Ethnicity" column is 100 percent.
3. "Elderly" reflects that the head, spouse, or co-head was 62 years of age or older.
4. "Households Reporting a Disability" reflects that the head, spouse, or co-head had a disability.
5. "Households with Children" reflects households with at least one child under the age of 18.

Source: Tenant Rental Assistance Certification System (TRACS)

In January 2003, HUD programs implemented the new OMB guidelines. As a result, full fiscal year data for Section 236 and BMIR does not meet the new racial and ethnic guidelines.

According to Table 7.4, in both Section 236 and BMIR, the majority of households provided with housing assistance through mortgage insurance and mortgage interest rate subsidies were white, 52.7 percent and 42.7 percent, respectively. The next largest groups were black households and Hispanic households. In Section 236, 31.2 percent of households were black and 11.2 percent of

households were Hispanic. In BMIR, 37.7 percent of households were black and 13.8 percent of households were Hispanic.

Of the households provided with housing assistance through Section 236, 42.1 percent had an elderly head, spouse, or co-head. The second largest group was younger than 35 years of age, (27.3 percent). Of the households receiving housing assistance through BMIR, the largest group was heads, spouses, or co-heads who were younger than 35 years of age, (34.4 percent). The second largest group was between 35 and 44 years of age, comprising 21.7 percent of the households.

Most households receiving mortgage insurance and mortgage interest rate subsidies for housing assistance were headed by a woman, 66.4 percent in Section 236, and 60.5 percent in BMIR. The majority of the households benefiting from these programs did not have children. In Section 236, 30.1 percent of the households had children, while in BMIR, 45.2 percent did.

Few households in either program reported a head, spouse, or co-head with a disability. In the Section 236 program, 7.9 percent of the households reported a disability; in the BMIR, 2.0 percent of the households reported a disability.

MULTIFAMILY SUBSIDIZED HOUSING PROGRAMS

Project Rental Subsidies

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

Project-Based Section 8

Through its Project-Based Section 8 program, HUD provides rental assistance to families in assisted FHA-insured properties to ensure that these properties remain affordable to low-income families.

Rental Assistance Payment (RAP) Contracts

The RAP program was established by the Housing and Community Development Act of 1974 to provide additional rental assistance to property owners on behalf of very low-income tenants. RAP is available only to Section 236 properties and was the predecessor of the Project-Based Section 8 program.

Rent Supplement Contracts

The Rent Supplement Program was established by the Housing and Urban Development Act of 1965 and was the first project-based assistance program for mortgages insured by the Office of Housing. These contracts were available to Section 221(d)(3) BMIR, Section 231, Section 236 (insured and noninsured), and Section 202 properties for the life of the mortgage. The program was suspended under the housing subsidy moratorium of January 5, 1973. This moratorium stopped the funding of any additional projects, although previously funded projects continue to receive funding.

Section 202 Supportive Housing for the Elderly

The Section 202 Supportive Housing for the Elderly program helps expand the supply of affordable housing with supportive services for the elderly. It provides the elderly with options for independent living in an environment that provides supportive services such as cooking, cleaning, and transportation. Once the project is developed, funding is provided through the Section 202 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenant's contribution toward rent.

In order to live in Section 202 housing, a household must be very low-income (below 50 percent of the median income for the area) and must have at least one member who is 62 years of age or older.

Section 811 Supportive Housing for Persons with Disabilities

The Section 811 Supportive Housing for Persons with Disabilities Program allows persons with disabilities to live independently by increasing the supply of rental housing that has support services. Once the project is developed, funding is provided through a Section 811 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution toward rent.

In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income (below 50 percent of the median income for the area) and at least one member must be at least 18 years old and have a disability, such as a physical or developmental disability or chronic mental illness.

Direct Loans

Section 202 Direct, Formula Interest Rate Loans

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

The Direct Formula Interest Rate Loan Program ended in 1991, becoming the Section 202 Capital Advance program and the Section 811 Capital Advance Program. Both programs have project rental assistance contract funding, which is described above. The Section 202 Capital Advance Program can serve only the elderly, while the Section 811 Capital Advance Program was created to develop housing for persons with disabilities.

**Table 7.5 Protected Characteristics of Persons Provided With Housing Assistance from Rental Subsidies
2003 Program Year**

Protected Characteristic	Project-Based Section 8 ¹	Rent Supplement	Rental Assist. Program (RAP)	Section 202 PRAC ²	Section 811 PRAC	Section 202 Direct Loan w/ Section 8
Total Households ³	888,935	11,325	13,720	62,878	17,148	192,416
Race or Ethnicity						
Black	35.1%	33.0%	40.1%	20.7%	21.3%	18.4%
Hispanic ⁴	12.3%	16.3%	18.9%	10.9%	5.4%	9.3%
White	48.6%	48.0%	37.7%	62.1%	71.0%	68.2%
Other	4.0%	2.8%	3.4%	6.3%	2.2%	4.2%
Female-Headed						
Female-Headed Households	77.2%	72.5%	72.3%	73.8%	47.5%	71.0%
Age						
Younger than 35	29.6%	14.1%	16.7%	0.1%	22.1%	2.7%
35-44	12.0%	13.0%	12.6%	0.2%	28.1%	4.4%
45-54	10.9%	13.2%	14.2%	0.3%	28.6%	6.1%
55-64	10.6%	13.8%	13.7%	6.0%	14.3%	9.7%
65-74	15.0%	19.1%	18.2%	42.9%	4.5%	27.5%
75 or Older	21.8%	26.9%	24.6%	50.5%	2.3%	49.6%
Elderly ⁵	40.7%	50.5%	47.8%	98.9%	9.9%	81.7%
Disability						
Households Reporting a Disability ⁶	19.7%	17.8%	14.4%	3.5%	97.9%	23.3%
Families with Children						
Households with Child(ren) ⁷	36.5%	24.8%	30.5%	0.1%	2.9%	0.2%
All data were from the TRACS system for the 12-month period ending on September 30, 2003. Households were excluded when their records showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.						
1. The Section 8 Project-Based column excludes all households covered under Section 202/8. It includes all new and substantial rehabilitation projects, property disposition projects, Section 8 projects with Loan Management Set Asides (LMSA), and State Housing Finance and Development Agency projects. Also includes all households in Section 236 and BMIR projects having Section 8 LMSA assistance. These households were not included in Table 7.4 to avoid duplication.						
2. The Section 202/PRAC column contains a small number of Section 202/162 households.						
3. "Total Households" reflects the number of households with data in TRACS.						
4. "Hispanic" includes any household reported as Hispanic regardless of any entry in the "race" field.						
5. "Elderly" reflects that the head, spouse, or co-head was 62 years of age or older.						
6. "Households Reporting a Disability" reflects that the head, spouse, or co-head was shown as a person with a disability.						
7. "Households with Children" reflects households with at least one child under the age of 18.						
Percentages may not total 100 percent due to rounding.						

Source: Tenant Rental Assistance Certification System (TRACS)

New OMB guidelines went into effect in the middle of the fiscal year. As a result, the rental subsidies data did not meet OMB's new racial and ethnic guidelines.

In Section 202 PRAC, Section 811 PRAC, and Section 202 Direct Loan with Section 8 projects, white households accounted for at least 60 percent of those receiving housing assistance. In Project-Based Section 8 and Rental Supplement programs, almost half of the households were white, 48.6 percent and 48.0 percent, respectively. In all of these programs, black households constituted the second largest group, followed by Hispanics.

The Rental Assistance Program (RAP) was the only program where the largest number of households were black; this was followed by whites and then by Hispanics.

Many of the heads, co-heads, and spouses in the rental assistance programs were elderly. In Section 202 PRAC, 98.9 percent of households were elderly. This was because someone in the household must be elderly to qualify for Section 202 PRAC. The program did not report 100 percent elderly, because the reporting was limited to the head, co-head, or spouse; a household could still qualify for Section 202 PRAC if another family member was elderly.

Elderly persons accounted for 81.7 percent of those receiving housing assistance from the Section 202 Direct Loan Program with Section 8. This was because many of the projects funded under this program were created for the elderly.

In Project-Based Section 8, Rental Supplement, RAP, and the two Section 202 programs, at least 40 percent of all of the heads, spouses, or co-heads were elderly. The Section 811 program deviated significantly from all other programs, because most organizations that serve the elderly applied for funding through the Section 202 program and would not have applied for Section 811 funding.

Women headed a clear majority of the households in most of the programs. This ranged from 71.0 percent of the households receiving housing assistance through Section 202 Direct Loan with Section 8, to 77.2 percent of the households in Project-Based Section 8. Households in Rental Supplement, RAP, and Section 202 PRAC fell in between. The only rental assistance program that deviated from this pattern was Section 811 PRAC, where fewer than half of the households were headed by women.

Most of the programs reported between one-seventh and one-fourth of the participants as having a disability. This ranged from 14.4 percent in the RAP to 23.3 percent in Section 202 Direct Loan program with Section 8. The reported number of persons with a disability in Section 202 PRAC was only 3.5 percent. This was because those benefiting from Section 202 PRAC had no incentive to disclose a disability, because it did not provide them with any additional benefits.

In Section 811, the vast majority of the households (97.9 percent) had someone with a disability, because it was required for participation in the program. The total was not 100 percent, because data captured only whether the head, spouse, or co-head had a disability. Under the Section 811 program, the qualifying member did not have to be a head, spouse, or co-head.

Families with children constituted a large number of the households receiving housing assistance from Project-Based Section 8, Rental Supplement, and RAP. On the other hand, less than one percent of the households in either of the Section 202 programs had children.

HOME INVESTMENT PARTNERSHIPS PROGRAM

The HOME Investment Partnerships Program (HOME) is the only federal block grant designed exclusively for state and local governments to create affordable housing for low-income

households. States and localities may use their HOME allocations to construct or rehabilitate rental units or housing for homeownership, to provide direct financial assistance to first-time or other qualified homebuyers, and to provide assistance to rehabilitate eligible owner-occupied properties. Funding is also available for other reasonable and necessary expenses related to the development of non-luxury housing, including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. In certain cases, HOME funds may be used to provide tenant-based rental assistance.

Each year, HUD allocates HOME funds among the states and hundreds of localities nationwide. HOME funds are allocated to units of general local government on the basis of a formula that considers, among other factors, the relative inadequacy of each jurisdiction's housing supply, its incidence of poverty, and its fiscal distress.

The following tables contain data on the race and familial status of households that benefited from the HOME Investment Partnerships in FY 2003. Data were extracted from the Integrated Disbursement and Information System (IDIS).

Rental Units Under HOME

The new OMB guidelines were required to be implemented during FY 2003. To accommodate this, beneficiaries of the HOME's rental housing program could report using either format. As a result, HOME's reporting combined the old and the new formats for reporting racial and ethnic data. Both old and new racial categories were used, but race and ethnicity were reported under one column.

Table 7.6 provides data on the race or ethnicity and familial status of households that received rental units through the HOME program in FY 2003. In FY 2003, 51.0 percent of the households that received rental units were white, while 34.1 percent of households were black or African American. Hispanic or Latino households totaled 8.4 percent of beneficiaries; 2.6 percent identified as Asian or Pacific Islander; 1 percent selected Asian; and 0.6 percent were American Indian or Alaska Native. Multiple races were selected by 1.8 percent of the households.

In FY 2003, one-third of the households receiving rental assistance through the HOME program had children.

**Table 7.6 Protected Characteristics of Residents of HOME-Assisted Rental Units
FY 2003**

Protected Characteristic	Number of Households with Characteristic	Percent of Households with Characteristic
Total Occupied Units (Rental)	23,390	100.0%
Race or Ethnicity		
American Indian or Alaska Native	148	0.6%
Asian	224	1.0%
Asian or Pacific Islander	615	2.6%
Black or African American	7,983	34.1%
Hispanic or Latino	1,968	8.4%
Native Hawaiian or Other Pacific Islander	78	0.3%
White	11,934	51.0%
American Indian or Alaska Native and White	40	0.2%
Asian and White	9	0.0%
Black or African American and White	27	0.1%
American Indian or Alaska Native and Black or African American	2	0.0%
Other Multi-Racial	352	1.5%
Familial Status		
Families with Children	7,791	33.3%
Percentages do not total 100 percent due to rounding.		

Source: Integrated Disbursement & Information System (IDIS)

Homebuyer

Homebuyer programs allow participating jurisdictions to establish programs that create affordable homeownership opportunities. These programs can provide direct assistance to low-income households in the form of grants or loans to cover some of the costs of homebuying, such as down payment, closing costs, or carrying costs. These programs can also address issues of supply by providing funding through construction loans or loan guarantees for acquisition, rehabilitation, or new construction of single-family homes.

**Table 7.7 Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Programs' Homebuyer Programs
FY 2003**

Protected Characteristic	Number of Households with Characteristic	Percent of Households with Characteristic
Total Occupied Units (Homebuyer)	24,392	100.0%
Race or Ethnicity		
American Indian or Alaska Native	257	1.1%
Asian	312	1.3%
Asian or Pacific Islander	202	0.8%
Black or African American	6,197	25.4%
Hispanic or Latino	2,998	12.3%
Native Hawaiian or Other Pacific Islander	70	0.3%
White	13,163	54.0%
American Indian or Alaska Native and White	52	0.2%
Asian and White	18	0.1%
Black or African American and White	25	0.1%
American Indian or Alaska Native and Black or African American	7	0.0%
Other Multi-Racial	1,091	4.5%
Familial Status		
Families with Children	15,405	63.2%
Percentages do not total 100 percent due to rounding.		

Source: Integrated Disbursement & Information System (IDIS)

HUD required its programs to implement the new OMB guidelines in January 2003. This was in the middle of the fiscal year, and as a result, data on homebuyer programs combined the old and the new formats for reporting racial and ethnic data. This reporting used both the old and new names of racial categories and allowed multiple races to be selected but combined race and ethnicity into one reporting category.

Table 7.7 provides information on households that received homebuyer assistance under the HOME program in FY 2003. White and black or African American households were the two largest groups of beneficiaries, constituting 54.0 percent and 25.4 percent respectively. Hispanic or Latino households were the third largest group, making up 12.3 percent of beneficiaries. Slightly more than one percent of the households were American Indian or Alaska Native, or Asian. Multiple races were selected by 4.9 percent of the households.

Almost two-thirds of the households in homebuyer programs included a child.

Homeowner

Through homeowner rehabilitation programs, eligible homeowners may apply for financial assistance for rehabilitation on their homes. These funds can be used to make essential

improvements, bring houses up to code, improve energy efficiency, or increase accessibility. Funding is provided through grants, loans, interest subsidies, and loan guarantees to pay for hard costs, related soft costs, and refinancing expenses. Table 7.8 shows race, ethnicity, and familial status demographics for households that received assistance through homeowner rehabilitation programs under the HOME program in FY 2003.

**Table 7.8 Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Programs' Homeowner Rehabilitation Programs
FY 2003**

Protected Characteristic	Number of Households with Characteristic	Percent of Households with Characteristic
Total Occupied Units (Homeowner)	10,094	100.0%
Race or Ethnicity		
American Indian or Alaska Native	77	0.8%
Asian	52	0.5%
Asian or Pacific Islander	75	0.7%
Black or African American	2,879	28.5%
Hispanic or Latino	622	6.2%
Native Hawaiian or Other Pacific Islander	26	0.3%
White	6,106	60.5%
American Indian or Alaska Native and White	5	0.0%
Asian and White	5	0.0%
Black or African American and White	6	0.1%
American Indian or Alaska Native and Black or African American	6	0.1%
Other Multi-Racial	235	2.3%
Familial Status		
Families with Children	3,450	34.2%

Source: Integrated Disbursement & Information System (IDIS)

The new OMB guidelines were required to be implemented partway through FY 2003. As a result, the reporting on homeowner rehabilitation programs combined the old and the new formats for reporting racial and ethnic data. Thus, they used the old and new names of racial categories and reported race and ethnicity together.

In FY 2003, the two largest groups of beneficiaries were white households (60.5 percent) and black or African American households (28.5 percent). Hispanic or Latino households were the third largest group, making up 6.2 percent of beneficiaries. Multiple races were selected by 2.5 percent of the households. The remaining racial categories each constituted less than one percent of the participating households.

Families with children constituted 34.2 percent of the households in homeowner rehabilitation programs.

HOMELESS ASSISTANCE

Five homeless assistance programs address the needs of persons who are homeless. Through the Emergency Shelter Grant program, HUD provides assistance to state and local governments to improve the quality of existing emergency shelters for the homeless, to create additional shelters, to meet the costs of operating shelters, to provide essential social services to the homeless, and to help prevent homelessness. Under the Title V program, HUD collects and publishes information about surplus federal property that can be used to help homeless persons. Three programs are part of the continuum of care system in homeless assistance grants. These are described in detail below.

The programs in the continuum of care system are designed to meet the physical, economic, social, and shelter needs of persons who are homeless. These programs include the Supportive Housing Program, the Shelter Plus Care Program, and the Single Room Occupancy Program. Grants for these programs are made available through a notice of funding availability. Eligible applicants include public housing agencies and private nonprofit organizations.

Supportive Housing Program—The Supportive Housing Program (SHP) helps develop housing and related supportive services for people moving from homelessness to independent living. Supportive Housing helps homeless people live in a stable place, increase their skills or income, and gain more control over their lives.

Shelter Plus Care Program—The Shelter Plus Care Program provides rental assistance that, when combined with social services, provides supportive housing for homeless people with disabilities and their families. The program allows for a variety of housing choices, such as group homes or individual units, coupled with a range of supportive services (funded by other sources).

Single Room Occupancy—The Single Room Occupancy (SRO) Program is authorized by Section 441 of the McKinney-Vento Homeless Assistance Act. It provides rental assistance for moderate rehabilitation of buildings with single-room dwellings designed for the use of one individual. These rooms often do not contain individual food preparation or bathroom facilities. A public housing authority makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units.

HUD collected race, ethnicity, sex, age, and special needs information on participants that entered Supportive Housing, Shelter Plus Care, or Single Room Occupancy in FY 2003. The following data were extracted from the Annual Progress Reports (APRs) submitted by HUD homeless assistance grantees.

**Table 7.9 Protected Characteristics of Participants in Homeless Assistance Continuum of Care Programs
FY 2003**

Protected Characteristic	Number of Participants with Characteristic	Percent of Participants with Characteristic
Race¹		
American Indian or Alaska Native	10,559	1.7%
Asian	5,675	0.9%
Black or African American	283,375	46.1%
Native Hawaiian or Other Pacific Islander	5,748	0.9%
White	286,514	46.6%
American Indian or Alaska Native and White	2,881	0.5%
Asian and White	168	0.0%
Black or African American and White	523	0.1%
American Indian or Alaska Native & Black or African American	278	0.1%
Other Multiracial	3,418	0.6%
Ethnicity¹		
Hispanic or Latino	83,013	13.8%
Not Hispanic or Latino	516,874	86.2%
Sex²		
Female	451,547	47.9%
Male	491,591	52.1%
Age²		
Younger than 18	271,125	28.8%
18-30	194,502	20.6%
31-50	387,188	41.1%
51-61	75,160	8.0%
62 or Older	15,163	1.6%
Special Needs^{1,3}		
Mental Illness	140,983	23.0%
Alcohol Addiction	151,842	23.5%
Drug Abuse	163,530	27.0%
HIV/AIDS and related diseases	18,239	2.8%
Developmental Disability	14,508	2.2%
Physical Disability	47,259	7.3%
Domestic Violence	65,029	11.0%
Other	45,607	7.0%
Participant means single persons and adults in families who receive assistance. Participant does not include children or caregivers who live with the adults assisted.		
1. Figures on race, ethnicity, and special needs include only participants.		
2. Figures on sex and age include both participants and other family members in the program.		

continued from Table 7.9

3. These figures represent only the approximate number and percentage of disabling conditions reported. Based on this data alone, it is not possible to determine how many unique individuals are represented by the disabling conditions reported, since homeless participants may have one or more disabling conditions and may be counted one or more times. The percentages total more than 100 percent due to multiple counting.

Totals differ across protected characteristics, because data were collected from different APRs.

Percentages may not total 100 percent due to rounding.

Source: Annual Progress Reports (APRs)

In FY 2003, the racial and ethnic data on Homeless Assistance Programs complied with the new OMB guidelines.

In FY 2003, whites and blacks or African Americans entered the continuum of care programs in almost even numbers—46.6 percent of persons entering continuum of care programs were white, and 46.1 percent were black or African American. American Indians or Alaska Natives made up 1.7 percent. Asians and Native Hawaiians or other Pacific Islanders each made up almost one percent. Multiple races were selected by 1.3 percent of participants.

In accordance with OMB guidelines, ethnicity was reported separate from race. Almost 14 percent of participants in homeless assistance programs were Hispanic or Latino.

The majority of the participants and family members entering the continuum of care programs were male (52.1 percent). An examination of the age ranges of those entering the program and their family members shows that 28.8 percent were younger than 18, and 20.6 percent were between 18 and 30. A little more than two-fifths of the participants and their families (41.1 percent) who entered the program were between 31 and 50; 8.0 percent were between 51 and 61, and 1.6 percent were older than 62.

Data on special needs in Table 7.9 were reported only for new program participants—information on family members of participants was excluded from this reporting. A participant could report more than one disabling condition. Mental illness, alcohol addiction, and drug abuse were the most commonly reported special needs, each reported by over 20 percent of participants entering the program. Of the entering participants, 7.3 percent had a physical disability, and 2.2 percent reported a developmental disability. Almost three percent of entering participants reported having HIV/AIDS.

COMMUNITY DEVELOPMENT BLOCK GRANT

The Community Development Block Grant (CDBG) program is authorized by Title I of the Housing and Community Development Act of 1974, as amended. CDBG provides annual grants on a formula basis to states and entitled metropolitan cities and urban counties to implement a wide variety of community and economic development activities directed toward neighborhood revitalization, economic development, and community facilities and services. CDBG activities are initiated and developed at the local level based upon a community's perception of its needs and priorities.

Each entitlement grantee receiving CDBG funds is free to determine what activities it will fund, as long as certain requirements are met, including that each activity is eligible and meets one of the broad national objectives—benefits persons of low- and moderate-income, aids in the prevention

or elimination of slums or blight, or meets other community development needs of a particular urgency that the grantee is unable to finance on its own.

CDBG funds may be used for a wide variety of activities, including the rehabilitation of residential structures and the provision of homeownership assistance. Generally, the construction of new housing by units of general local government is ineligible for CDBG assistance; however, new housing construction may be carried out by eligible Community Based Development Organizations under 24 CFR 570.204(a).

The following tables contain information on the race or ethnicity of households that benefited from CDBG single-unit and multi-unit residential rehabilitation and homeownership assistance during FY 2003. Data were extracted from the Integrated Disbursement and Information System (IDIS).

**Table 7.10 Protected Characteristics of Beneficiaries in Single Unit Housing Rehabilitation, Multi-Unit Housing Rehabilitation and Homeownership Assistance
FY 2003**

	Single-Unit Housing Rehabilitation	Multi-Unit Housing Rehabilitation	Home- Ownership Assistance
Total Number of Participants	137,141	20,547	24,574
Race or Ethnicity			
American Indian or Alaska Native	0.5%	0.4%	0.2%
Asian	0.9%	3.3%	1.3%
Asian or Pacific Islander	0.7%	0.0%	0.8%
Black or African American	37.0%	31.1%	46.3%
Hispanic or Latino	10.4%	2.6%	9.4%
Native Hawaiian or Other Pacific Islander	0.1%	0.2%	0.0%
White	48.2%	51.3%	40.2%
American Indian or Alaska Native and Black or African American	0.0%	0.1%	0.0%
American Indian or Alaska Native and White	0.1%	0.2%	0.0%
Asian and White	0.0%	0.2%	0.1%
Black or African American and White	0.1%	0.1%	0.3%
Other Multi-Racial	2.0%	10.6%	1.2%
Percentages may not total 100 percent due to rounding.			

Source: Integrated Disbursement and Information System (IDIS)

The new OMB guidelines were required to be implemented partway through FY 2003. As a result, the reporting on CDBG programs combined the old and the new formats for reporting racial and ethnic data. Thus, they used the old and new names of racial categories and reported race and ethnicity together, but participants could select multiple races.

The largest group of beneficiaries of single-unit housing rehabilitation was whites (48.2 percent). Blacks or African Americans were more than 11 percentage points behind (37.0 percent), and Hispanics were the next largest group (10.4 percent). More than two percent of beneficiaries of the single-unit housing rehabilitation selected multiple races.

Whites constituted the majority of those benefiting from the multi-unit housing rehabilitation program (51.3 percent). The next largest group was blacks or African Americans (31.1 percent). Asians constituted 3.3 percent of the beneficiaries, and Hispanics constituted 2.6 percent. More than 11 percent selected multiple races.

Blacks or African Americans constituted the largest group of those benefiting from CDBG homeownership assistance (46.3 percent). Whites constituted 40.2 percent, and Hispanics constituted 9.4 percent of beneficiaries. Multiple races were reported by fewer than 2 percent of beneficiaries.

HOUSING COUNSELING

The Housing Counseling Assistance Program counsels consumers on financing, maintaining, renting, and owning a home. HUD provides counseling services through HUD-approved housing counseling agencies.

HUD-approved housing counseling agencies and national, regional, or multistate intermediaries may apply for one-year grants through a notice of funding availability published by HUD.

HUD-funded housing counseling agencies provide an array of pre- and post-occupancy education programs such as one-on-one pre-purchase and pre-rental counseling and homebuyer training sessions, which covered topics such as property maintenance and personal money management. These counseling agencies also provide mortgage-default and rent-delinquency counseling to help clients restructure debt, obtain re-certification for rent subsidy, establish reinstatement plans, seek loan forbearance, and manage household finances. In addition, these counseling agencies provide home equity conversion mortgage counseling, home improvement and rehabilitation counseling, and displacement and relocation counseling.

In FY 2003, racial and ethnic data on housing counseling complied with the new OMB guidelines.

Table 7.11 provides data on the race of participants that received housing counseling from HUD-funded housing counseling agencies in FY 2003. The two largest groups of clients were white households and black or African American households, accounting for 53.2 percent and 36.7 percent respectively. American Indian or Alaska Native participants constituted 2.4 percent of those who received housing counseling. Asian households were 1.4 percent of participants. Multiple races were selected by 5.4 percent of all of the beneficiaries.

In compliance with the new OMB format, housing counseling data for ethnicity was reported separate from race. Close to one in six participants in HUD-funded housing counseling reported they were Hispanic or Latino.

**Table 7.11 Race of Participants in HUD-Funded Housing Counseling Programs
FY 2003**

Protected Characteristic	Number of Households with Characteristic	Percent of Households with Characteristic
Number of Households in Housing Counseling Programs	164,604	100.0%
Race		
American Indian or Alaska Native	3,927	2.4%
Asian	2,263	1.4%
Black or African American	60,361	36.7%
Native Hawaiian or Other Pacific Islander	1,663	1.0%
White	87,588	53.2%
American Indian or Alaska Native and White	342	0.2%
Asian and White	120	0.1%
Black or African American and White	1,489	0.9%
American Indian or Alaska Native and Black or African American	92	0.1%
Other Multiple Race	6,759	4.1%
Ethnicity		
Hispanic or Latino	27,524	16.7%
Not Hispanic or Latino	126,917	77.1%
Data Not Available	10,163	6.2%

Percentages may not total 100 percent due to rounding.

Source: Aggregate data from HUD form 9902

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

HOPWA is a HUD grant program that assists states and local governments in addressing the housing needs of low-income persons with HIV/AIDS and their families. In addition to providing rental assistance subsidies, funds may be used to develop and operate community residences and other housing facilities that offer on-site support for activities of daily living and other needed services. The HOPWA program is the only federal program dedicated to addressing the housing needs of persons living with HIV/AIDS and their families. HOPWA efforts also foster community planning to provide comprehensive approaches to addressing the needs of this population, including access to healthcare and HIV services provided under the Ryan White CARE Act and other programs.

The program provides assistance through formula grants and competitive grants. Formula grants are awarded to eligible states and eligible metropolitan statistical areas (EMSAs) through the Department's Consolidated Plan process. The awards to eligible recipients are based on AIDS surveillance data obtained from CDC (Centers for Disease Control and Prevention). Ninety percent of HOPWA funds are allocated to these areas. The remaining 10 percent of HOPWA funds are awarded through HUD's SuperNOFA based on published criteria for the competitive selection of projects proposed by state and local governments and nonprofit organizations. The awards are made for areas that do not qualify for formula allocations and to select model projects

that serve as Special Projects of National Significance. Approximately 28 competitive awards are made each year.

Data recorded in the beneficiary reports are extracted from annual progress reports (APRs) for competitive grantees and from IDIS (Integrated Disbursement & Information System) for formula grantees. The totals represent HOPWA beneficiaries who have submitted information.

HOPWA Competitive Grantees

**Table 7.12 Protected Characteristics of Persons Provided With Housing Assistance Through HOPWA Competitive Grants
2002–2003 Program Year**

Protected Characteristic	Percent of Persons
Recipients of Housing Assistance	
Number of Recipients of Housing Assistance from HOPWA Competitive Grants- Total	5,703
Persons with HIV/AIDS	68.1%
Family members of participants with HIV/AIDS	31.9%
Race	
American Indian or Alaska Native	4.4%
Asian or Pacific Islander	2.3%
Black	40.5%
White	52.9%
National Origin	
Hispanic	17.0%
Non-Hispanic	83.0%
Sex	
Female	37.7%
Male	62.3%
Age	
Younger than 18	10.6%
18–30	18.6%
31–50	61.3%
51 or Older	9.5%
Percentages may not total 100 percent due to rounding.	

Source: Annual Progress Reports (APRs)

HOPWA Formula Grantees

Table 7.13 Protected Characteristics of Persons Provided With Housing Assistance Through HOPWA Formula Grants 2002–2003 Program Year

Protected Characteristic	Percent of Persons
Recipients of Housing Assistance	
Number of Recipients of Housing Assistance from HOPWA Formula Grants	112,173
Persons with HIV/AIDS	70.0%
Family members of participants with HIV/AIDS	30.0%
Race or Ethnicity	
American Indian or Alaska Native	0.5%
Asian	0.2%
Asian or Pacific Islander	0.2%
Black or African American	47.4%
Hawaiian or Other Pacific Islander	0.1%
Hispanic or Latino	17.5%
White	29.0%
American Indian or Alaska Native and Hispanic or Latino	0.0%
Asian and Hispanic or Latino	0.1%
Asian or Pacific Islander and Hispanic or Latino	0.0%
Black or African American and Hispanic or Latino	1.3%
Hawaiian or Other Pacific Islander and Hispanic or Latino	0.0%
White and Hispanic or Latino	2.4%
American Indian or Alaska Native and White	0.1%
American Indian or Alaska Native and White and Hispanic or Latino	0.0%
Asian and White	0.0%
Asian and White and Hispanic or Latino	0.0%
Black or African American and White	0.2%
Black or African American and White and Hispanic or Latino	0.0%
American Indian or Alaska Native and Black or African American	0.0%
American Indian or Alaska Native and Black or African American and Hispanic or Latino	0.0%
Other Multi-Racial (not Hispanic/ Latino)	0.5%
Other Multi-Racial (with Hispanic or Latino)	0.3%
Sex	
Female	37.2%
Male	62.8%
Age	
Younger than 18	12.2%
18–30	13.6%
31–50	61.3%
51 or Older	13.0%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement & Information System (IDIS)

HUD required the new OMB guidelines to be implemented partway through the fiscal year. As a result, the reporting on HOPWA combined the old and the new formats for reporting racial and ethnic data. However, competitive grants and formula grants combined these formats differently.

The majority of persons assisted through competitive HOPWA grants were white (52.9 percent); 40.5 percent of those assisted were black; 4.4 percent were American Indian or Alaska Native; and 2.3 percent were Asian or Pacific Islander.

The ethnicity of those assisted through HOPWA competitive grants was reported separate from race, as required by the new reporting format. In FY 2003, 17.0 percent were Hispanic or Latino.

The racial demographics of those assisted through formula grants differed from competitive grants, because in FY 2003, formula grants recorded Hispanic ethnicity under the category "Race or Ethnicity." In addition, beneficiaries of formula grants could select multiple races. In HOPWA formula grants, blacks or African Americans constituted the largest group (47.4 percent); whites accounted for 29.0 percent, and Hispanics accounted for 17.5 percent. Less than one percent of all beneficiaries selected only "American Indian or Alaska Native," "Hawaiian or Other Pacific Islander," or "Asian." Almost five percent of all participants selected multiple races or multiple races.

In both the formula grant program and the competitive grant program, men constituted the majority of those who benefited. Men accounted for 62.3 percent of competitive grant beneficiaries and 62.8 percent of formula grant beneficiaries.

The programs also had similar age demographics. The majority (61.3 percent) of those assisted through HOPWA competitive grants were between 31 and 50 years old; 29.2 percent were 30 or younger; and 9.5 percent of those assisted were 51 or older. Similarly, the majority (61.3 percent) of those provided with housing assistance through HOPWA formula grants were between 31 and 50; persons 30 or younger accounted for 25.8 percent of those assisted; and those over 50 accounted for 13.0 percent.

In HOPWA competitive grants, 68.1 percent of those who received housing had HIV/AIDS. The remaining 31.9 percent were family members of participants with HIV/AIDS. In HOPWA formula grants, 70.0 percent of those who received housing assistance had HIV/AIDS. The remaining 30.0 percent of those receiving housing assistance were family members who live with participants with HIV/AIDS.

NATIVE AMERICAN & NATIVE HAWAIIAN PROGRAMS

Six HUD programs help to promote homeownership in Native American and Native Hawaiian communities:

Indian Housing Block Grants (IHBGs)—IHBGs provide funds to tribes and to tribally designated housing entities (TDHEs) for a wide variety of affordable housing activities. Grants are awarded according to a formula that was established through negotiated rulemaking with the tribes. IHBG program funds can be used to develop new housing units to meet critical shortages in housing. Other uses include housing assistance to modernize and maintain existing units and provide housing services, including direct tenant rental subsidy, crime prevention, administration of the units, and certain model activities.

The Title VI Tribal Activities Loan Guarantee—Title VI of the Native American Housing Assistance and Self-Determination Act of 1996, became effective on October 26, 1996. This

program provides guaranteed loans to recipients of an Indian Housing Block Grant who need additional funds to engage in affordable housing activities but cannot borrow from private sources without the guarantee of payment by the federal government in the event of default.

Section 184 Indian Home Loan Guarantee Program—This program helps American Indians access private mortgage financing for the purchase, construction, or rehabilitation of single-family homes. The program guarantees payments to lenders in the event of default.

Section 184A Loan Guarantee Program—The Hawaiian Homelands Homeownership Act of 2000 established a loan guarantee program modeled after the Indian Home Loan Guarantee program (Section 184). The guarantees are used to secure private financing for infrastructure and to purchase, construct, or rehabilitate single-family homes on Hawaiian Home Lands. The program allows for the financing of home mortgages by private financial institutions that would otherwise not be possible due to the unique status of Hawaiian Home Lands.

Native Hawaiian Homelands Block Grant (NHHBG)—Modeled after the IHBG, the NHHBG is a program authorized by the Hawaiian Homelands Homeownership Act of 2000. It recognizes the documented housing needs of Native Hawaiians who are eligible to reside on or who already live on Hawaiian Home Lands. Native Hawaiians experience the worst housing conditions in the state and constitute nearly 30 percent of Hawaii’s homeless population. Grant funds are awarded to the Department of Hawaiian Home Lands and may be used for eligible affordable housing activities, which include acquisition, new construction, reconstruction, and rehabilitation of housing, housing services, housing management services, crime prevention, safety activities, and certain model activities.

Indian Community Development Block Grant Program—The objective of this program is to provide grants to assist American Indian tribes and Alaska Native villages in their efforts to develop viable communities. These grants may be used to improve the housing stock, provide community facilities, improve infrastructure, and expand job opportunities by supporting the economic development of these communities.

Table 7.14 Beneficiaries of Indian Block Grant Programs

	Indian Housing Block Grant	Title VI Tribal Activities Loan Guarantee	Section 184 Loan Guarantee	Section 184A Loan Guarantee	Native Hawaiian Block Grant	Indian CDBG
Collection Period	FY 2003	Cumulative	FY 2003	FY 2003	FY 2003	FY 2003
Total Families Assisted	52,000	17	188	Not Available	188	Not Available

Source: Annual Performance Reports (APRs)

PUBLIC HOUSING

The mission of public housing is to provide safe, decent rental housing for eligible low-income families, the elderly, and persons with disabilities. Through public housing, HUD administers federal aid to local housing agencies and provides technical and professional assistance in planning, developing, and managing these developments. Public housing comes in a variety of

forms, from scattered single-family houses to high-rise apartments. These sites are managed by local housing agencies that provide housing to low-income residents at affordable rents.

Public housing is limited to low-income families and individuals. The local housing agency determines the eligibility of a potential resident based on annual gross income, citizenship or immigration status, and whether he or she qualifies as elderly or disabled.

Table 7.15 provides data on the race, ethnicity, sex, and disability of all members of households in public housing as opposed to limiting data to the head of household. The table includes data on all persons for whom demographic information was reported to the public housing program; the actual number of persons in public housing was higher.

In FY 2003, racial and ethnic data collected for public housing complied with the new OMB guidelines. According to Table 7.15, the majority of persons receiving housing assistance through public housing were black or African American (50.7 percent). This was followed by white residents (45.2 percent), and Asian residents (2.7 percent). American Indians or Alaska Natives and Native Hawaiians or other Pacific Islanders each constituted one percent or less of the residents of public housing.

In compliance with the new OMB format, the public housing program tabulated ethnicity separate from race. Almost one-fourth of all public housing residents were Hispanic or Latino.

The majority of public housing residents (62.2 percent) were women. Persons with disabilities constituted 16.1 percent of those living in public housing.

Public housing residents who were younger than 18 years of age made up 42.5 percent of the total public housing population; 37.8 percent of the residents were between 18 and 54; and 19.7 percent of those living in public housing were older than 55.

In Table 7.16, data on families with children were based on the number of households, rather than individual participants. The number of households reported was less than the actual number of households in public housing. Of those reporting, 42.8 percent of the households in public housing had children who were younger than 18.

**Table 7.15 Protected Characteristics of Beneficiaries in the Public Housing Program
FY 2003**

Protected Characteristic	Percent of Records with Characteristic
Reported Number of Public Housing Residents	1,951,415
Race	
American Indian or Alaska Native	1.0%
Asian	2.7%
Black or African American	50.7%
Native Hawaiian or Other Pacific Islander	0.3%
White	45.2%
Data Not Provided	0.0%
Ethnicity	
Hispanic or Latino	23.7%
Not Hispanic or Latino	76.1%
Data Not Provided	0.2%
Sex	
Female	62.2%
Male	37.8%
Disability	
With Disability	16.1%
Without Disability	83.9%
Age	
Younger than 18	42.5%
18-26	13.0%
27-34	7.9%
35-44	9.2%
45-54	7.7%
55-64	6.7%
65-74	6.1%
75 or Older	6.9%

Percentages may not total 100 percent due to rounding.

Source: Public and Indian Housing Information Center

**Table 7.16 Households with Children in the Public Housing Program
FY 2003**

Protected Characteristic	Percent of Households
Reported Number of Public Housing Households	876,067
Households with Children	42.8%

Source: Public and Indian Housing Information Center

HOUSING CHOICE VOUCHERS

Housing choice vouchers (HCVs) allow very low-income families to lease or purchase safe, decent, and affordable privately owned rental housing. Those participating in the program may choose any housing that meets the program requirements. They are not limited to a unit located in a subsidized housing project.

In Table 7.17, data on race, ethnicity, sex, and disability were reported for all members of households with HCVs. The total reported did not capture everyone in the program—the actual number of persons in households with HCVs was higher.

In FY 2003, HCV data on race complied with the new OMB guidelines. According to Table 7.17, blacks or African Americans accounted for 48.0 percent of those housed with vouchers. Whites constituted 46.8 percent of the persons receiving housing assistance through HCV. Asian residents accounted for 3.3 percent, and American Indian or Alaska Native and Native Hawaiian or other Pacific Islander residents each constituted less than one percent.

In FY 2003, the HCV program counted ethnicity separate from race, as required by the new guidance. More than one-sixth of those using housing choice vouchers were Hispanic or Latino.

The majority (62.7 percent) of persons in HCV were female. Persons with disabilities accounted for 14.8 percent of those benefiting from HCV.

The majority of persons benefiting from the HCV program were younger than 18. Those between 18 and 54 accounted for 39.8 percent of HCV residents, and 9.9 percent of residents were older than 55.

In Table 7.18, data on families with children were based on the number of households, rather than individual participants. The number of households reported was less than the actual number of households with HCVs. The table shows 60.0 percent households with HCVs had children under the age of 18 living there.

**Table 7.17 Protected Characteristics of Persons in the Housing Choice Voucher Program
FY 2003**

Protected Characteristic	Percent of Records with Characteristic
Reported Number of Persons Residing in Housing Through the Housing Voucher Choice Program	4,566,541
Race (Participants could select more than 1 race)	
American Indian or Alaska Native	0.9%
Asian	3.3%
Black or African American	48.0%
Native Hawaiian or Other Pacific Islander	0.5%
White	46.8%
Data Not Provided	3.5%
Ethnicity	
Hispanic or Latino	17.9%
Not Hispanic or Latino	81.5%
Data Not Provided	0.6%
Sex	
Female	62.7%
Male	37.3%
Disability	
With Disability	14.8%
Without Disability	85.2%
Age	
Younger than 18	50.3%
18-26	12.2%
27-34	9.3%
35-44	10.9%
45-54	7.4%
55-64	4.2%
65-74	2.9%
75 or Older	2.8%

Source: Public and Indian Housing Information Center

**Table 7.18 Households with Children in the Housing Choice Voucher Program
FY 2003**

Protected Characteristic	Percent of Records
Reported Number of Housing Choice Voucher Program Households	1,751,559
Households with Children	60.0%

Source: Public and Indian Housing Information Center

MODERATE REHABILITATION PROGRAM

The Moderate Rehabilitation (Mod Rehab) program provides project-based rental assistance for low-income families. This program began in 1978 and was designed as an expansion of the rental certificate program when HUD determined that at least 2.7 million rental units had deficiencies requiring a moderate level of upgrading. Mod Rehab was repealed in 1991, and no new projects have been authorized for development. Assistance is limited to properties previously rehabilitated pursuant to a housing assistance payments contract between an owner and a public housing agency.

Eligible families are placed on the public housing agency's housing choice voucher or separate Mod Rehab waiting list. When vacancies occur in Mod Rehab projects, the agency refers eligible families from its waiting list to the owner, who then interviews the family.

In Table 7.19, data on the characteristics of race, ethnicity, sex, and disability were reported for all members of households in Mod Rehab. The total reported did not capture everyone in the Mod Rehab Program—the actual number of persons in the Mod Rehab program was higher.

In FY 2003, Mod Rehab's racial and ethnic data complied with the new OMB guidelines. Whites were the largest racial group assisted through the program (49.2 percent). The next largest group was blacks or African Americans (47.7 percent). Asians constituted 1.9 percent of those receiving housing through Mod Rehab. American Indians or Alaska Natives and Native Hawaiians or other Pacific Islanders each constituted less than one percent of beneficiaries.

In compliance with the new OMB format, Mod Rehab tabulated ethnicity separate from race. A little more than one-fourth of those receiving housing assistance were Hispanic or Latino.

The majority of those persons receiving housing assistance through Mod Rehab were female (57.3 percent). Almost one-fifth of program beneficiaries had a disability.

A significant portion of those assisted through Mod Rehab were children younger than 18 years of age (37.5 percent). Those between 18 and 54 made up 47.7 percent of program beneficiaries. Only 14.8 percent of program beneficiaries were older than 55.

In Table 7.20, data on families with children were based on the number of households, rather than individual participants. The number of households reported was less than the actual number of households in Mod Rehab. More than one-third of all the households in Mod Rehab had at least one member who was younger than 18.

**Table 7.19 Protected Characteristics of Persons in the Moderate Rehabilitation Program
FY 2003**

Protected Characteristic	Percent of Records with Characteristic
Reported Number of Persons Residing in Housing Through Mod Rehab	73,107
Race	
American Indian or Alaska Native	0.9%
Asian	1.9%
Black or African American	47.7%
Native Hawaiian or Other Pacific Islander	0.4%
White	49.2%
Ethnicity	
Hispanic or Latino	27.5%
Not Hispanic or Latino	72.3%
Data Not Provided	0.2%
Sex	
Female	57.3%
Male	42.7%
Disability	
With Disability	19.8%
Without Disability	80.2%
Age	
Younger than 18	37.5%
18-26	14.8%
27-34	8.9%
35-44	12.3%
45-54	11.7%
55-64	7.1%
65-74	4.3%
75 or Older	3.4%
Percentages may not total 100 percent due to rounding.	

Source: Public and Indian Housing Information Center

**Table 7.20 Households with Children in the Moderate Rehabilitation Program
FY 2003**

Protected Characteristic	Percent of Records
Reported Number of Households in Mod Rehab	40,550
Households with Children	35.5%

Source: Public and Indian Housing Information Center