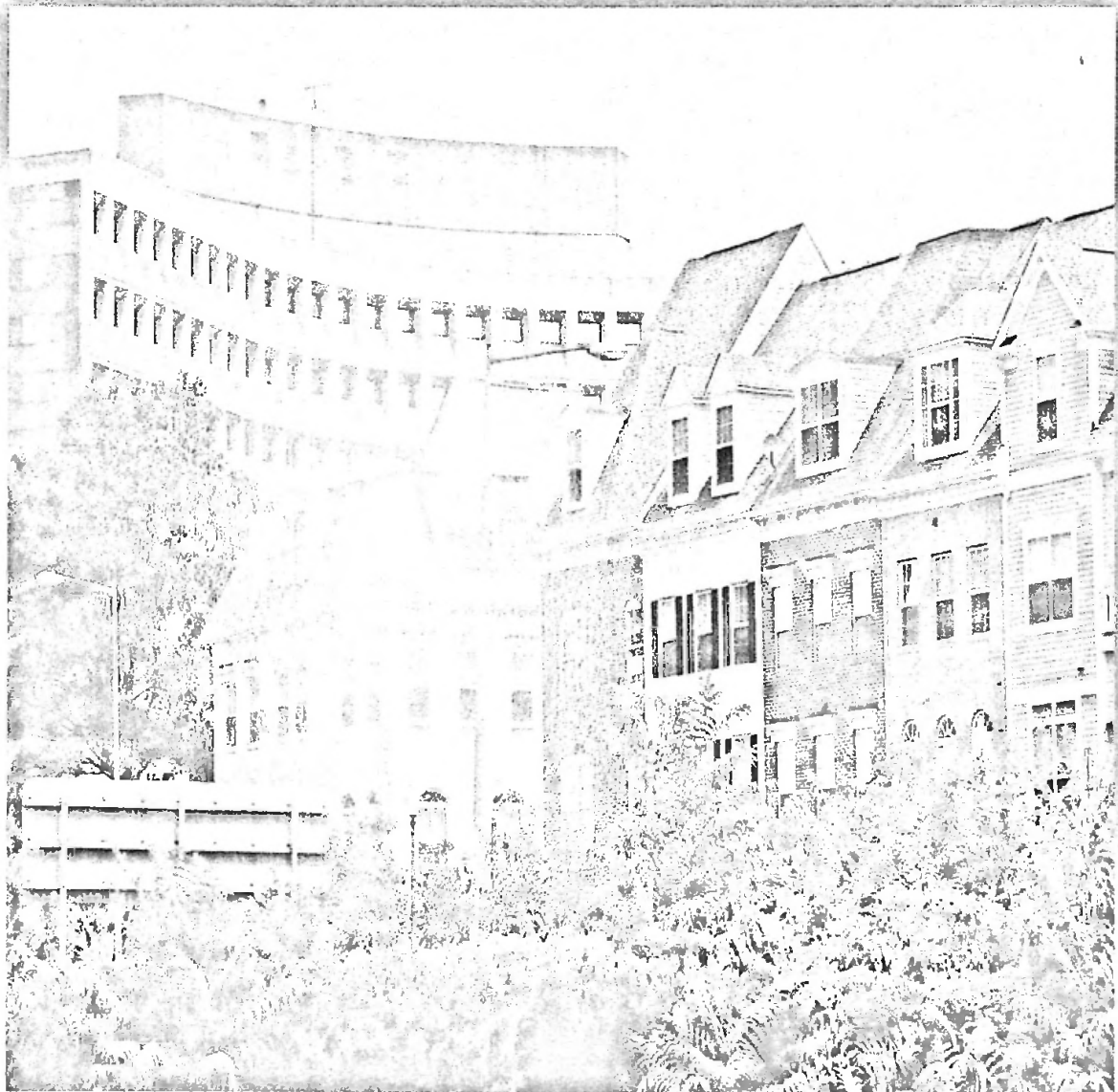


The State of Fair Housing

FY 2004 Annual Report on Fair Housing



The Office Fair Housing and Equal Opportunity





U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, D.C. 20410-0001

THE SECRETARY

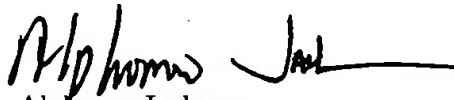
October 21, 2005

To the Congress of the United States:

Enclosed is the Department of Housing and Urban Development's fiscal year 2004 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,


Alphonso Jackson

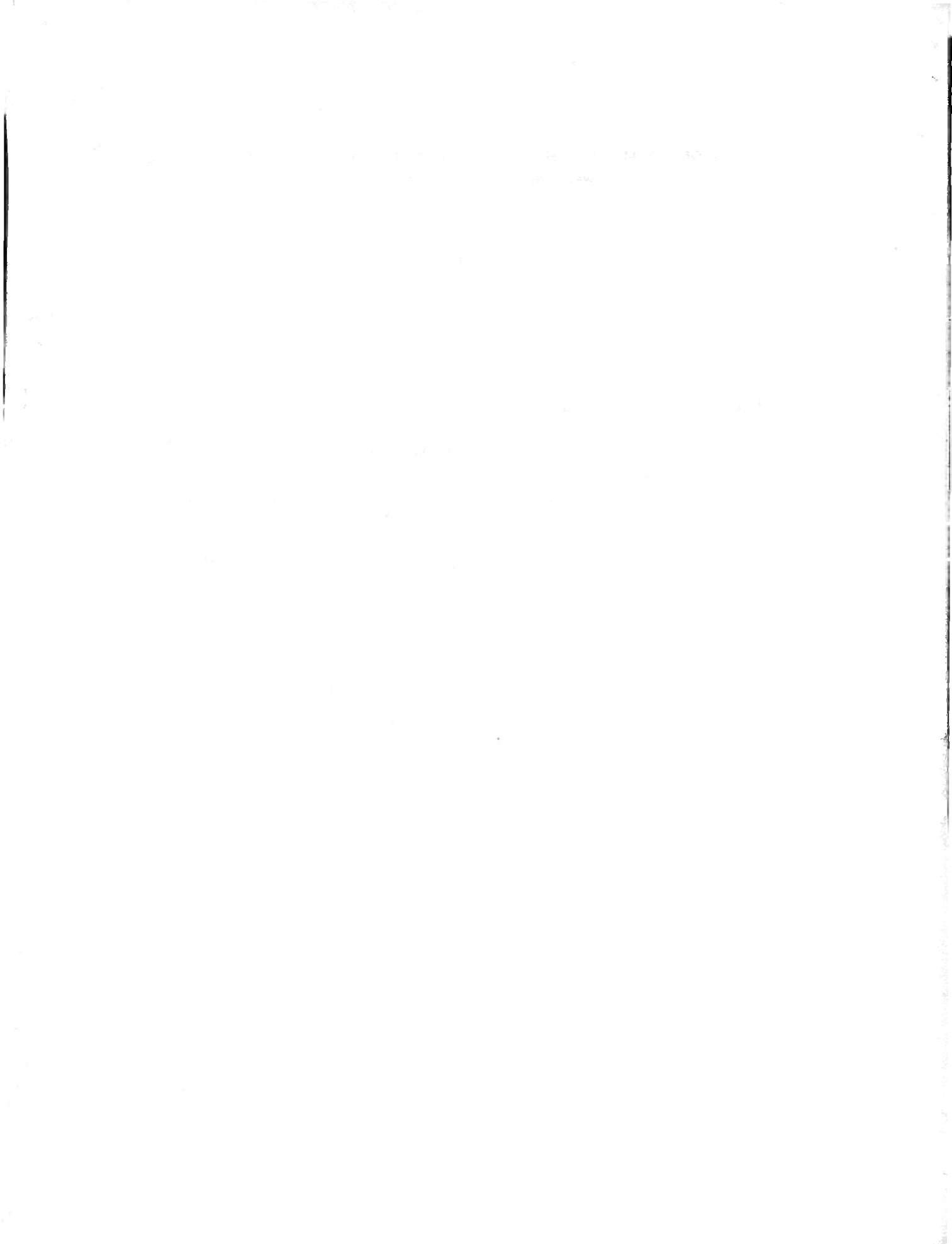


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ABOUT THIS REPORT

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 data to Congress on the race, color, religion, sex, national origin, age, disability, and family characteristics of persons and households who are applicants for, participants in, or beneficiaries or potential beneficiaries of programs administered by HUD to the extent 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, 2003, and ending September 30, 2004.

CHAPTER 1 THE STATE OF FAIR HOUSING

The enforcement of federal fair housing law continues to be the primary focus of HUD's fair housing activities. In FY 2004, HUD and its state and local partners under the Fair Housing Assistance Program (FHAP) received a combined 9,187 housing discrimination complaints, a 13 percent increase over the previous fiscal year. These complaints often alleged discrimination based on race (38.2 percent) or disability (37.9 percent). The most common discriminatory acts involved discrimination in the terms and conditions of the sale or rental of housing (56.7 percent), refusal to rent (24.0 percent), or refusal to make a reasonable accommodation (19.5 percent).

During FY 2004, national origin complaints experienced a notable increase, largely due to a surge in complaints filed by Hispanics. Hispanic national origin complaints increased by 30.1 percent (from 701 to 916) while the total number of national origin complaints increased by 21.6 percent (from 1,043 to 1,268).

During FY 2004, HUD and FHAP agencies completed the investigation of 9,431 fair housing complaints. Some of these complaints were filed in FY 2004, while others were filed in previous fiscal years. This was an 11.1 percent increase over the previous fiscal year. These investigations, which included 2,884 investigations closed by HUD and 6,547 investigations closed by FHAP agencies, resulted in \$11,955,387 in monetary relief in addition to recovered housing opportunities. Notably, in FY 2004 HUD issued a charge of discrimination in 43 complaints. (For additional information on the complaints filed with HUD, see chapter 3. For additional information on the complaints filed with FHAP agencies, see chapter 4.)

At first glance, the data suggest that there has been an increase in housing discrimination. The increase between FY 2003 and FY 2004 in both the number of complaints filed and the number charged suggests that more people are reporting housing discrimination and that HUD is increasingly finding evidence of discrimination in the complaints that are not resolved through conciliation.

However, the results of a 2002 HUD study suggest that it may be difficult to estimate the rate of discrimination from the number of complaints filed with HUD and its partners. The study, "How Much Do We Know," found that 83 percent of persons who believed they had experienced some form of housing discrimination did nothing about it. Furthermore, only one percent of those who felt they had experienced housing discrimination said they reported it to a government agency. While the study did not determine whether the discrimination actually violated federal law, it nevertheless suggests that housing discrimination is vastly underreported.

Underreporting makes it impossible to ascertain the full extent of housing discrimination from complaint numbers alone. HUD has instead found that the most reliable way to measure housing discrimination is through studies that test a large sample of housing in sales or rental markets. HUD uses paired testing—a method by which two persons are assigned comparable profiles and

differ only on the characteristic that is being tested (e.g., race)—to examine whether housing providers treat persons differently based on certain characteristics.

Since 1977, HUD has conducted three national studies that used paired testing to measure racial and ethnic discrimination against African Americans and Hispanics in the residential sales and rental markets. The most recent study, issued in November 2002, showed that African Americans and Hispanics experienced an overall decrease in discrimination between 1989 and 2000, though discrimination still occurs in over 17 percent of these transactions. However, Hispanic renters continued to experience discrimination in approximately 25 percent of transactions.

HUD has since established baseline measures for other racial groups. A 2003 HUD study found that Asians and Pacific Islanders experienced housing discrimination at comparable levels to African Americans and Hispanics (20.4 percent in the sales market and 21.5 percent in the rental market). Furthermore, a 2003 HUD study of the experience of Native Americans in the rental markets in Minnesota, Montana, and New Mexico found that they experienced discrimination in 28.5 percent of transactions.

In FY 2004, HUD conducted its first assessment of housing discrimination faced by persons with disabilities. HUD expects to release this report in 2005.

These studies provide a better understanding of the most commonly reported bases of housing discrimination. Yet, they offer little indication of whether the overall level of housing discrimination has increased or decreased from one year to the next. Since it is not possible to measure all forms of housing discrimination and would be impractical to conduct studies every year, HUD cannot say for certain whether the increase in complaints between FY 2003 and FY 2004 is due to fluctuations in the level of discrimination.

Perhaps a better explanation for the growth in the number of complaints is the expansion of HUD's fair housing education and outreach activities. We know from the awareness study that the number of complaints reported to HUD is heavily dependent on the public's awareness of fair housing rights, knowledge of the government complaint process, and willingness to take action. In fact, the study found that two of the most common reasons people did not take action when they experienced discrimination were (1) a feeling that it was not worth the effort and (2) a lack of knowledge about what to do, to whom to complain, or what their rights were.

HUD has used the results of the housing discrimination study and the awareness study mentioned above to design new education and outreach initiatives to educate the public about housing discrimination and what recourse they have.

Following the awareness study, HUD developed a national media campaign to educate the public on fair housing. In FY 2003, HUD launched public service announcements in both English and Spanish that depicted persons of different races and national origins, families with children, and persons with disabilities searching for housing. During FY 2004, the advertisements aired approximately one million times in English and over twelve thousand times in Spanish.

HUD also developed several education and outreach initiatives in response to research that showed that Hispanics continued to experience discrimination one in every four times that they searched for rental housing. In FY 2003, HUD entered into a memorandum of understanding with the National Multi Housing Council, the National Apartment Association, and the National Hispanic Radio Network to work together to educate Hispanics on their fair housing rights and to provide fair housing training to real estate professionals. Then in FY 2004, HUD awarded \$1.7 million to six FHAP agencies to conduct enforcement, education, and outreach activities that were tailored to the

needs of Hispanics. Through Fair Housing Initiatives Program (FHIP) grants, HUD also encouraged organizations to conduct fair housing education and outreach in the Hispanic community by allocating \$850,000 over the past two years for organizations that serve Hispanics.

HUD anticipated the need for greater awareness of national origin and religious discrimination following the events of September 11, 2001. In FY 2003, HUD awarded a \$495,000 contract to conduct enforcement testing, education, and outreach in communities that may be most vulnerable to national origin and religious discrimination since September 11, 2001. In addition, a number of organizations that received FHIP grants targeted efforts to persons who were Muslim or of Middle-Eastern descent.

It is likely that much of the increase in complaints is a direct result of these and other education and outreach initiatives. HUD expects that the number of complaints will continue to grow as it carries out further education and outreach. To prepare for this, HUD has emphasized the importance of educated and capable investigators. In August 2004, HUD opened the National Fair Housing Training Academy to train investigators from FHAP agencies to complete thorough and timely investigations. The Academy will offer basic and advanced certification to investigators that successfully complete the required training courses.

The following section provides a detailed description of HUD's FY 2004 fair housing initiatives.

Accomplishments

FAIR HOUSING RESEARCH

Housing Discrimination Study Phase III - Native Americans

In November 2003, HUD released the third phase of its Housing Discrimination Study. This phase examined the experiences of Native American renters in the metropolitan housing markets of three states—Montana, Minnesota, and New Mexico. The study found that Native Americans searching for rental units in those states experienced consistent adverse treatment an average of 28.5 percent of the time. In comparison, previous HUD studies found that nationally, African American renters experienced consistent adverse treatment 21.6 percent of the time, Hispanics 25.7 percent, and Asian Americans and Pacific Islanders 21.5 percent.

The study used paired testing to measure the rate of discrimination. The paired tests matched two individuals, one white and one Native American, and assigned them similar education, employment, financial, and family characteristics. Each tester then inquired about advertised housing units and independently recorded his or her experience. A tester was considered to have experienced adverse treatment if he or she received no favorable treatment on any of the 14 treatment indicators while the counterpart received favorable treatment on one or more indicators.

The study found that in the metropolitan housing markets of Montana, Minnesota, and New Mexico, Native American renters experienced significant adverse treatment with respect to housing availability. Specifically, Native American renters were more likely than whites to be told that the advertised unit was no longer available and less likely to be told about similar units.

Fair Housing Research and Policy Forum

From March 12-13, 2004, HUD and the City University of New York (CUNY) held the National Fair Housing Research and Policy Forum in Washington, D.C. The purpose of the forum was to generate a dialogue on the results of recent fair housing research. Participants discussed the policy and program implications of this research, ideas for further fair housing research and evaluation, and application of the research to help organizations address fair housing needs in their community.

The forum brought together a range of organizations. Speakers included representatives from the National Academy of Sciences, the Urban Institute, the National Association of Realtors, the Heritage Foundation, the Leadership Conference on Civil Rights, the American Enterprise Institute, the National Fair Housing Alliance, the Mortgage Bankers Association, and the National Association of Home Builders. The diverse backgrounds of speakers and participants enabled advocates for housing and civil rights to exchange views and information with researchers and practitioners in related fields in order to better understand the state of fair housing in the United States.

ENFORCEMENT TESTING AND EDUCATION AND OUTREACH ACTIVITIES

Follow-Up Enforcement Testing on the Results of HDS Phase I

HUD entered into two contracts for enforcement testing that follow-up on the research findings of HUD's Housing Discrimination Study. HUD provided the contractors with research tests from HDS 2000 that HUD identified as showing differential treatment between the minority and non-minority tester. The contractors reviewed these research tests and conducted enforcement tests at select geographical regions to uncover discriminatory practices since the original research tests. Many of the tests were conducted in large urban metropolitan areas in the Northeast, the South, the Midwest, the West, and the Pacific Coast. Financial institutions, real estate firms, brokers, and landlords were tested.

Paired testing and triad testing methods were used by the contractors to uncover discriminatory practices that may result in an enforcement activity by HUD.

Where appropriate, HUD will use the results of a positive test or group of tests as a candidate for a Secretary Initiated Complaint or HUD may initiate a Title VIII fair housing investigation.

Follow-Up Enforcement Testing on the Results of HDS Phases I and III

In FY 2004, housing discrimination tests were planned or carried out in the housing markets of six cities where the results of recent HUD research found high levels of discrimination against African Americans, Hispanics, and Native Americans. The testing sites were selected using HDS 2000 data and census data. By the end of FY 2005, paired tests will be conducted in these cities and any evidence of unlawful housing discrimination will be referred to HUD for possible enforcement action. Fair housing education and outreach activities will also be conducted as part of this initiative.

Enforcement, Education, and Outreach in the Hispanic Community

In FY 2004, HUD awarded \$1.7 million to six FHAP agencies located in areas with a large or rapidly growing Hispanic population. FHAP agencies in California, Florida, Illinois, North Carolina, Pennsylvania, and Texas received this funding to conduct enforcement, education, and outreach activities tailored to local Hispanics. This initiative was created in response to the finding of HDS 2000 that Hispanics experience discrimination in 25 percent of rental transactions, a rate that remained virtually unchanged between 1989 and 2000.

Post September 11, 2001, National Origin Discrimination

In FY 2003, a \$495,000 contract was awarded to conduct activities that address national origin discrimination resulting from the events of September 11, 2001. In FY 2004, enforcement testing was planned or conducted in four cities to make sure that new security measures and tenant screening procedures adopted by some housing providers do not discriminate against persons based on national origin. Education and outreach activities were also planned or conducted in these cities to educate the public of their fair housing rights and responsibilities. These activities will continue through FY 2005.

Public Service Announcements

In August 2003, HUD, in conjunction with the Advertising Council, launched a new fair housing education campaign through a series of Public Service Announcements (PSAs) produced by the advertising firm of Merkley and Partners. This advertising campaign consisted of two television advertisements, two radio advertisements, and two print advertisements, in English and Spanish versions. The advertisements were extremely successful, with broadcast television, cable, radio, and other media donating over \$38 million in advertising time during the course of the campaign.

Through tracking surveys performed by the Advertising Council before, during, and after the launch of the PSA campaign, the Advertising Council was able to measure the public's knowledge of the Fair Housing Act. The public's awareness of the Fair Housing Act has increased significantly since the start of the Advertising Council's PSAs about the Fair Housing Act. For example:

- Those who saw the PSAs were more likely than those who did not to be aware of the Fair Housing Act (87 percent vs. 70 percent).
- People who saw at least one PSA were more likely than those who did not see any to be aware that African Americans, Hispanics, single parents, or simply anyone is likely to be a victim of housing discrimination, as compared with those who did not see any of the PSAs.
- Overall, the public's knowledge of the Fair Housing Act increased from 67percent to 74 percent.

The Advertising Council's Fair Housing Act PSAs were popular with the stations and networks that picked up the advertisements. For example, in the first quarter of 2004, the campaign ranked number one for all Advertising Council campaigns in donated media for Network Cable Television. In the second quarter of 2004, it ranked number one in donated media for Spanish Broadcast Television.

The Advertising Council plans to re-release the PSAs to the media in FY 2005.

ACCESSIBLE HOUSING AND DISCRIMINATION AGAINST PERSONS WITH DISABILITIES

Fair Housing Accessibility FIRST

The Fair Housing Act outlines seven basic design and construction requirements that multifamily dwellings built for first occupancy after March 13, 1991 must meet in order to be accessible to and usable by persons with disabilities. Multifamily dwelling units must meet these requirements if they are located in buildings with four or more units and one or more elevators, or if they are located on the ground floor of a building that contains four or more units and no elevator.

HUD launched Fair Housing Accessibility FIRST (Fair Housing Instruction, Resources, Support, Technical Guidance) in 2003 to provide training and technical guidance to builders, architects, property managers, developers, HUD recipients, organizations representing people with disabilities, and others on the design and construction requirements of the Fair Housing Act. The FIRST program consists of training events, a Web site (www.fairhousingfirst.org), and a technical guidance hotline (1-888-341-7781).

The FIRST training curriculum provides information on the Fair Housing Act, other laws that require housing accessibility, and the technical requirements of designing and constructing accessible routes, kitchens, bathrooms and public and common-use areas.

In FY 2004, the FIRST program trained 1,983 people in 27 training sessions nationwide. During this period, the Web site received 25,024 distinct hits and the hotline handled 3,567 inquiries.

Grant to the International Code Council

In the fall of 2004, the International Code Council (ICC) added an online course to its fair housing Web site (www.iccsafe.org/safety/fairhousing). The course provides training on the accessibility requirements of the Fair Housing Act to architects, code enforcement officials, designers, legislators, disability and fair housing advocates, and others involved in the development of multifamily housing.

Participants receive instruction on the seven design and construction requirements of the Fair Housing Act, the types of dwelling units covered by the Act, and the HUD-recognized safe harbors (sets of access standards that guarantee compliance with the Fair Housing Act). The course is free and has been approved for 12 learning-unit hours by the American Institute of Architects.

The Web site and online course were developed under an FY 2002 grant that was awarded to the ICC in partnership with the National Organization on Disability and the National Association of Home Builders to review state and local building codes and to encourage the adoption of codes that are consistent with the Fair Housing Act. The ICC has conducted educational workshops throughout the country and offered technical assistance to states and jurisdictions to help them adopt one of the safe harbor documents into their codes and regulations.

Reasonable Accommodations Guidance

In May 2004, HUD and the U.S. Department of Justice issued guidance in the form of a joint statement to help housing providers and persons with disabilities better understand their rights and obligations under the reasonable accommodations provision of the Fair Housing Act. The joint statement used a question and answer format to address how a housing provider may determine if a reasonable accommodation in rules, policies, practices, or services is necessary to afford a person with a disability the equal opportunity to use and enjoy a dwelling. This guidance can be found on HUD's Web site at <http://www.hud.gov/offices/fneo/library/huddojstatement.pdf>.

Section 504 Self Evaluation

Pursuant to regulations implementing Section 504 of the Rehabilitation Act of 1973, as amended, HUD conducted a self-evaluation of its programs and activities. HUD divided the self-evaluation into two phases. In Phase I, HUD reviewed HUD-conducted programs and activities to determine if they excluded persons with disabilities, or denied or limited their ability to fully receive benefits. In Phase II, HUD evaluated its Regional Office facilities to determine if they were accessible to persons with disabilities and proposed solutions to eliminate barriers that were identified.

During FY 2003, HUD began Phase I by requiring all program offices and divisions to complete a series of worksheets designed to identify those programs within HUD where barriers existed for persons with disabilities. During FY 2004, HUD evaluated the results, identified barriers, and developed recommendations for corrective action. HUD then compiled a draft report on its findings and recommendations. This report will be available for public comment in FY 2005.

In FY 2004, HUD conducted Phase II of its self-evaluation by surveying 9 of its 10 regional offices to determine if these facilities were accessible to persons with disabilities. The review of the final regional office, located in Philadelphia, was delayed pending a decision on the possible relocation of that regional office to a new facility.

In order to measure facility accessibility, HUD designed a survey instrument that incorporated the appropriate technical criteria of the Uniform Federal Accessibility Standards (UFAS), the physical accessibility standards that apply to Section 504. HUD also developed a protocol, training program, and timeline for conducting the onsite reviews.

HUD collaborated with the General Services Administration (GSA), the federal agency responsible for government-owned and government-leased spaces, by notifying them of each scheduled site review and inviting their participation. Discussions with GSA representatives were ongoing throughout the reviews in order to keep them apprised of barriers that were identified. After completing each review, HUD produced reports that gave a floor-by-floor breakdown of building elements that did not meet UFAS requirements. HUD shared these findings with GSA representatives and building managers to coordinate barrier removal or alterations at the affected HUD facilities. A timeline has been established for the removal of the barriers identified in each regional office, and several offices have already taken steps to remove these barriers.

LENDING

Lending Discrimination Testing

As part of an FY 2003 contract, HUD provided \$600,000 to conduct testing for racial targeting of subprime loans. In order to complete these tests, a methodology was developed for testing the refinance market for discrimination. Whereas tests of lenders usually compare the denial rates of home purchase loans, these tests examined the refinance market for differences in the terms of the loans received by white and minority testers. For example, these tests examined, in part, whether a white tester was referred to a prime rate loan, when an African-American tester, with better qualifications, was given a subprime loan. Any test that reveals illegal discriminatory behavior will be referred to HUD's Systemic Investigation Office for possible Secretary-initiated enforcement action.

In FY 2004, tests were planned using this methodology. Education and outreach will also be performed in these cities to educate the public on fair housing and fair lending. These activities will continue through FY 2005.

Fair and Accurate Credit Transactions Act

On December 4, 2003, President Bush signed into law the Fair and Accurate Credit Transactions Act of 2003 (FACT Act). The purpose of this Act is to ensure that all citizens are treated fairly when they apply for a mortgage, insurance, car loan, or other form of credit. The FACT Act requires the Federal Trade Commission (FTC) and the Federal Reserve Bank (FRB), in consultation with HUD's Office of Fair Housing and Equal Opportunity to:

- Study the effects of the use of credit scores and credit-based insurance scores on the availability and affordability of financial products and services;
- Study the statistical relationship, utilizing a multivariate analysis that controls for prohibited factors such as race, color, sex, and national origin, between credit scores and credit-based insurance scores and the quantifiable risks and actual losses;
- Study the extent to which credit scoring models, credit scores, and credit-based insurance scores have an impact on the availability and affordability of credit by geography, income, ethnicity, and race and the extent to which the use of underwriting systems relying on these models could achieve comparable results through the use of factors with less negative impact; and
- Study the extent to which these credit-scoring mechanisms are used by businesses.

In FY 2004, HUD worked with the FTC and the FRB to plan this study and to review comments from individual consumers, consumer groups, scholars, and industry experts on the methodology and design of the project. The results of this study will be published in FY 2006.

FAIR HOUSING ASSISTANCE PROGRAM

New Substantially-Equivalent Agencies

In FY 2004, HUD admitted the State of New Jersey Division of Civil Rights, the Fairfax County (Virginia) Human Rights Commission, and the Broward County (Florida) Office of Equal Opportunity to the FHAP. In order to participate in the FHAP, each jurisdiction must enact a law that provides rights, procedures, remedies, and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. HUD provided technical assistance and legal analysis to assist them in this effort.

FAIR HOUSING TRAINING AND GUIDANCE

National Fair Housing Training Academy

In August 2004, HUD opened the National Fair Housing Training Academy in Washington, D.C. The Academy, which will be permanently located in the Miner Building on the main campus of Howard University, will serve as the educational arm of HUD's Office of Fair Housing and Equal Opportunity. The Academy currently provides training to housing discrimination investigators from FHAP agencies and HUD.

Investigators will obtain basic certification by completing the required training courses and must earn continuing education credits to maintain their certification. The initial program is a 5-week certification program designed to provide fair housing enforcement staff with the knowledge and skills needed to conduct thorough and timely investigations.

FHEO subject matter experts developed the curriculum in collaboration with FHAP agency directors and the USDA Graduate School. The courses for basic certification are Fair Housing Law and Ethics, Critical Thinking and Investigations, Clear Writing Through Critical Thinking, the Psychological Impact of Racial Discrimination, Reasonable Accommodations and Modifications, Discovery Techniques and Evidence, Negotiation Skills and Interviewing Techniques, Theories of Proof and Data Analysis, Briefing Techniques for Investigators, Writing for Investigators, and Litigating Fair Housing Cases.

As of September 30, 2004, 124 FHAP investigators and 24 HUD staff members had completed basic training courses at the Academy. The Academy expects to begin offering courses for advanced certification in FY 2006.

2004 National Fair Housing Training Conference and Housing Policy Summit

From June 13-18, 2004, HUD held its National Fair Housing Training Conference and Housing Policy Summit in Washington, D.C. Over 1,800 people attended the conference, including representatives from federal, state, and local government agencies; fair housing and other civil rights organizations; real estate associations; and disability rights groups. Conference speakers were leaders in government, housing, and civil rights. Featured presenters included HUD Secretary Alphonso Jackson, HUD Deputy Secretary Roy Bernardi, and U.S. Representatives Gary Miller, Patrick Tiberi, and Katherine Harris. The attendees also heard keynote addresses from John Bryant, founder and CEO of Operation HOPE; Franklin Raines,

president and CEO of Fannie Mae; and Gordon Joyner, executive director of the Georgia Commission on Equal Opportunity.

The conference included workshops on topics such as using testing as an investigative tool, performing outreach to underserved communities, obtaining remedies and damages in fair housing complaints, and increasing minority homeownership. The conference also included a legal seminar for attorneys from the FHAP agencies and a symposium on how state and local government agencies can become substantially equivalent.

Historically Black Colleges and Universities

In FY 2004, HUD granted \$998,624 to Howard University School of Law to design, organize, and operate a fair housing clinical program and to develop a fair housing curriculum that will train and educate law students and lawyers on the Fair Housing Act. The fair housing clinical program and curriculum will be a national model that can be replicated at any American Bar Association-accredited law school.

The legal-clinical program will be located at Howard University School of Law in Washington, D.C. As part of the program, Howard will offer a concentration in fair housing, create additional courses in fair housing and civil-rights, establish a fair housing continuing legal education program, and develop a legal clinic policy manual. Howard will conduct a citizen outreach and educational program, including design and distribution of a fair housing publication. Finally, Howard will assist other law schools in developing a fair housing clinical education program.

Training on Title VIII Investigations

In FY 2004, the HUD offices of Fair Housing and Equal Opportunity (FHEO) and General Counsel (OGC) conducted satellite-training sessions on the recently revised Title VIII Handbook. The first training session, held on August 27, 2004, provided instruction on how to prepare a case file. Sessions held on September 13 and September 17, 2004, discussed how to conciliate a complaint. These were the first satellite training sessions held jointly by FHEO and OGC. Other sessions are planned as additional handbook chapters are approved.

Training for Fair Housing Government Technical Representatives and Technical Monitors

From September 21-23, 2004, HUD held a training session for FHEO government technical representatives and government technical monitors on improving the monitoring and reporting of the activities of HUD-funded fair housing programs. The training session focused on administering and managing programs, conducting remote and on-site monitoring reviews, writing final monitoring reports, completing performance assessments, providing technical assistance, and closing out grants.

Limited English Proficiency Materials and Guidance

HUD published proposed Limited English Proficiency Guidance in the Federal Register on December 19, 2003. This guidance will help HUD program offices and grant recipients fully implement Executive Order 13166, "Improving Access to Services for Persons with Limited English

Proficiency,” which requires each federal agency to examine the services it provides and develop and implement a system by which persons with limited English proficiency can meaningfully access those services.

In FY 2004, HUD published several materials designed to educate persons with limited English proficiency about fair housing. HUD translated and distributed the brochure, “Are You a Victim of Housing Discrimination?” into Chinese and Vietnamese. HUD also published the brochure, “Do You Know Your Rights?”, which explains the rights of persons with limited English proficiency under Title VI of the Civil Rights Act.

Training on Limited English Proficiency Requirements

In April 2004, HUD and the Department of Justice conducted two training sessions via satellite for HUD staff and grant recipients on federal limited English proficiency (LEP) requirements. This was the first LEP training conducted jointly by HUD and the Department of Justice and is available on the HUD LEP Web site (www.hud.gov/offices/ftheo/promotingfh/lep.cfm).

Guidance on Reviewing Grant Applications for Fair Housing Requirements

In FY 2004, HUD issued guidance on evaluating grant applications submitted under the HOPE VI Revitalization of Distressed Public Housing program, the Section 202 program, and the Section 811 program to determine whether applications adequately address the civil rights, fair housing, and Section 504 requirements set forth in the Notice of Funding Availability.

CHAPTER 2 OFFICE OF FAIR HOUSING & EQUAL OPPORTUNITY

The mission of HUD's 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 fair housing professionals, and educating the 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 and equal opportunity in 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, as amended, widely known as the Fair Housing Act, which prohibits discrimination in the sale, rental, and financing of dwellings and in other housing-related transactions, on the basis of 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 Grants¹, Economic

¹ Urban Development Action Grants have not been funded since FY 1988, although there is substantial program income generated by UDAG-assisted activities, and those funds are treated as CDBG program income.

Development Initiative Grants, Special Purpose Grants, and the Section 108 Loan Guarantee Program. While Section 109 does not directly prohibit discrimination based on age or disability, the statute does state that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to these programs;

- 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 U.S. Department of Justice has primary enforcement responsibility for Title II. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals;
- 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. The U.S. Department of Education has primary enforcement responsibility for Title IX. HUD enforces Title IX in HUD-funded educational and training programs and activities; and
- Executive Orders 11063, 12898, and 13166.

FHEO Activities to Ensure Equal Opportunity in Housing and HUD Programs

- Receiving, investigating, and conciliating complaints of discrimination involving housing sales, rental, advertising, mortgage lending, property insurance, multifamily design and construction, community development, and environmental justice;
- Managing 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;
- Monitoring 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;
- Reviewing and commenting 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;
- Establishing fair housing and civil rights requirements and fair housing policy in program regulations;
- Investigating complaints, performing compliance reviews, and providing 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;

- Monitoring 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;
- Working with other government agencies on fair housing issues, such as predatory lending, lending discrimination, limited English proficiency, and environmental justice issues; and

Working with private industry groups to promote voluntary compliance with fair housing requirements.

FHEO STAFFING AND BUDGET

Table 2.1 FHEO Staffing, FY 2004

Location	Number of Employees		
	FY 2002	FY 2003	FY 2004
Field Staff	492	589	560
Headquarters Staff	161	155	150
Total Staff	653	744	710

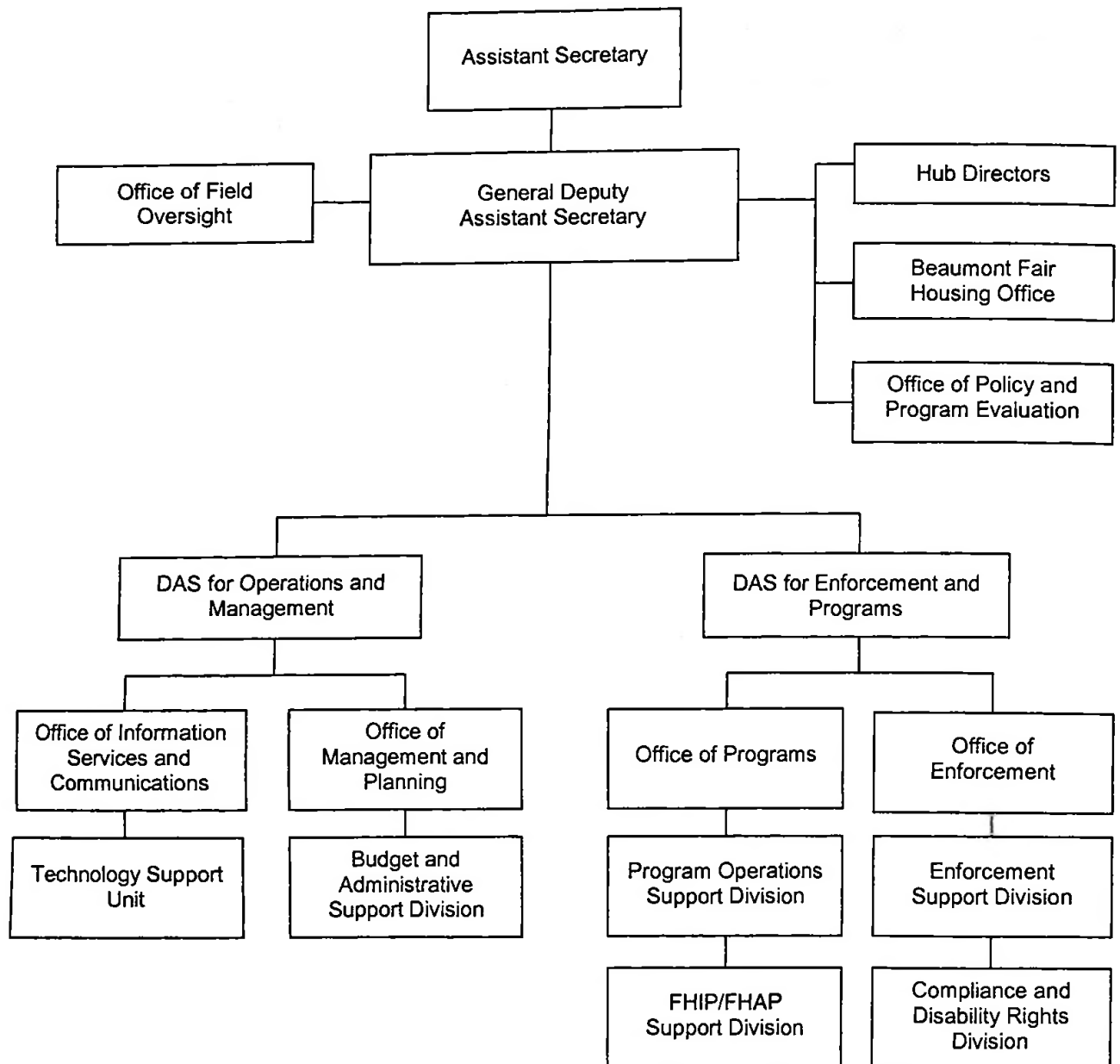
In FY 2004, FHEO had a total of 710 full-time equivalents (FTE). Over three-quarters of FHEO staff were located in regional and field offices throughout the country, while the remaining staff were located in headquarters in Washington, D.C.

Table 2.2 HUD Fair Housing Funding, FY 2004

Program	Congressional Allocations
FHEO Salaries and Expenses	\$68,827,885
FHAP Funding	\$27,586,275
FHIP Funding	\$20,130,525
Total Fair Housing Funding	\$116,544,685

In FY 2004, HUD's fair housing budget totaled \$116,544,685. This included over \$68 million for salaries and expenses and over \$47 million for HUD's two fair housing programs, the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiatives Program (FHIP).

Chart 2.1 FHEO Organizational Chart, FY 2004



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 housing discrimination or that a discriminatory housing practice is about to occur can file a complaint with HUD in person, by telephone, through the mail, 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 actions not covered by the Fair Housing Act, e.g., eviction for failure to pay rent.

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 or that a violation was about to occur. From the time of the filing of a complaint, HUD works with all parties to resolve the case through conciliation. While conciliation is attempted, HUD continues investigating the complaint. If HUD finds no reasonable cause to believe that the Fair Housing Act was violated or that a violation was about to occur, 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 a violation had occurred or was about to occur, 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 represents the government while bringing the case on behalf of the aggrieved person.

COMPLAINTS FILED

This chapter examines the characteristics of fair housing complaints filed with HUD and HUD's investigation of those complaints. In FY 2004, this accounted for a little less than one-third of complaints within HUD's jurisdiction. Substantially equivalent state and local agencies in HUD's Fair Housing Assistance Program (FHAP) investigate the other two-thirds of the fair housing complaints. The following chart shows the total number of complaints filed with HUD and FHAP

agencies in the past four fiscal years. (See chapter 4 for an analysis of complaints filed with FHAP agencies.)

Complaints Filed with HUD and FHAP Agencies

Chart 3.1 Complaints Filed with HUD and FHAP Agencies (FY 2001–FY 2004)

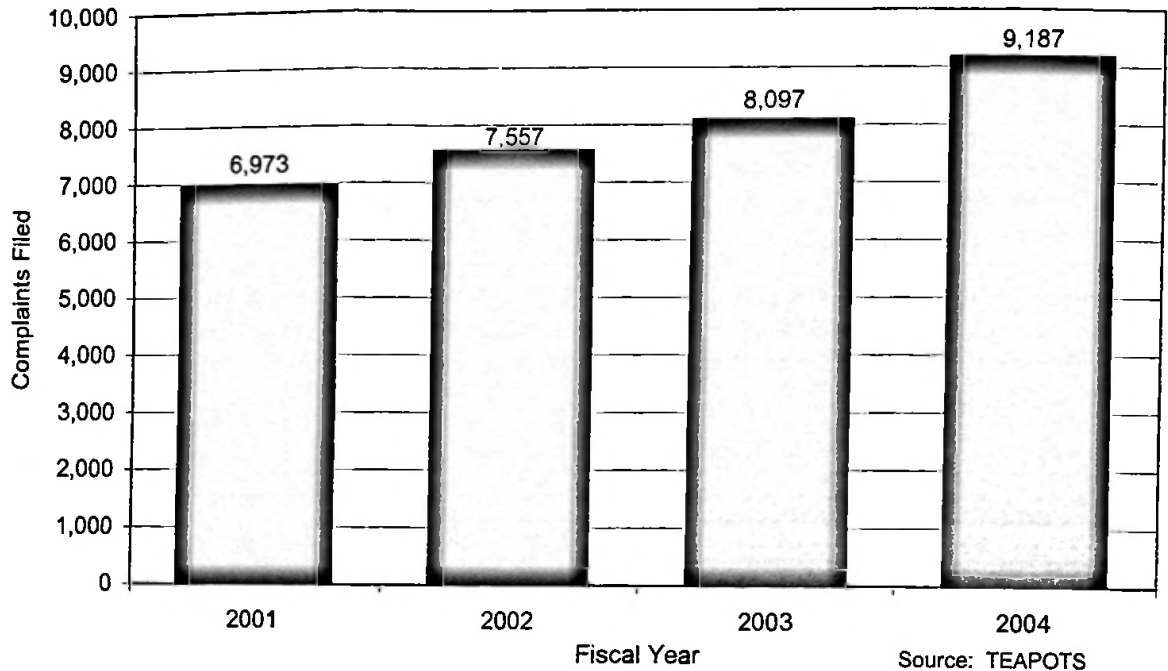
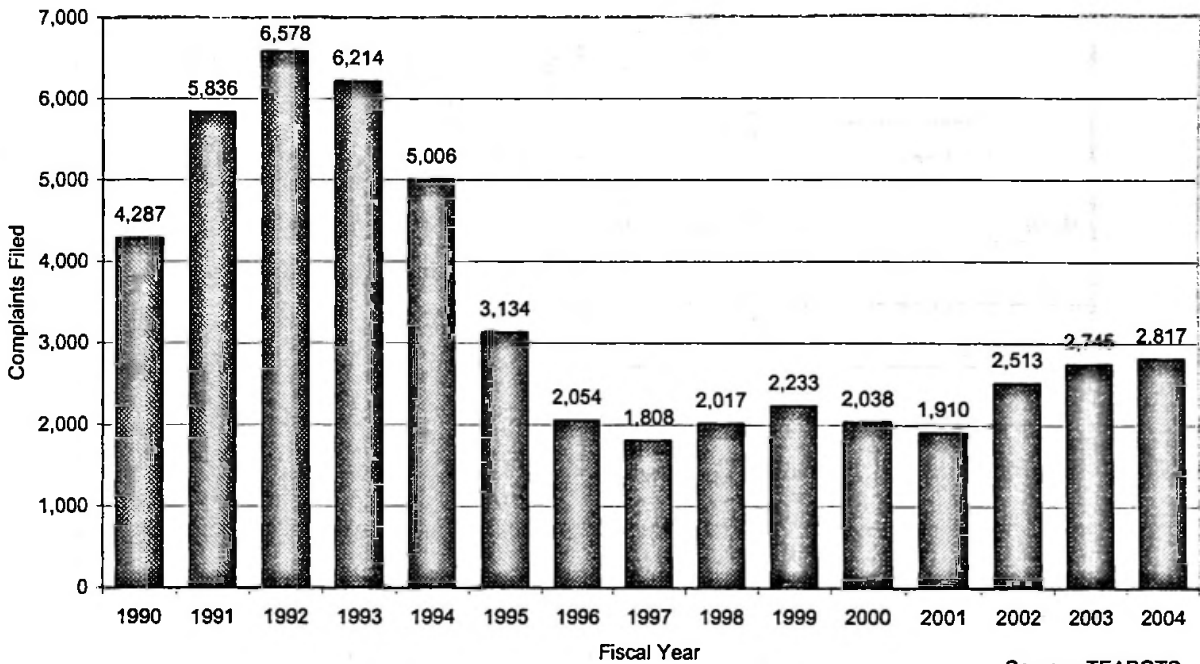


Chart 3.1 Complaints Filed with HUD and FHAP Agencies (FY 2001 - FY2004) shows a steady increase in complaints in the past four fiscal years. Since FY 2001, complaints to HUD and FHAP agencies have increased by 32 percent. In the past fiscal year alone, complaints increased by 13 percent.

Complaints Filed with HUD

The remainder of this chapter will examine complaints investigated by HUD.

Chart 3.2 Complaints Filed with HUD (FY 1990–FY 2004)



Source: TEAPOTS

Chart 3.2 Complaints Filed with HUD (FY 1990–FY 2004) shows that HUD received 2,817 complaints in FY 2004. This was the highest number of complaints filed in nine fiscal years. This was a 3 percent increase from FY 2003 and a 47 percent increase from 2001.

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, the Fair Housing Act creates a cause of action for people who are retaliated against for having filed or assisted with a housing discrimination complaint. Table 3.3 shows the number of complaints that contained an alleged violation on each basis. Box 3.4 provides examples of cases that HUD charged in FY 2004 under each of the bases.

Table 3.1 Bases in HUD Complaints (FY 2001–FY 2004)

Basis	FY 2001		FY 2002		FY 2003		FY 2004	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Race	765	40%	977	39%	1,110	40%	1,130	40%
Disability	768	40%	1,085	43%	1,183	43%	1,112	39%
Familial Status	317	17%	349	14%	412	15%	380	13%
Sex	224	12%	265	11%	339	12%	319	11%
National Origin	201	11%	232	9%	273	10%	275	10%
<i>National Origin- Hispanic or Latino</i>	145	8%	178	7%	190	7%	199	7%
Religion	30	2%	65	3%	75	3%	191	7%
Color	77	4%	37	1%	42	2%	46	2%
Retaliation	106	6%	98	4%	94	3%	121	4%
Number of Complaints Filed	1,910		2,513		2,745		2,817	

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

Source: TEAPOTS

Because one complaint can allege multiple bases, the total number of bases reported in *Table 3.1 Bases in HUD Complaints (FY 2001–FY 2004)* is larger than the number of complaints. Since FY 2001, complaints under seven of the eight bases have increased. "Color" was the only category that decreased, falling by 31 complaints since FY 2001.

In FY 2004, the number of race complaints continued to increase, though the share of race complaints has remained almost constant at 40 percent since FY 2001. Disability discrimination was alleged in 39 percent of all complaints filed with HUD, a drop of 4 percentage points from FY 2003. The number of complaints filed under this basis fell below race for the first time since FY 1999, but its filings are still almost equal to those based on race. Complaints of familial status or sex discrimination fell both in the number and in the share of complaints.

Discrimination due to national origin remained almost constant, appearing in 275 complaints or 10 percent of HUD's complaints. The majority (72 percent) of HUD's 275 national origin complaints alleged discrimination due to a Hispanic national origin. While these complaints have consistently averaged about seven percent of HUD's filings, their numbers have risen significantly since FY 2001, increasing from 145 complaints in FY 2001 to 199 complaints in FY 2004.

Complaints of religious discrimination rose significantly, increasing from 30 in FY 2001 to 75 in FY 2003. In FY 2004, they constituted 7 percent of the complaints filed with HUD, up from 3 percent in FY 2003.

Box 3.1 Examples of Discrimination Under Each Basis

Race and Color

HUD, on behalf of Gary F. Jones and Stefanie Jones, v. Patsy Wade and Milton Wade Mr. Jones is black, and his wife is white. Mr. Jones was changing jobs and his wife arranged for an apartment for him at the respondents' property. Prior to his move, Mr. Wade, a co-owner of the building, telephoned one of Mr. Jones' prospective neighbors to warn him that a neighbor would be moving in and to inform him that the new person might be black.

On February 23, 2004, Mr. Jones moved into the apartment. After unloading his boxes, Mr. Jones ate dinner and went to bed. The very next day, Ms. Wade, the other co-owner, called Mrs. Jones to express her shock that Mrs. Jones was married to "a man like that." She further reported that all Mr. Jones did was smoke dope and have parties.

Ms. Wade then called Mr. Jones at his workplace and angrily accused him of having a party and making too much noise in his unit. She told him to immediately vacate his apartment.

The investigation showed that prior to terminating Mr. Jones' lease, the respondents had not terminated a lease in thirty years, including tenants accused of noise violations. Furthermore, prior to renting to Mr. Jones, the respondents had not rented to an African American since 1998. On September 29, 2004, HUD charged the respondents with discrimination on the basis of race and color.

Religion/National Origin

HUD, on behalf of Elie Bitton, Sylvia Bitton, Albert Bitton and Elizabeth Bitton, v. Peter Altmayer The Bittons purchased a home in Chicago, Illinois. During Elie Bitton's initial meeting with his neighbor, Mr. Altmayer, Mr. Bitton asked if he was Jewish. Mr. Altmayer responded that he hated Jews.

Shortly after that first meeting, Mr. Altmayer began a campaign of harassment to get the Bittons to leave their home. His harassment continued for over four years. On at least 18 occasions, the Bittons contacted the police to complain of acts of harassment and intimidation by Mr. Altmayer. On at least 11 of these occasions, the police completed incident reports relating to the complaints. The reported acts included death threats, throwing bricks at the Bitton residence, exposing himself, punching Mr. Bitton, pushing the son from a bike, hitting Ms. Bitton with a stick, punching the son, hitting Mr. Bitton with his van, and making a number of anti-Semitic remarks. One of these complaints resulted in a court order to avoid contact with the Bittons, which Mr. Altmayer subsequently violated.

In addition to the above-referenced alleged acts, Mr. Altmayer made anti-Semitic remarks to Mr. Bitton on a regular basis, including such epithets as "dirty Jew" and such statements as "go back to Israel" and "go back to Jerusalem."

On September 21, 2004, HUD charged that the respondent harassed the Bittons on the basis of religion and national origin in violation of the Fair Housing Act.

Sex

HUD, on behalf of Robyn White, v. Bruce W. Hall, Bruce W. Hall d/b/a Aspen Property Management, and Kenneth Hopkin Ms. White was looking for rental housing for herself and her son. The respondent was renting two houses, which Ms. White toured. She liked one of the houses and completed an application for residency.

When Ms. White called to see if the house had been rented, the manager, Mr. Hall, explained that the owner, Mr. Hopkin, felt that "homes like this work better with a married family—husband, wife, and children—because they are more responsible." He further stated, "lawn care would be better" and "families take care of the home better."

In the course of the investigation, Mr. Hall explained to the investigator that it is a proven fact that single women do not take care of a home as well as a family. He said he had rented houses previously to single mothers and they did not take care of the lawn or other upkeep. The manager said he would be glad to rent an apartment to Ms. White but not a house.

Mr. Hall later rented the house to a single male. On May 11, 2004, HUD charged the respondents with violating the Fair Housing Act by discriminating on the basis of sex.

National Origin

HUD, on behalf of Raquel Rios, v. Donald Rapp and E. Jane Rapp and the Donald L. and E. Jane Rapp Living Trust After seeing an advertisement in the local newspaper, Ms. Rios, who is Hispanic, had her friend Ms. Brown, who is white, call and inquire about the single family house available for rent. Ms. Rapp, the owner, invited her to look at the house. Ms. Brown informed Ms. Rapp that she was calling for a friend.

Initially, when Ms. Brown, Ms. Rios, and her daughter toured the house, Ms. Rapp pointed out positive things about the unit. However, after Ms. Rios and her daughter began conversing in Spanish, Ms. Rapp pointed out only negative things about the unit. Without prompting, Ms. Rapp informed Ms. Rios that jobs were difficult to find in the area.

Ms. Rios explained that she wanted to rent the house and she was employed. She further explained that she would be living in the three-bedroom house with her daughter, her son, and his fiancée. Ms. Rapp refused to rent to her stating that this was not the house for her and that too many people would be living in the house. When Ms. Rios asked if this was because she is Hispanic, Ms. Rapp said no.

One day later, Ms. Rios asked the landlord if she could rent the house if just she and her daughter occupied the home, but landlord refused, saying, "Sometimes if you rent the house to two people, they will move in 15 or 16 others."

The house was then rented to a non-Hispanic couple with a child. On September 9, 2004, HUD charged the respondents with violating the Fair Housing Act for refusing to rent a house to an individual solely based on the applicant's national origin.

Familial Status

HUD on behalf of the Metropolitan Milwaukee Fair Housing Council (MMFHC) v. Barbara Kuehn, et al. MMFHC is a non-profit organization whose mission includes ensuring that all persons have equal access to housing in the Metropolitan Milwaukee area. In furtherance of its mission, MMFHC provides advocacy services, conducts education and outreach activities, advises on public policy, and files legal actions.

In January 2003, MMFHC became aware of possible discriminatory housing practices by housing providers in the Green Bay area. As a result, MMFHC began monitoring rental advertisements in the *Green Bay Press – Gazette*.

During its efforts, MMFHC saw the following advertisement for Capitol Court Apartments:

DISTINCTIVE' CAPITOL COURT APT. MUST SEE! 1 bdrm Apts., beautiful lounge/patio with free city gas grills to use, laundry facilities, underground parking available. Quiet, clean, & secure. Approx. 70% elderly, all adults welcome!!

In response, MMFHC sent eight testers to the Capital Court Apartments. Some testers posed as single mothers and others posed as single individuals. Every tester posing as a single mother was discriminated against. For example, one of the testers was told "there might be a law against renting a one-bedroom apartment to an adult and a child." Another tester was told that mostly older tenants resided at the property and they did "not take kids or pets."

On September 30, 2004, HUD charged the respondents with discrimination on the basis of familial status.

Disability

HUD, on behalf of Paul Babiak v. Sharlands Terrace, LLC, et al. Mr. Babiak has a mobility impairment that requires the use of a wheelchair. He lives in Sharlands Terrace, a two-story walk-up complex. Sharlands Terrace was constructed and occupied after March 13, 1991 and therefore, should comply with the design and construction requirements of the Fair Housing Act.

During his tenancy, Mr. Babiak faced a number of problems with accessibility. When he initially visited Sharlands Terrace, the model unit was inaccessible due to stairs, but management showed him a similar ground-floor unit. Later, during his tenancy, he encountered difficulty using the trash receptacle near his unit, because it was not wheelchair accessible.

The investigation revealed that several of the trash enclosures dispersed around the complex were not on an accessible route—they were located down an un-ramped curb. The investigation found a number other accessibility problems. For example, the fitness room, laundry facilities, and some mailboxes were not accessible to persons in wheelchairs. In addition, certain units had inaccessible doorways, patio doors, kitchens, or closets.

On April 21, 2004, HUD charged the respondents with violating the Fair Housing Act.

Issues in Complaints Filed

Any complaint of housing discrimination must specify the discriminatory actions that allegedly violated or would have violated the Fair Housing Act. HUD records these discriminatory practices in overarching categories; these are considered the "issues" in the complaint. For example, a complaint that alleged that a person was told there were no units available, when a unit was in fact open, would be recorded under "False Representation of Nonavailability." Table 3.2 provides the number of complaints filed with HUD from FY 2001 to FY 2004 that alleged each issue. After each issue, the section of the Fair Housing Act prohibiting the activity is provided. If a single complaint alleged multiple issues, it was counted once under each issue alleged.

Table 3.2 Issues in HUD Complaints (FY 2001–FY 2004)

Issue	FY 2001		FY 2002		FY 2003		FY 2004	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell §804(a) and §804(f)(1)	55	3%	82	3%	74	3%	83	3%
Refusal to Rent §804(a) and §804(f)(1)	412	22%	581	23%	638	23%	663	24%
Steering §804(a) and §804(f)(1)	21	1%	21	1%	33	1%	60	2%
Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sales of Property §804(b) and §804 (f)(2)	1,076	56%	1,286	51%	1,540	56%	1,742	62%
False Representation of Nonavailability §804(d)	45	2%	54	2%	83	3%	67	2%
Failure to Permit a Reasonable Modification §804(f)(3)(A)	21	1%	23	1%	27	1%	43	2%
Failure to Make a Reasonable Accommodation §804(f)(3)(B)	282	15%	466	19%	465	17%	475	17%
Non-Compliance with Design and Construction Requirements §804(f)(3)(C)	65	3%	59	2%	73	3%	59	2%
Financing §805(a)	161	8%	194	8%	213	8%	185	7%
Mortgage Redlining §805(a)	3	0%	2	0%	3	0%	2	0%
Refusal to Provide Mortgage Insurance §805(a)	0	0%	2	0%	15	1%	3	0%
Coercion, Intimidation, Threats, Interference, and Retaliation §818	314	14%	367	15%	471	17%	375	13%
Number of Complaints Filed	1,910		2,513		2,745		2,817	

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

Source: TEAPOTS

Because one complaint can allege multiple issues, the total number of issues reported in *Table 3.2 Issues in HUD Complaints (FY 2001–FY 2004)* is larger than the total number of complaints. The

increase in complaints filed between FY 2001 and FY 2004 was evenly distributed among the categories of issues, resulting in an increase in the number of complaints received under almost every issue. However, filings under two issues decreased between FY 2001 and FY 2004. Complaints of discriminatory mortgage redlining declined from 3 complaints to 2 complaints, and complaints alleging noncompliance with design and construction requirements fell from 65 to 59.

In FY 2004, "Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property" was the most common issue in complaints filed with HUD—it was alleged in 62 percent of complaints. The share of these complaints of the total number of complaints filed with HUD increased by six percentage points from FY 2003.

The second most common issue was "Refusal to Rent," which in FY 2004 accounted for 24 percent of HUD complaints. "Failure to Make a Reasonable Accommodation" was also a very common issue, appearing in 17 percent of complaints.

If a complainant or witness is harassed or intimidated because of participation in a fair housing investigation, he or she can file a complaint. In FY 2004, 13 percent of complaints filed with HUD alleged "Coercion, Intimidation, Threats, Interference, and Retaliation;" this was a decrease of 4 percentage points from FY 2003.

COMPLIANCE WITH NOTICE REQUIREMENTS

HUD routinely served notice to aggrieved persons filing complaints.

The Fair Housing Act requires that, upon the filing of a fair housing complaint, HUD must serve notice to the aggrieved person. The notice acknowledges that a complaint was filed, and provides information regarding important deadlines 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, 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 2004, HUD issued these letters for all 2,817 complaints filed. HUD has no record of any instances where this notice was unsuccessfully served.

HUD routinely served notice to the respondents in Fair Housing Act complaints.

The Fair Housing Act requires HUD to serve notice on each 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, so the investigator could verify that the respondent received notice.

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 the U.S. Department of Justice, if a

criminal investigation was underway, HUD delayed notification of the respondent until the Department of Justice concluded its criminal investigation.

In FY 2004, HUD received 2,817 complaints and consistently provided the respondents with notice.

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 2001–FY 2004)

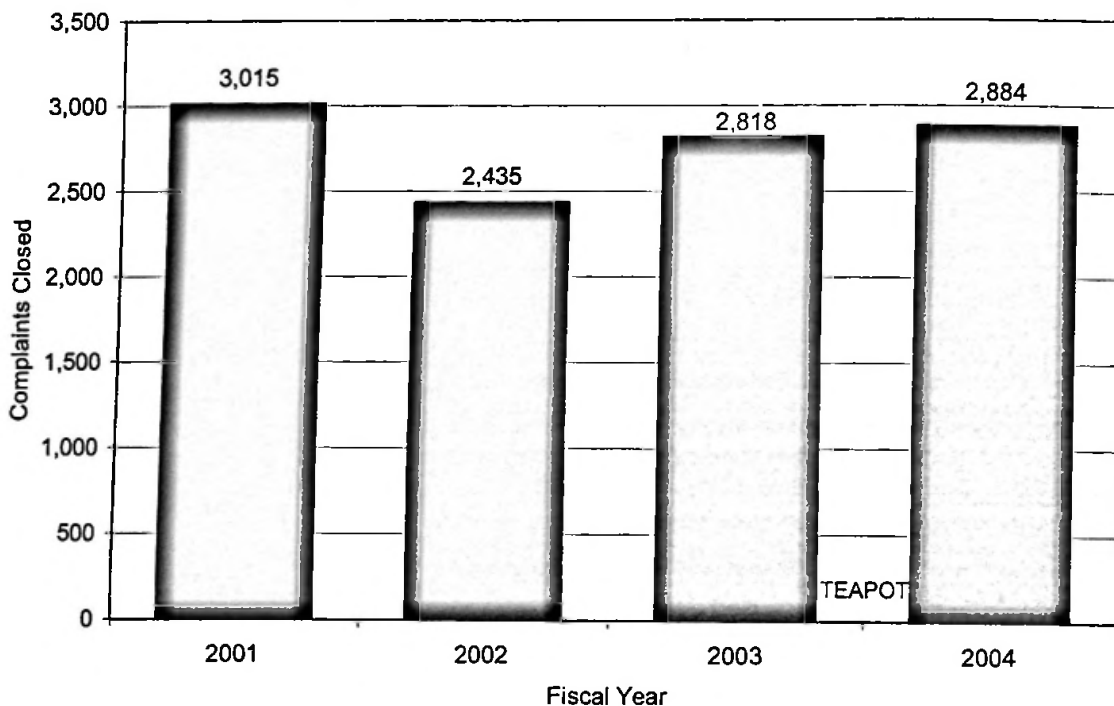


Chart 3.3 HUD Closed Complaints (FY 2001–FY 2004) shows that in FY 2004, HUD completed 2,884 investigations. This was 66 more complaints than HUD completed in FY 2003 but 131 fewer than the number of complaints completed in FY 2001. From FY 2001 to FY 2004, HUD closed an average of 2,788 complaints annually.

Types of Closures

In FY 2004, 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 when it lacks jurisdiction.

Conciliation/Settlement—Voluntary settlement of complaints may occur in two ways. First, pursuant to the Fair Housing Act, HUD will attempt to conciliate a complaint. If this is successful, 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. Complaints may also be voluntarily resolved through 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 or is about to occur, HUD issues a charge of discrimination.

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

Chart 3.4 HUD Complaint Outcomes, by Type (FY 2001–FY 2004)

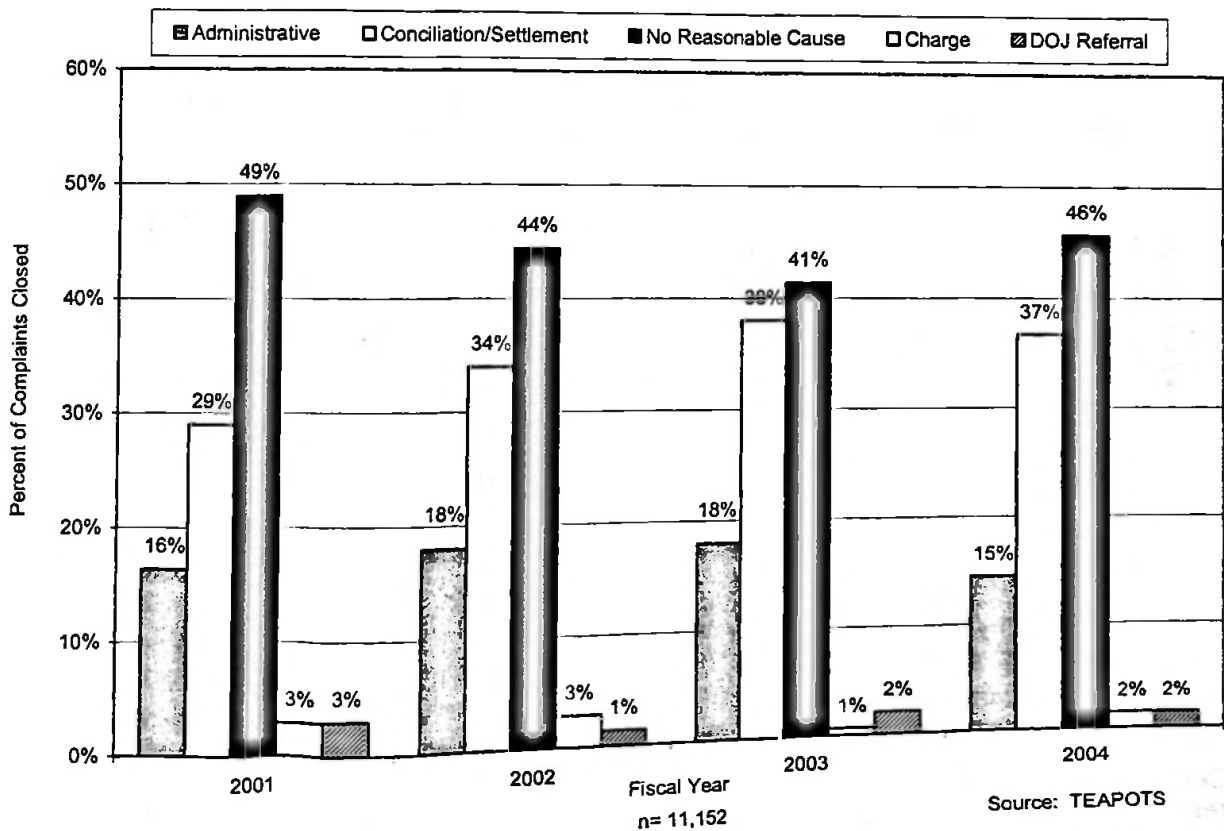


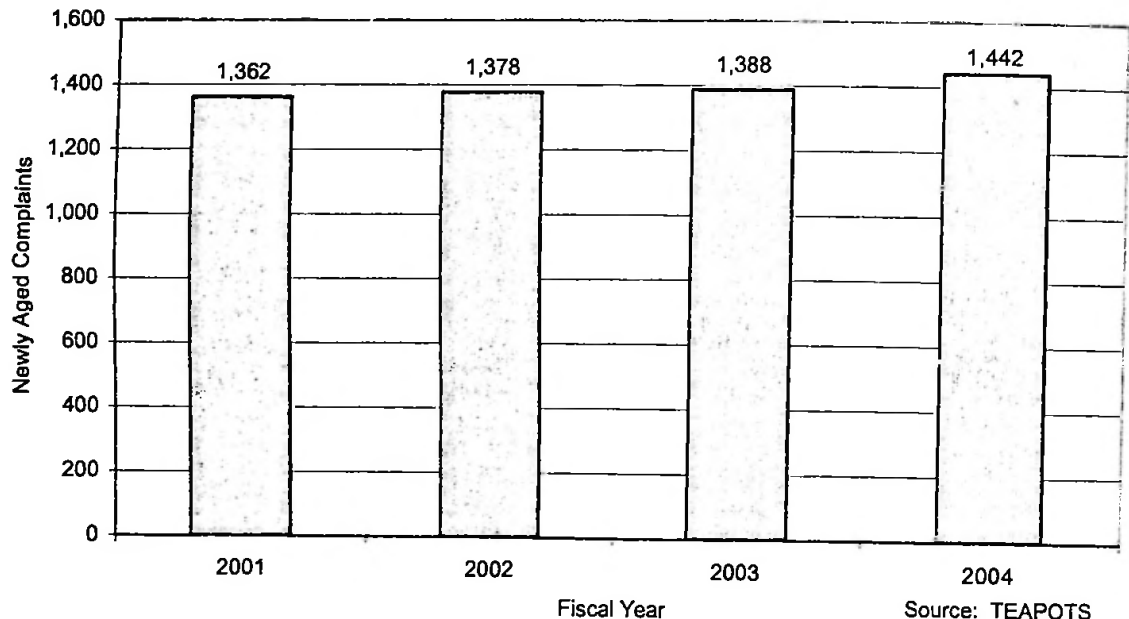
Chart 3.4 HUD Complaint Outcomes, by Type (FY 2001–FY 2004) shows that in FY 2004 there was an increase from FY 2003 in the percentage of complaints where HUD made a determination on the merits, by issuing either a determination of no reasonable cause or a charge of discrimination. In total, almost half (48 percent) of all complaints filed with HUD resulted in a determination on the merits. Determinations of no reasonable cause increased by five percentage points and charges increased by one percentage point. At the same time, administrative closures decreased by three percentage points, while conciliations/settlements decreased by one percentage point. The share of complaints that were referred to DOJ remained constant from FY 2003 to FY 2004.

TIMELINESS OF INVESTIGATIONS

The Fair Housing Act requires that HUD complete each investigation and issue a determination within 100 days of 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. The chart below shows the number of investigations that exceeded that mark in each of the previous four fiscal years.

Chart 3.5 HUD Newly Aged Complaints (FY 2001–FY 2004)



In FY 2004, 1,442 investigations passed the 100-day mark. This was 55 complaints more than FY 2003. This increase was due to the increased number of cases in HUD's inventory in FY 2004.

Completion of these investigations within 100 days was impracticable for many reasons: delayed responses to data requests, witness unavailability, and difficulty in coordinating on-site, face-to-face interviews.

ADJUDICATING FAIR HOUSING COMPLAINTS

Administrative Law Judges (ALJs) adjudicate the 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 3.3 shows the HUD ALJ caseload in FY 2004, and Table 3.4 reveals the outcome of those cases.

Table 3.3 Charged Complaints Brought Before an ALJ or a Federal Court, FY 2004

Number	Status
2	Cases pending at the end of FY 2003
38	Fair housing cases docketed in FY 2004 ²
40	Total complaints to be disposed during FY 2004

Source: ALJ Database

Table 3.4 ALJ Case Outcomes, FY 2004

Number	Status
16	Election to U.S. district court
3	Settlement by consent order
1	Decision by an ALJ

Source: ALJ Database

Table 3.4 ALJ Case Outcomes, FY 2004 shows the outcome of each charged case potentially before a HUD ALJ in FY 2004. In 16 of the cases charged by HUD, either the aggrieved person or the respondent elected to go to federal court. In three 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 one charged case. Table 3.5 and Table 3.6 provide additional detail of the charges that settled and the charge tried before a HUD ALJ.

Table 3.5 Post-Charge Consent Orders, FY 2004

Basis of Charge	Damages
Familial Status and National Origin	\$2,500
Disability	\$2,500
Race, Sex, Religion, Familial Status, and National Origin	\$25,000

Source: ALJ Database

² FHEO and the Office of General Counsel (OGC) count charges by the number of complaints received from complainants. The Office of Administrative Law Judges (OALJ) counts by the actual number of charging documents filed, unless the case is a consolidated case involving unrelated acts against separate complainants. Therefore, the number of cases that are reported by OALJ may be a lesser number than the number of charges reported by FHEO and OGC. Both numbers are accurate.

Table 3.5 *Post-Charge Consent Orders, FY 2004* shows the three complaints that resulted in consent orders in FY 2004. In total, \$30,000 was recovered through consent orders.

Table 3.6 ALJ Decisions, FY 2004

Basis of Charge	Damages	Civil Money Penalty
Race	\$1,461	\$6,000

Source: ALJ Database

Table 3.6 *ALJ Decisions, FY 2004* shows the one charged case that ended in a decision rendered by a HUD ALJ. In that case, the judge awarded \$1,461 in damages and a civil money penalty of \$6,000.

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 three cases heard by an ALJ in FY 2004, one did not begin within 120 days of the issuance of a charge. There were two reasons for this delay. First, the case was twice delayed while awaiting a state court ruling on the respondent's competence and, if necessary, the appointment of a guardian. The hearing was delayed further due to serious health problems of the judge.

Issuance of ALJ Decisions

The Fair Housing Act requires an ALJ to make findings of fact and conclusions of law within 60 days after an administrative hearing has ended, unless it is impracticable to do so. The decision in the only case decided in FY 2004 was issued more than 60 days after the initial hearing. This was due to the ALJ's workload, travel schedule, and planned vacation.

CHAPTER 4 THE FAIR HOUSING ASSISTANCE PROGRAM

Fair Housing Assistance Program (FHAP)

HUD's enforcement is aided by the work of state and local agencies through HUD's Fair Housing Assistance Program (FHAP). 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. To participate in the FHAP, a jurisdiction must demonstrate that it enforces a fair housing law that provides rights, remedies, procedures, and opportunities for judicial review that are substantially equivalent to those provided by the federal Fair Housing Act.

In FY 2004, HUD's FHAP program grew by three agencies. The Fairfax County (Virginia) Human Rights Commission joined in December 2003; the Broward County (Florida) Office of Equal Opportunity joined in March 2004; and the State of New Jersey Division on Civil Rights became part of the program in September 2004. By the end of FY 2004, 101 FHAP agencies were in 37 states and the District of Columbia.

Chart 4.1 Map of States with FHAP Agencies, FY 2004





States with state and local FHAP agencies
States with only state FHAP agencies
States with only local FHAP agencies
States with no FHAP agencies

Table 4.1 FHAP Agencies by State, FY 2004

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 Broward County Office of Equal Opportunity Hillsborough County Board of County Commissioners Jacksonville Human Rights Commission Lee County Office of Equal Opportunity 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 Jersey	State: New Jersey Division on Civil Rights
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: Asheville/Buncombe County Community Relations Council Community Development Director City of Asheville City of Charlotte/Mecklenburg County Community Relations Committee 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

State	FHAP Agencies
Ohio	State: Ohio Civil Rights Commission Localities: Dayton Human Relations Council Parma Law Department Shaker Heights Fair Housing Review Board
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 Workforce Commission 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 Localities: Fairfax County Human Rights Commission
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

Investigation of Fair Housing Complaints by FHAP Agencies

FHAP agencies receive complaints directly from the public or through HUD referrals. At no cost to the complainant, 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 a complaint successfully, it determines whether there is reasonable cause to believe that housing discrimination occurred or was about to occur. If the FHAP agency finds no reasonable cause to believe that discrimination occurred or was about to occur, 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 or was about to occur, the agency litigates the complaint in an administrative proceeding or in civil court. The system of adjudication is set forth in each jurisdiction's fair housing law.

COMPLAINT FILINGS

Volume of Complaints Filed

In FY 2004, FHAP agencies were present in 37 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 Agencies (FY 1990–FY 2004)

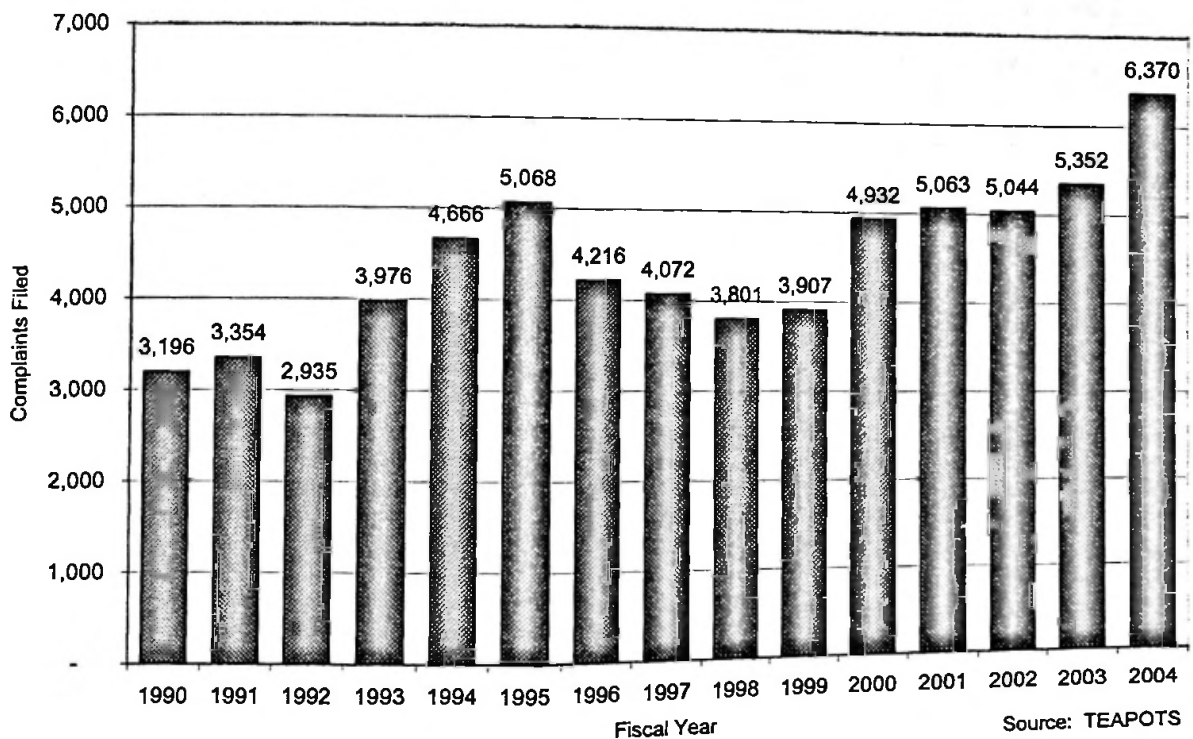


Chart 4.2 Complaints Filed with FHAP Agencies (FY 1990–FY 2004) shows that the number of complaints filed with FHAP agencies was at or near its lowest point in FY 1992. In FY 2004, FHAP agencies received 6,370 complaints - this was the largest volume of complaints filed with these agencies since the Fair Housing Amendments Act was passed in 1988. This was a 19 percent increase over FY 2003 - the largest percentage increase since FY 2000.

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. Table 4.2 shows the number of complaints filed under each basis. Box 4.1 provides examples of discrimination under each basis using complaints in which FHAP agencies made a determination of reasonable cause in FY 2004.

Table 4.2 Bases in FHAP Complaints (FY 2001–FY 2004)

Basis	FY 2001		FY 2002		FY 2003		FY 2004	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Race	1,962	39%	1,972	39%	2,075	39%	2,382	37%
Disability	1,665	33%	1,773	35%	1,969	37%	2,371	37%
National Origin	699	14%	677	13%	770	14%	993	16%
<i>National Origin-Hispanic or Latino</i>	465	9%	459	9%	511	10%	717	11%
Familial Status	920	18%	869	17%	879	16%	977	15%
Sex	577	11%	590	12%	592	11%	678	11%
Religion	124	2%	135	3%	162	3%	169	3%
Color	235	5%	149	3%	139	3%	124	2%
Retaliation	299	6%	291	6%	310	6%	320	5%
Number of Complaints Filed	5,063		5,044		5,352		6,370	

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

Source: TEAPOTS

There can be multiple bases for filing a single complaint. As a result, the total number of bases reported in *Table 4.2 Bases in FHAP Complaints (FY 2001–FY 2004)* is larger than the number of complaints filed. Like HUD filings, the number of complaints filed under almost every basis has increased since FY 2001.

In FY 2004, the number of race complaints continued to increase, even though the percentage of complaints that allege race discrimination fell by 2 percentage points from FY 2003. The number of complaints that alleged disability discrimination also continued to rise and was almost equal in number to complaints that include an allegation of race discrimination, differing by only 11 complaints.

While the share of familial status complaints dropped by one percentage point, the absolute number of such complaints continued to rise, increasing by almost 100 complaints over FY 2003. Complaints of sex discrimination increased as well and continued to be alleged in 11 percent of

FHAP complaints. Religious discrimination complaints continued to account for three percent of the total complaints filed with FHAP agencies. Discrimination based on color was the only category that had fewer complaints, falling by 15 complaints from FY 2003.

Only one category, national origin discrimination, experienced an increase in its share of complaint filings, increasing by two percentage points from FY 2003. The majority of national origin complaints were filed by persons of Hispanic or Latino national origin. These filings rose by 206 complaints in FY 2004, accounting for the large increase in national origin complaints.

Box 4.1 Examples of Discrimination Under Each Basis

Race

Geraldine Woodard v. Nicholas Fritz Ms. Woodard, who is black, responded to an advertisement for a two-bedroom apartment by calling the number listed to inquire. She spoke to Mr. Fritz, one of the owners of the apartment, who told her that if she wanted to rent the apartment, it was hers. Ms. Woodard scheduled an appointment to meet with the owner the next day to rent the apartment.

That night, she and her husband looked at the residence from the outside. While they were there, the owner's daughter, who is white and lives in the adjoining unit, approached them and asked in a stern voice if she could help them. Ms. Woodard told her no, that she had arranged with the owner to meet him the next day to rent the apartment, upon which the woman went back inside.

The next morning, the owner called Ms. Woodard to say that the apartment was already rented.

Ms. Woodard then contacted a white friend and told him that she thought that the owner was refusing to rent to her because she is black. She asked her friend to check on the availability of the apartment. When he did, he spoke with the owner who invited him to see it and to rent it.

On August 24, 2004, the Pinellas County Office of Human Rights charged Nicholas Fritz for discriminatory refusal to sell and false denial of availability on the basis of race.

Familial Status

Darel Davis v. Gregory Wilson Ms. Davis saw an advertisement in the Chicago Sun Times for a five-bedroom home for rent. Ms. Davis met with the owner, Mr. Wilson, and viewed the home. When she informed Mr. Wilson that she was interested, he offered to assist her in filling out the application for the home.

When Ms. Davis advised Mr. Wilson that she had seven children, he informed her that was too many and refused to complete the application process.

On January 30, 2004, the Illinois Department of Human Rights determined that there was reasonable cause to believe that Gregory Wilson had discriminatorily refused to rent the home on the basis of familial status.

Religion

Alperowitz v. Fountainwood Condominium Association The Alperowitzs are devout Jews. Unaware that it was a violation of the Association's rules, they erected a temporary Sukkah to celebrate the Sukkoth holiday. This resulted in a notice that nothing could be displayed on the exterior of the unit without prior written approval by the Association's board.

The following year, the Alperowitzs applied for approval to place a Sukkah on their deck for the Sukkoth holiday. The Association denied the request. Despite a petition by more than half of the condominium owners, supporting the erection of the Sukkah, the Association maintained their denial. Nonetheless, the Alperowitzs constructed a Sukkah and were fined. Every year since the denial of their application in 1999, the Alperowitzs applied to erect a Sukkah, were denied, and still erected the Sukkah.

The Association's records showed that the only denials made for outdoor decorations were against other similarly situated tenants who also requested or installed a Sukkah.

A site visit during the investigation showed that other residents hung satellite dishes, decorative awnings, and canopies on their decks.

On April 7, 2004, the Connecticut Commission on Human Rights and Opportunities charged the Fountainwood Condominium Association with discrimination on the basis of religion.

Sex/Retaliation

Mary A. Perego v. Nelson Association, et al. Ms. Perego applied to have her son added to her lease and was turned down by Westwood Acres Apartments because he had a felony conviction. Following this denial, the manager stopped her on the sidewalk and asked if she would consider giving him a sexual favor that evening to change the decision on her son's application. Ms. Perego refused.

Ms. Perego appealed the decision and reported this harassment to the manager's supervisors. She informed District Manager Jackie Sowards of the manager's actions and reported that she had spoken with two other tenants who had also experienced harassment.

When Ms. Perego submitted paperwork for her Section 8 housing subsidy, Ms. Sowards directed the current manager of Westwood Acres to leave blank any question regarding what type of tenant Ms. Perego is. Because of this, the Huntington Housing Authority would not accept the form—it is their policy to not accept incomplete forms. Therefore, Ms. Perego was denied an opportunity to receive a Section 8 rental subsidy.

During the investigation, two independent witnesses corroborated Ms. Perego's allegations of sexual harassment of female tenants by the manager.

On July 30, 2004, the Huntington Human Relations Commission determined there was reasonable cause to believe that respondents had discriminated on the basis of sex and had engaged in retaliation in violation of fair housing law.

National Origin/Disability

Manhung Siu v. Elaine Carlstrom Mr. Siu was a visiting researcher from Hong Kong working at the University of Washington for one month. He met with the owner's representative, regarding rental of a vacant unit and was shown three or four different apartments. Mr. Siu found an apartment he liked and agreed to rent it for a month. They agreed that Mr. Siu would sign the lease the next day and move in immediately.

The next morning, Mr. Siu received a call from the owner, Elaine Carlstrom. She asked why he was looking for an apartment for only one month and explained that she was not going to rent to people from Hong Kong because of the SARS outbreak. Mr. Siu explained that he had been out of Hong Kong for over 10 days and had passed the health inspection required by the University of Washington. Ms. Carlstrom then told him that they had just changed their rental policy and would not be renting to anyone for a period of one month or less.

On August 4, 2005, the Seattle Office for Civil Rights charged the respondent with discriminating on the basis of national origin and disability.

Disability

Kay Fricke v. Imperial Pointe Condominium Association At the time of filing this action, Ms. Fricke was 89 years old and lived alone. She had high blood pressure, high cholesterol, heart problems, angina, an ulcer, gastro-intestinal problems, and anxiety. These medical conditions substantially limited her major life functions. To alleviate her loneliness, depression, stress, anxiety, and isolation, her physician prescribed an emotional support animal.

Imperial Pointe, where Ms. Fricke lived, had a "No Pet" rule, so Ms. Fricke requested a reasonable accommodation for an emotional support animal. She supported this with a note from her physician. He wrote,

I can honestly recommend she have a reasonable accommodation to the 'NO PET' rule. A small kitten, kept inside her condominium could help her live a much fuller and longer life and increase her over-all well being and health, at 89, she could live a longer life with a little companion.

This request was denied.

After Ms. Fricke filed a complaint, Imperial Pointe said that it would permit a bird or a fish, because it did not violate their no pets policy, but refused to permit a cat as requested by Ms. Fricke's doctor.

On March 29, 2004, the Pinellas County Office of Human Rights found reasonable cause to believe that Imperial Pointe violated the law by failing to grant Ms. Fricke a reasonable accommodation.

Issues in Complaints Filed

A complaint must allege a discriminatory action that is prohibited by the state's or locality's substantially equivalent fair housing law. HUD tracks these alleged discriminatory actions using broad categories called "issues." Table 4.3 sorts by issue the number of complaints filed with FHAP agencies from FY 2001 to FY 2004. If a complaint alleged multiple issues, it was counted under each issue. While these complaints would be filed under the state or locality's substantially equivalent fair housing law, for convenience, the table refers to the section of the federal Fair Housing Act that would apply to that issue.

Table 4.3 Issues in FHAP Complaints (FY 2001–FY 2004)

Issue	FY 2001		FY 2002		FY 2003		FY 2004	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell §804(a) and §804(f)(1)	204	4%	202	4%	213	4%	243	4%
Refusal to Rent §804(a) and §804(f)(1)	1,571	31%	1,408	28%	1,238	23%	1,543	24%
Steering §804(a) and §804(f)(1)	36	1%	44	1%	38	1%	44	1%
Terms, Conditions, Privileges, Services and Facilities in the Rental or Sales of Property §804(b) and §804 (f)(2)	2,911	57%	2,879	57%	2,898	54%	3,464	54%
False Representation of Nonavailability §804(d)	113	2%	112	2%	123	2%	149	2%
Failure to Permit a Reasonable Modification §804(f)(3)(A)	61	1%	75	1%	72	1%	108	2%
Failure to Make a Reasonable Accommodation §804(f)(3)(B)	689	14%	800	16%	812	15%	996	16%
Non-Compliance with Design and Construction Requirements §804(f)(3)(C)	84	2%	89	2%	137	3%	237	4%
Financing §805(a)	233	5%	251	5%	285	5%	361	6%
Mortgage Redlining §805(a)	8	0%	8	0%	2	0%	16	0%
Refusal to Provide Mortgage Insurance §805(a)	12	0%	10	0%	40	1%	8	0%
Coercion, Intimidation, Threats, Interference, and Retaliation §818	457	9%	553	11%	632	12%	716	11%
Number of Complaints Filed	5,063		5,044		5,352		6,370	

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

Source: TEAPOTS

Table 4.3 Issues in FHAP Complaints (FY 2001–FY 2004) shows the number and percentage of the major issues in complaints received by FHAP agencies. In FY 2004, complaints increased in all but one of the above categories. Complaints of "Refusal to Provide Mortgage Insurance" decreased from 40 complaints in FY 2003 to 8 complaints in FY 2004. Complaints alleging discriminatory terms and conditions increased by the largest number, rising by 566 complaints.

Among complaints filed with FHAP agencies in FY 2004, 54 percent alleged discrimination in the "Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sales of Property." The second most common issue was "Refusal to Rent," which was alleged in almost one-fourth of all FHAP complaints. The third most common issue was "Failure to Make a Reasonable Accommodation."

If a complainant, witness, or anyone assisting with a fair housing investigation experienced harassment due to their participation, they could file an additional complaint for this retaliation. In FY 2004, there were 716 such complaints, representing 11 percent of all complaints filed with FHAP agencies.

CLOSURES

Chart 4.3 FHAP Closed Complaints (FY 2001–FY 2004) shows the total number of complaints closed by FHAP agencies in each of the past four fiscal years.

Chart 4.3 FHAP Closed Complaints (FY 2001–FY 2004)

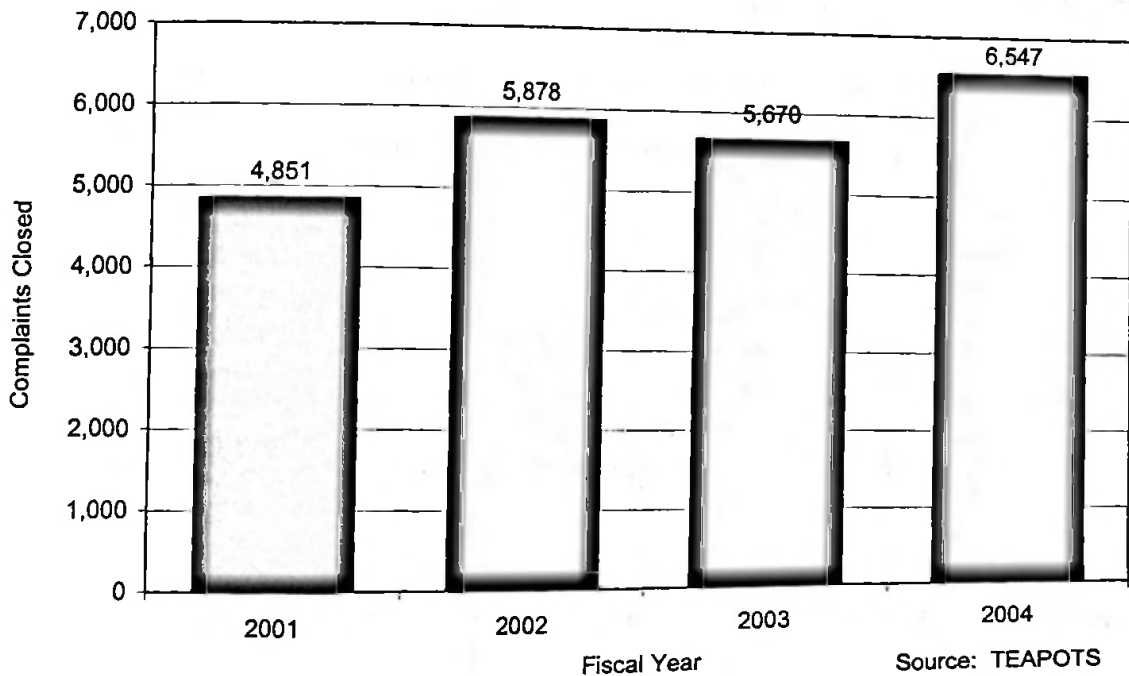


Chart 4.3 FHAP Closed Complaints (FY 2001–FY 2004) shows that in FY 2004, FHAP agencies closed 6,547 complaints. This was an increase of 877 complaints or 15 percent over FY 2003. In the past four fiscal years, FHAP agencies have closed an average of 5,736 complaints annually.

Types of Closures

FHAP agencies closed complaints in the following ways:

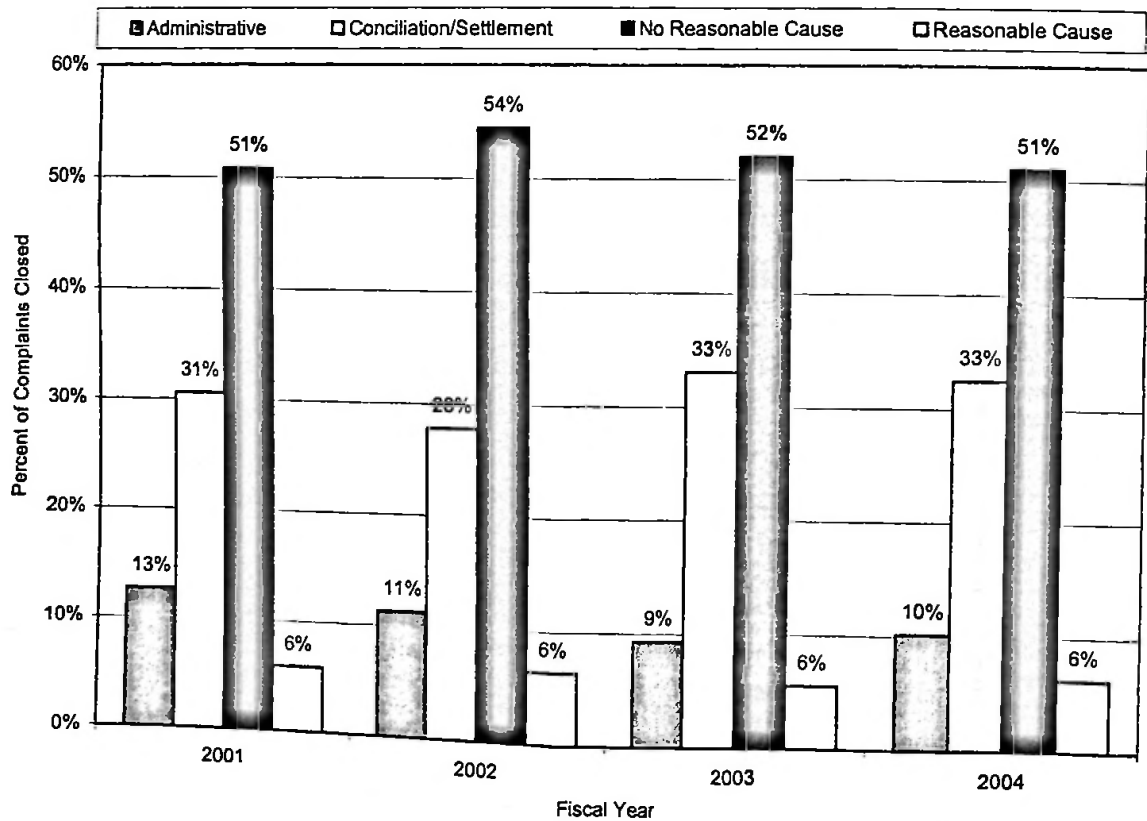
Administrative Closure—An administrative closure occurs when the complainant withdraws the complaint, fails to cooperate, or can no longer be located. Cases are also administratively closed for lack of jurisdiction.

Conciliation/Settlement— A complaint is closed in this way when it is resolved by a voluntary agreement. The agreement protects the rights of the complainant, the respondent, and the public. The FHAP agency is usually a party to the agreement, although this type of closure also includes private agreements between the complainant and respondent.

No Reasonable Cause Determination—After a complaint is filed, a FHAP agency 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.

Reasonable Cause Determination—If the investigation yields reasonable cause to believe that a violation has occurred or is about to occur, a determination of reasonable cause is issued.

Chart 4.4 FHAP Complaint Outcomes, by Type (FY 2001–FY 2004)



n = 22,946

Source: TEAPOTS

Chart 4.4 FHAP Complaint Outcomes, By Type (FY 2001–FY 2004) shows that despite closing an additional 877 complaints, the distribution of outcomes in FHAP complaints was almost the same as it was in FY 2003. The percentage of administrative closures increased by one percentage point, while the percentage of cases that receive a determination of no reasonable cause decreased by one percentage point. The share of cases that were conciliated or settled or received a determination of reasonable cause was the same as in FY 2003.

TIMELINESS OF INVESTIGATIONS

Investigations Closed Within 100 Days

Each fair housing investigation filed with a FHAP agency must be investigated and completed within 100 days, unless it is impracticable to do so. In FY 2004, 3,374 FHAP investigations passed the 100-day mark. These investigations exceeded the 100-day mark for a variety of reasons. Completion of these 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.

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) the Education and Outreach Initiative (EOI), (2) the Private Enforcement Initiative (PEI), (3) the Fair Housing Organizations Initiative (FHOI), and (4) the Administrative Enforcement Initiative (AEI). HUD makes most FHIP funds available competitively, through a notice of funding availability (NOFA) or a request for proposals (RFP). No funding was allocated to AEI in FY 2004.

Education and Outreach Initiative

In FY 2004, about \$3.7 million was allocated for one-year grants of up to \$100,000 for the development and implementation of programs to inform and educate the public about the rights and obligations under federal, state, and local fair housing laws. HUD allocated an additional \$1 million for the development of a fair housing curriculum and a clinical fair housing law program at a Historically Black College or University with an accredited law school, and \$1.4 million for the continuation of an educational program on the accessibility requirements of the Fair Housing Act.

EOI funding was open for competition to any qualified fair housing organization (QFHO), fair housing enforcement organization (FHO), for-profit or nonprofit organization, or state or local government.

In FY 2004, EOI was separated into four components under the Regional/Local/Community-Based Program and one component under the National Program. The four components of the Regional/Local/Community-Based Program were (1) the General Component (EOI-GC), (2) the Disability Component (EOI-DC), (3) the Hispanic Fair Housing Awareness Component (EOI-HAC), and (4) the Fair Housing and Minority Homeownership Component (EOI-HC). The one component under the National Program was the National Program Media Campaign (EOI-Media). EOI funds were also awarded under the Historically Black Colleges and Universities Component (HBCUC) and through a contract for the continuation of Fair Housing Accessibility FIRST.

Regional/Local/Community-Based Program

The General Component (EOI-GC) funded organizations that carried out general fair housing outreach and education activities.

The Disability Component (EOI-DC) emphasized the needs of persons with disabilities, so that persons with disabilities, housing providers, and the general public could understand better the rights and obligations under the Act and fully appreciate the forms of housing discrimination that persons with disabilities may encounter. Although this component had a disability focus, the funded activities were available to everyone.

The Hispanic Fair Housing Awareness Component (EOI-HAC) 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 remained almost constant from 1989 to 2000. EOI-HAC provided funding to organizations that provided bilingual materials and services to Hispanics to educate them about their fair housing rights. All recipients of funding had either three years of proven experience in providing social services to persons of Hispanic origin or an established partnership with a grassroots, faith-based or other community-based organization that served Hispanics. Although this component focused on providing services to Hispanic communities, the services were available to everyone.

The Fair Housing and Minority Homeownership Component (EOI-HC) 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 recognize discriminatory practices in the sale and financing of housing. Although this component focused on homeownership for racial and ethnic minorities, services were available to everyone.

National Program

The National Program had one component—the National Program Media Campaign (EOI-Media). The purpose of this component was to coordinate the development, implementation, and distribution of a national fair housing media campaign designed for Fair Housing Month 2005.

Historically Black Colleges and Universities

The Historically Black Colleges and Universities Component (HBCU) provided funding to a law school at a Historically Black College or University to assist it in developing a fair housing legal clinical program and designing a fair housing curriculum to educate law students and lawyers on the Fair Housing Act.

Fair Housing Accessibility FIRST

A contract was made available for the continuation of the Fair Housing Accessibility FIRST (Fair Housing Instruction, Resources, Support, Technical Guidance) program. FIRST is a nationwide program that provides training and technical guidance to builders, architects, and others involved in the design and construction of multifamily housing on the accessibility requirements of the Fair Housing Act.

Private Enforcement Initiative

About \$11.8 million was awarded for 12- to 18-month grants of up to \$220,000 to assist private, tax-exempt fair housing enforcement organizations in the investigation and enforcement of alleged violations of the Fair Housing Act and substantially equivalent state and local fair housing laws.

PEI funds were used for intake of housing discrimination complaints, testing, and evaluating tests. Funding could also be used for investigation, mediation, or litigation of housing discrimination complaints.

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 two years prior to filing an application. QFHOs could receive funding if they had the aforementioned enforcement-related and meritorious claims experience in at least two of the three years prior to filing an application.

Fair Housing Organizations Initiative

FHOI provided assistance to sponsoring QFHOs that either established or helped to build the capacity of newer groups to become viable fair housing organizations in areas that were either underserved by such fair housing organizations in the past or had experienced an influx of new immigrants. Approximately \$2.1 million was allocated to this initiative, and two QFHOs received grants of approximately \$1 million to be allocated over a three-year period.

At the conclusion of the three-year grant in FY 2007, the new organizations will be able to conduct complaint intake and testing. The organization will be able to investigate complaints of individual and systemic housing discrimination, mediate disputes of housing discrimination, litigate fair housing cases, and procure expert witnesses.

Table 5.1 FHIP SuperNOFA Awards, FY 2004

Program	Awards
Education and Outreach Initiative (EOI)	47
Private Enforcement Initiative (PEI)	57
Fair Housing Organizations Initiative (FHOI)	1

Table 5.2 FHIP Contracts, FY 2004

Program	Awards
Fair Housing Accessibility FIRST	1

Chart 5.1 Map of FHIP Grants by State, FY 2004

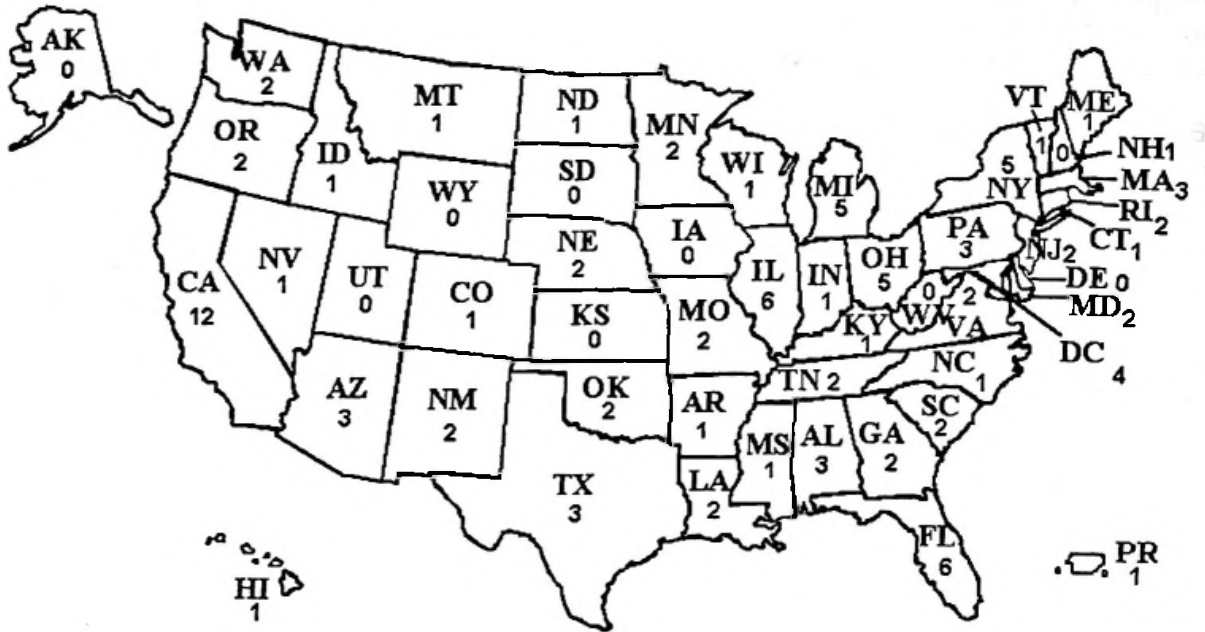


Table 5.3 FY 2004 Fair Housing Initiatives Program (FHIP) Awards by State

Alabama			
Birmingham	Fair Housing Center of Northern Alabama	\$219,992	PEI
<p>The Fair Housing Center of Northern Alabama (FHCNA) will conduct fair housing enforcement activities in 23 of Alabama's 67 counties and the city of Birmingham, with an emphasis on persons with disabilities and immigrants. Activities include paired rental, sales, and insurance tests, and education and outreach activities such as training for housing providers. FHCNA will collaborate with Hispanic-owned businesses and advocacy groups in developing a network of volunteers, local social service agencies, and community and faith-based organizations to facilitate outreach to the Hispanic immigrant community.</p>			
Mobile	Fair Housing Agency of Alabama	\$79,924	EOI-GC
<p>The Fair Housing Agency of Alabama will strengthen its efforts to promote awareness of fair housing laws in the Mobile area. The agency will increase housing opportunities, eliminate housing barriers, and assist community residents in gaining equal access to housing of their choice. To meet these goals, the agency will conduct workshops and training seminars for housing consumers and professionals to make them aware of their rights and responsibilities under the Fair Housing Act. In addition, it will provide counseling and technical assistance to housing professionals to further compliance with fair housing law.</p>			
Montgomery	Central Alabama Fair Housing Center	\$219,200	PEI
<p>The Central Alabama Fair Housing Center will continue its enforcement, education, and outreach activities in the city of Montgomery and the surrounding 29-county region of central Alabama. Specifically, the Center will investigate race-based steering in the sale of housing in Montgomery, Elmore, and Autauga counties and investigate and remedy sales, rental, and mortgage lending discrimination against African American residents of 12 impoverished rural counties in western Alabama, collectively known as the "Black Belt." The Center will also address the fair housing needs and problems of Hispanic and Latino residents and recent immigrants, particularly those in linguistically isolated communities.</p>			
Arizona			
Phoenix	ACORN Housing Corporation of Arizona	\$99,840	EOI-HAC
<p>ACORN Housing Corporation of Arizona (AHC of AZ) is dedicated to increasing low-income, minority homeownership, particularly amongst Hispanics. Using bilingual flyers, mailings, presentations, and public service announcements, AHC of AZ will offer one-on-one support for homebuyers and persons with potential fair housing complaints and advise them how to avoid discrimination in homebuying. The target area for this 12-month initiative will be the Phoenix neighborhoods south of the Salt River and the lower west side. Since its inception in 1993, AHC of AZ has established numerous partnerships. Among its many community partners are the Hispanic Realtors Group and the National Indian Council on Aging, with which it has collaborated on conferences and homeownership fairs.</p>			
Phoenix	Arizona Fair Housing Center	\$213,655.20	PEI
<p>Through this 12-month project, the Arizona Fair Housing Center will provide investigative services, education, and outreach, concentrating its efforts in Maricopa, Yavapai, Coconino, Apache, Navajo, Gila, and Mohave counties. Special attention will be given to persons with disabilities and immigrants. The project will conduct 175 paired rental tests, 20 paired tests to identify steering and lending discrimination, 30 paired insurance tests, 25 paired tests to investigate complaints, and 50 single tests for accessibility. The project will also assist residents with fair housing complaints.</p>			

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Tucson	Southwest Fair Housing Council	\$218,535.20	PEI
<p>The Southwest Fair Housing Council (SWFHC) will continue its existing services, as well as expand its programs in communities with a demonstrated need for additional services. Through this 12-month project, SWFHC will provide investigative services, as well as education and outreach, concentrating these efforts in 80 of Arizona's 82 colonias. SWFHC will recruit and train 40 testers and conduct 75 paired rental tests, 25 paired lending tests, 50 disability tests, and 25 complaint-based paired tests. Throughout the year, SWFHC will assist residents with fair housing complaints. Services will be expanded to underserved communities in Maricopa County, including metropolitan Phoenix. SWFHC will further expand services by establishing a fair housing clinic to serve the more than 3,500 residents of the Old Nogales Highway colonia in Pima County.</p>			
Arkansas			
Little Rock	Arkansas Community Housing Corporation	\$50,000	EOI-HC
<p>The Arkansas Community Housing Corporation (ACHC) will continue its efforts to build public awareness of housing discrimination and inform the public of fair housing laws. ACHC will help increase minority homeownership in Pulaski, Lonoke, Saline, Jefferson, Lincoln, and Faulkner counties by educating the public on their options when they suspect they have been victims of housing discrimination. Specific activities include distributing 15,000 flyers, creating new radio public service announcements in both Spanish and English, conducting 12 fair housing presentations, and initiating mass mailings of fair housing materials to 4,000 households in vulnerable neighborhoods. ACHC will develop partnerships with other entities, such as churches, unions, community organizations, small businesses, and immigrant organizations. These partnerships will create more homeownership opportunities for minorities, increase compliance with the Fair Housing Act, and expose predatory lending tactics.</p>			
California			
Fresno	Housing Authority of the County of Fresno	\$100,000	EOI-HAC
<p>The Housing Authority of the County of Fresno in San Joaquin Valley will operate an education and outreach program to educate the Hispanic population about fair housing. Leveraging its current relationships with the housing choice voucher program and other partners, including Saint Agnes Medical Center and several government entities, the Housing Authority will offer workshops and one-on-one assistance to its clients. Additional activities include hosting housing fairs and distributing consumer education materials.</p>			
Fresno	Fair Housing Council of Central California	\$220,000	PEI
<p>The Fair Housing Council of Central California (FHCCC) will combat discriminatory housing patterns and practices in the Central San Joaquin Valley. This 18-month project will focus on providing investigative services, as well as education and outreach efforts. Specific endeavors include recruitment and training of 75 testers to conduct paired rental, sales, insurance, and lending tests. Through its testing program, FHCCC will coordinate and evaluate 25 sales tests, 20 paired insurance tests, and 10 paired lending tests. FHCCC anticipates referring 20 verified complaints to HUD. FHCCC will conduct fair housing education and outreach to the undocumented immigrant population in the San Joaquin Valley region of the Central Valley by utilizing materials that are culturally and linguistically appropriate, i.e., printed materials in English, Spanish, Hmong, Lao, or Cambodian. Finally, FHCCC will conduct a regional fair housing conference to raise awareness of fair housing obligations of the housing industry.</p>			
Los Angeles	Legal Aid Foundation of Los Angeles	\$50,000	EOI-HC
<p>The Legal Aid Foundation of Los Angeles will provide extensive education and outreach in the cities of Los Angeles and Long Beach and portions of unincorporated Los Angeles County. The project will promote and increase minority homeownership by preparing minority homebuyers for the homeownership experience. Special emphasis will be placed on the important steps in the homeownership process: selecting a property, obtaining a mortgage, executing post-purchase responsibilities, and retaining ownership. The project will focus on helping current and prospective homeowners recognize and avoid unfair and unlawful home-purchase and lending practices.</p>			

The Fair Housing Initiatives Program

Napa	Greater Napa Fair Housing Center	\$79,992	EOI-GC
<p>The Greater Napa Fair Housing Center (GNFHC), a private, nonprofit organization, will coordinate an effort to increase public awareness of fair housing issues and assist people in exercising their fair housing rights. GNFHC will conduct fair housing workshops on disability rights and seminars for first-time homebuyers. GNFHC will also organize a fair housing month media campaign with television and radio public service announcements, as well as articles in local minority newspapers. In carrying out its mission, GNFHC will use materials developed by HUD, the Leadership Conference on Civil Rights, the National Fair Housing Alliance, and the Advertising Council. Activities will target Napa County residents.</p>			
Oakland	Sentinel Fair Housing	\$187,040.80	PEI
<p>Sentinel Fair Housing (SFH) will use a broad approach to combat discriminatory housing practices in Alameda and Contra Costa counties and southern Solano County. SFH will submit complaints to HUD or the California Department of Fair Employment and Housing for enforcement action or make referrals to private attorneys. SFH will recruit and train 20 testers, who will perform 140 paired rental or sales tests—half of which will be race and national origin audits, and the remaining half will be complaint-based tests. Approximately 20 audit tests of race and national origin discrimination in will be conducted in southern Solano County, and 25 audit tests will be conducted in Alameda and Contra Costa counties.</p>			
Oakland	Bay Area Legal Aid	\$220,000	PEI
<p>Bay Area Legal Aid will enforce fair housing laws, and provide education and outreach to local government and community organizations within the San Francisco Bay Area. During the course of this 12-month project, Bay Area Legal Aid will conduct 32 community education trainings and 5 fair housing trainings, as well as recruit and train 15 new testers. Bay Area Legal Aid will investigate 100 complaints, facilitate the conciliation of 50 cases, and assist 300 residents with other fair housing issues.</p>			
Palo Alto	Project Sentinel	\$220,000	PEI
<p>Project Sentinel will conduct an 18-month venture to provide investigative services, education, and outreach, concentrating its efforts in the northern California counties of San Francisco, San Mateo, Santa Clara, and Stanislaus, as well as the city of Fremont. The project will conduct 167 housing discrimination investigations, 25 accessibility audits, and 40 systemic investigations, including 5 paired tests for lending, 5 paired tests for sales, and 5 surveys or paired tests for familial status. Project Sentinel's outreach and education elements include meeting with community organizations about predatory lending and making presentations to community organizations regarding discrimination. Project Sentinel will use the media as a significant instrument of its outreach and education efforts.</p>			
San Francisco	AIDS Legal Referral Panel	\$22,678	EOI-DC
<p>In this 12-month grant, the AIDS Legal Referral Panel (ALRP) will promote awareness and knowledge of fair housing law among people living with HIV/AIDS and other disabilities, as well as among housing and service providers in the city and county of San Francisco and the surrounding Bay Area. Through informational meetings and ongoing educational presentations, literature, and training workshops, ALRP will educate people about available fair housing services.</p>			
San Francisco	La Raza Centro Legal	\$100,000	EOI-HAC
<p>La Raza Centro Legal will provide fair housing education and outreach to the Hispanic communities in Alameda, Contra Costa, San Francisco, and San Mateo counties. With its grassroots partner Centro Legal de la Raza, La Raza Centro Legal's activities will include fair housing counseling and referrals, media outreach, legal services, technical assistance, and training. This fair housing outreach project will last 12 months and collaborate with faith-based organizations to serve other immigrant populations and low-income families.</p>			

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San Francisco	California Rural Legal Assistance, Inc.	\$220,000	PEI
<p>This 12-month project of California Rural Legal Assistance, Inc., (CRLA) will address discriminatory housing practices in 3 of California's underserved rural regions, covering approximately 13 counties. CRLA will initiate mandatory referrals and increase enforcement activities in rural California. Activities will target underserved people, including migrant farm workers, immigrants, refugees, persons with limited English proficiency, the rural poor, ethnic minorities, and persons with disabilities. Activities include fair housing testing, complaint referrals, and enforcement actions. Activities will be coordinated with HUD and the California Department of Fair Employment and Housing. In addition, CRLA will update its fair housing training and seek compliance with consolidated plans, housing elements, and analyses of impediments by the state and local governments.</p>			
San Rafael	Fair Housing of Marin	\$220,000	PEI
<p>Fair Housing of Marin (FHOM) will use a broad approach to avert discriminatory housing patterns and practices in three suburban or rural counties in northern California: Marin, Sonoma, and Napa. These three counties have a collective population of almost 800,000 residents. This 18-month project will include the intake of 45 housing discrimination complaints and the performance of 10 accessibility tests and a 40-test independent living audit. FHOM will also provide mediation services. As part of its education and outreach, FHOM will distribute fair housing information in English, Spanish, and Vietnamese; solicit complaints through advertising, including 10 ads in a local newspaper; and conduct fair housing clinics, a housing leadership academy, and weekly, bilingual fair housing counseling.</p>			
Santa Ana	Fair Housing Council of Orange County, Inc.	\$123,600	PEI
<p>The Fair Housing Council of Orange County, Inc., will expand its current services by identifying and taking action against real estate agents, brokers, and home builders who steer or otherwise unlawfully discourage minorities or persons with disabilities. The expanded activities will include 25 paired systemic sales tests, 20 paired complaint-based tests, 12 paired telephone tests, and 20 non-paired site visits. The Council will continue taking complaints, investigating and mediating those complaints, and, when appropriate, enforcing meritorious claims through administrative or court action.</p>			
Colorado			
Denver	Colorado Coalition for the Homeless	\$80,000	EOI-GC
<p>Colorado Coalition for the Homeless (CCH) will serve all residents of Colorado. While services will be available to all, CCH will target people who are homeless, soon-to-be homeless, and formerly homeless; persons with disabilities; immigrants; and minorities. Using this 12-month grant, CCH will educate the community about the Fair Housing Act and its requirements and will conduct advocacy and outreach, workshops, and seminars. CCH will also assist persons with filing complaints. CCH will partner with groups such as the Colorado Civil Rights Division, in order to educate landlords, realtors, property managers, builders, and service providers about fair housing requirements.</p>			
Connecticut			
Hartford	Connecticut Fair Housing Center, Inc.	\$220,000	PEI
<p>The Connecticut Fair Housing Center (CFHC) will operate a fair housing enforcement program throughout Connecticut that will increase homeownership for minorities, fight practices that permit predatory lending and housing discrimination, and educate first-time homebuyers about their rights. During a 12-month period, CFHC will partner with Neighborhood Legal Services, housing authorities, the Connecticut Predatory Lending Task Force, and grassroots, faith-based, and community organizations to serve persons with disabilities and minority groups residing in Connecticut. CFHC will recruit and train testers, conduct complaint-based and audit tests, and process housing discrimination complaints. Its culturally diverse staff possesses a broad array of skills in the areas of civil rights, community outreach, organizational development, and management.</p>			

District of Columbia

Washington	Department of Housing and Community Development	\$25,878.17	EOI-HC
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The D.C. Department of Housing and Community Development (DHCD) will partner with Housing Counseling Services to increase minority homeownership in the District of Columbia. The partnership will continue conducting the "Your Fair Housing Right to Homeownership" project, which provides fair housing and housing counseling services to underserved African American, Latino, Chinese, Vietnamese, and Ethiopian communities. In addition, the project will expand training on the various phases of homeownership and will assist homebuyers with the complaint process.

Washington	The Equal Rights Center	\$220,000	PEI
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Over the next 18 months, the Equal Rights Center (ERC) will conduct fair housing enforcement activities in the Washington, D.C. metropolitan area. ERC will receive and investigate complaints and conduct outreach activities to promote fair housing awareness. As part of its testing program, ERC will recruit and train testers and then test for discrimination in the rental, sales, lending, and insurance markets. ERC will also conduct testing to ensure that persons with disabilities are afforded reasonable accommodations and modifications by housing providers and audit new multifamily housing to ensure that it is accessible. Hispanic, Asian, African American, and white testers, plus 4 testers in wheelchairs will participate. Partners include the Archdiocese of Washington, D.C. and the Muslim American Society Freedom Foundation.

Washington	Howard University School of Law	\$998,938	EOI-HBCU
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Howard University School of Law will develop and conduct a fair housing legal clinical program and design a fair housing curriculum that will train and educate law students and lawyers on the Fair Housing Act. The fair housing legal clinical program and curriculum will be used as a national model that can be replicated at any American Bar Association-accredited law school.

Washington	Leadership Conference on Civil Rights	\$499,938	EOI-Media
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The Leadership Conference on Civil Rights (LCCR) will continue its effort to build public awareness of housing discrimination and inform the public of fair housing laws. LCCR will strengthen its national education and outreach campaign by engaging in activities, such as redistributing its award-winning public service announcements (PSAs) "Accents" and "Do You Still Like Me?" as well as creating new PSAs for radio and television. The PSAs will be translated into Spanish, Arabic, Chinese, Vietnamese, Korean, and Hmong. LCCR will also craft messages for the print media to help all Americans better understand their fair housing rights and their options if they believe their rights have been violated.

Florida

Daytona Beach	Mid-Florida Housing Partnership, Inc.	\$50,000	EOI-HC
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The Mid-Florida Housing Partnership (MFHP) will work with Bethune-Cookman College to provide education and outreach about fair housing with an emphasis on increasing minority homeownership. MFHP will train students at the college on fair housing laws and first-time homebuyer programs. Students will then conduct education and outreach activities at minority churches. MFHP will provide accessibility workshops to builders and architects and will teach strategies for avoiding predatory loans to participants in first-time homebuyer education classes. MFHP will facilitate the first-time purchase of homes by very low-, low-, and moderate-income families in Volusia and Flagler counties.

Jacksonville	Jacksonville Area Legal Aid, Inc.	\$219,868	PEI
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Jacksonville Area Legal Aid, Inc., (JALA) will continue serving the greater Jacksonville-Duval County area. Services will be targeted to persons with disabilities, racial and ethnic minorities, persons with limited English proficiency, and immigrants. JALA will ensure equal opportunity in housing, coordinate with faith-based organizations to implement HUD programs, and encourage agencies that work with minorities to participate in HUD programs. Specifically, this project will provide fair housing training to 30 staff, volunteers, and board members and will conduct education and outreach in six counties.

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Miami	Housing Opportunities Project for Excellence	\$220,000	PEI
<p>Housing Opportunities Project for Excellence (HOPE) will continue providing fair housing services in Miami-Dade and Broward counties. HOPE will intake and process 250 housing discrimination complaints, facilitate the mediation of 5 housing discrimination disputes, and refer 25 enforcement proposals to HUD, private attorneys, or other administrative agencies. As part of its testing program, HOPE will recruit and train 50 testers and conduct 75 rental tests, 25 sales tests, 25 lending tests, and 75 accessibility tests. HOPE will continue to educate and address the fair housing needs of low-income residents, including special issues faced by immigrants.</p>			
Miami	ACORN Institute, Inc.	\$80,000	EOI-GC
<p>ACORN Institute, Inc., will conduct education and outreach activities to low-income, minority, immigrant, and rural populations in Miami-Dade, Palm Beach, and Broward counties in southern Florida. ACORN Institute will expand its education and outreach activities by collaborating with Florida ACORN, and other grassroots, faith-based, Hispanic, civil rights, disability, and community advocacy organizations. In doing so, the ACORN Institute will use fair housing materials from HUD, develop in-house literature, advertise in community newspapers, and conduct community events that focus on fair housing and predatory lending.</p>			
St. Petersburg	Boley Centers for Behavioral Health Care, Inc.	\$90,922	EOI-DC
<p>The Boley Centers for Behavioral Health Care, Inc., will provide education and outreach services to individuals with disabilities. This 12-month project will serve 400 Pinellas County residents by offering them client-specific workshops. Some workshops will target individuals with mental illness or visual impairment. Reading-level-appropriate material and a Web site will be developed under the leadership of staff that has served the agency for more than 25 years. With partners including the Watson and Gulf Coast Jewish Family Services, Boley will oversee several activities, such as complaint referrals and tester training.</p>			
Tampa	Bay Area Legal Services, Inc.	\$152,701.60	PEI
<p>Bay Area Legal Services, Inc., will engage in a variety of outreach, education, and training activities on behalf of housing discrimination victims in Tampa and Hillsborough County. The organization will recruit and train 20 testers to conduct rental and lending tests. Furthermore, the organization will provide fair housing enforcement training to 30 staff persons, volunteers, and board members and will offer education on fair housing rights to the public. Efforts will be targeted to underserved populations, including persons with disabilities, racial and ethnic minorities, and persons with limited English proficiency.</p>			
Georgia			
College Park	Peaceful Sanctuary Christian Church	\$100,000	EOI-DC
<p>Peaceful Sanctuary Christian Church (PSCC) will conduct a 12-month program, "Just Housing," that will promote homeownership and affordable housing and ensure equal housing opportunities for people with disabilities. Its efforts will include statewide dissemination of fair housing information. In partnership with the New Connections to Work Program at Atlanta Technical College and other collaborators, PSCC will present workshops to community organizations and consumers in order to encourage Georgians with disabilities to detect and report instances of lending or housing discrimination. Eight workshops are planned in at least eight of the following counties: Warren, Hancock, Jefferson, Burke, Talbot, Taylor, Marion, Stewart, Quitman, Wheeler, Telfair, Calhoun, Pierce, Ware, and Brantley. PSCC will use print, broadcast, and electronic media to reach its target audience.</p>			
East Point	Metro Fair Housing Services, Inc.	\$220,000	PEI
<p>Metro Fair Housing Services, Inc., will use funding under this 18-month grant to expand its current operations. The organization, which has been in operation for 30 years, will continue to further fair housing by conducting Analyses of Impediments to fair housing choices. Metro Fair Housing Services will continue testing housing providers for housing discrimination, referring complaints to HUD, and conducting education and outreach. Metro Fair Housing Services also will collaborate with other organizations, such as Access Center for Independent Living, the Mexican Center of Atlanta, and the NAACP.</p>			

The Fair Housing Initiatives Program

Hawaii			
Honolulu	Legal Aid Society of Hawaii	\$220,000	PEI
<p>With this 18-month grant, the Legal Aid Society of Hawaii (LASH) will provide intake, referral, and advocacy services, including conciliation and litigation. LASH will conduct fair housing investigations and increase testing statewide. LASH will provide counseling and technical services to complainants, their attorneys, and grassroots, and faith-based organizations. LASH has teamed with multiple partners, including some charged with the responsibility of fair housing enforcement such as the Community Development Corporation of Hawaii (CDCH), the city of Honolulu, and the counties of Kauai, Maui, Honolulu, and Hawaii.</p>			
Idaho			
Boise	Idaho Legal Aid Services, Inc.	\$80,000	EOI-GC
<p>Idaho Legal Aid Services, Inc., will conduct 120 fair housing educational symposia throughout Idaho to educate more than 8,000 consumers and service providers about the requirements and procedures under the Fair Housing Act. This project will target underserved consumers, particularly those in rural areas, new immigrants, Hispanics, persons who are homeless, and persons with disabilities. Idaho Legal Aid will collaborate with 30 other statewide partners, including grassroots and faith-based organizations to successfully implement this project.</p>			
Illinois			
Chicago	Chicago Lawyers' Committee for Civil Rights Under Law, Inc.	\$219,988.80	PEI
<p>The Chicago Lawyers' Committee for Civil Rights Under Law, Inc., will increase awareness of fair housing rights, empower victims to report incidents of discrimination, develop credible evidence to support discrimination complaints, and provide relief to discrimination victims in Cook County, Illinois. Over the 12-month duration of this grant, the Lawyers' Committee will provide investigative services and outreach, concentrating its efforts in three communities that comprise Chicago's Empowerment Zone—the near West Side, Pilsen/Little Village, and the near South Side. The Lawyers' Committee will refer a minimum of 15 complaints to HUD and file 6 or more lawsuits.</p>			
Chicago	John Marshall Law School	\$219,668.80	PEI
<p>John Marshall Law School will use funding to continue its broad-based, full-service program operated through its fair housing legal clinic. The program offers legal representation to people who have experienced housing discrimination and have meritorious complaints that can be handled effectively in the clinic. Geographically, the project will focus on communities in northwest Indiana, the communities of the Near West Side, Pilsen/Little Village, the Southern Empowerment Zone, and the Near North Side, as well as the uptown communities in the city of Chicago. Annually, 600 persons are expected to contact the clinic for advice. The clinic expects to maintain an active caseload of approximately 45 to 50 cases.</p>			
Homewood	South Suburban Housing Center	\$200,000	PEI
<p>The South Suburban Housing Center will work to ensure that the housing markets serving the south metropolitan region are open and free of discrimination against African Americans, Latinos, and persons with disabilities. In addition, the Center will continue its effort to provide fair housing enforcement to underserved persons in central Illinois and northwest Indiana. Specific activities include conducting more than 220 paired fair housing tests and increasing fair housing complaints through outreach.</p>			
Rockford	Prairie State Legal Services, Inc.	\$80,000	EOI-GC
<p>Building upon its current education and outreach activities, Prairie State Legal Services, Inc., will deliver a series of informal legal education workshops to community organizations. The project will serve 35 counties in northern and central Illinois. Prairie State Legal Services will update its Web site and appear on local television and radio programs to promote fair housing and raise public awareness.</p>			

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Springfield	Statewide Independent Living Council of Illinois	\$86,400	EOI-DC
<p>The Statewide Independent Living Council of Illinois provides leadership, research, planning, and education for centers for independent living in Illinois. Its 12-month project, the Homeownership Coalition Program, will promote equal housing opportunities. The program will be located in one city and six rural counties. Its partners, the Latino Outreach Association of Central Illinois and a network of 24 consumer-directed centers for independent living, will conduct fair housing seminars and training for real estate agents, landlords, developers, builders, and community organizations, as well as submit articles about the complaint referral process to local newspapers, local access TV, and community radio. This partnership will initiate and participate in discussions with government officials and community leaders regarding ways to reduce regulatory barriers to affordable, accessible housing.</p>			
Wheaton	HOPE Fair Housing Center	\$219,586.40	PEI
<p>HOPE Fair Housing Center will continue to aggressively expand its comprehensive enforcement program in Du Page, Kane, McHenry, and northwestern and western Cook counties. HOPE will initiate 25 non-testing investigations in a minimum of three cities to uncover and challenge flagrant practices of harassment, neglect of housing codes, invasive searches, early morning raids, and intimidating or inappropriate use of police presence. The project will conduct 25 tests within 3 municipalities that are potential targets of illegal steering based on race and national origin. HOPE will conduct 200 telephone tests using African American, Latino, Middle Eastern, and white testers. Furthermore, HOPE will work with 8 community agencies to conduct 15 sales tests, 10 mortgage lending tests, and 20 disability tests. In addition, HOPE will conduct 10 non-testing investigations to expose and take action against newly constructed housing that does not meet accessibility requirements.</p>			
Indiana			
Indianapolis	Indiana Civil Rights Commission	\$80,000	EOI-GC
<p>The Indiana Civil Rights Commission (ICRC) will implement a statewide fair housing awareness campaign to address housing discrimination. ICRC will serve the public, making special efforts to reach Hispanics and persons with disabilities. Through radio and print advertising campaigns, ICRC will educate Indiana residents about their fair housing rights and will place fair housing literature in different venues throughout the state. All aspects of the campaign will be provided in English and Spanish.</p>			
Kentucky			
Lexington	Lexington Fair Housing Council	\$207,531.20	PEI
<p>The Lexington Fair Housing Council (LFHC) will continue conducting its fair housing testing and investigation program throughout Kentucky. Over 18 months, LFHC will recruit and train testers from a variety of backgrounds. Tests will include rental, sales, reasonable modification or accommodation tests, and accessibility site surveys of covered multifamily housing. Mediation and other appropriate methods will be used to resolve complaints. LFHC's services will originate from a multitude of sources that reflect its partnerships with private individuals, community and faith-based organizations, advocacy groups, local government agencies, and minority-serving institutions.</p>			
Louisiana			
New Orleans	Greater New Orleans Fair Housing Action Center	\$219,999.20	PEI
<p>The Greater New Orleans Fair Housing Action Center, through the Louisiana Fair Housing Alliance (LFHA), will participate in a consortium to serve people throughout Louisiana. Recipients of services include new immigrants, persons with mental disabilities, and public housing residents. The Consortium will create a system for engaging undergraduates and law students in order to produce more fair housing advocates and attorneys. Activities include systemic investigations, enforcement referrals to HUD, and tester recruitment for rental, sales, mortgage, and insurance testing. LFHA will partner with the Greater Shreveport Human Relations Commission (GSHRC), the Urban Restoration Enhancement Corporation (UREC), the Southern University at New Orleans, the Southern University Law Center, and the Consumer Credit Counseling Services of Greater New Orleans.</p>			

New Orleans	Advocacy Center	\$100,000	EOI-DC
<p>The Advocacy Center's (AC's) 12-month project will direct education and outreach activities to all persons in southwest and south-central Louisiana, with a focus on the needs of individuals with disabilities, particularly persons who are deaf or blind. With its partners, the Greater New Orleans Fair Housing Action Center and the Human Development Center, AC will provide a coordinated, collaborative, and ongoing program that develops and disseminates information to persons with disabilities, their families, and service providers. Activities will include the expansion of the training curriculum, presentation of a train-the-trainer session, collaboration to host a symposium, and maintenance of a Web site.</p>			
Maine			
Portland	Pine Tree Legal Assistance	\$220,000	PEI
<p>With this 18-month grant, Pine Tree Legal Assistance (PTLA) will enforce local, state, and federal fair housing laws throughout Maine. As Maine's first private enforcement program, PTLA brings several years of experience and strong support from the Maine Human Rights Commission and 18 other project partners. PTLA will conduct testing, process complaints, secure reasonable accommodations for persons with disabilities, and develop a multilingual brochure. Education and outreach will be directed to all residents of Maine, with a special emphasis on discrimination based on familial status and disability. Growing evidence of discrimination against victims of domestic violence and sexual assault necessitates their inclusion in the target population as well.</p>			
Maryland			
Baltimore	Baltimore Neighborhoods, Inc.	\$182,468.80	PEI
<p>Baltimore Neighborhoods, Inc., (BNI) will continue to assist victims of housing discrimination under this project. During the course of this 18-month grant, BNI will conduct a fair housing enforcement program in Baltimore City and in Anne Arundel, Baltimore, Carroll, Frederick, Harford, Howard, and Washington counties. BNI will conduct sales and rental testing, in addition to investigating accessibility compliance in new multifamily housing. BNI will work with private and public housing providers, Hispanic and African American organizations, and government housing agencies.</p>			
Baltimore	American Environmental Justice Project	\$80,000	EOI-GC
<p>The American Environmental Justice Project (AEJP), one of the largest and most comprehensive central-Maryland civil rights organizations, will conduct education and outreach on predatory lending and other forms of housing discrimination in Baltimore City and Howard, Prince George's, and Baltimore counties. Its activities will include outreach presentations, mailings, and a telephone hotline to receive allegations of predatory lending. In addition, AEJP will conduct research and analysis of conventional and subprime lending to detect evidence of redlining or reverse redlining of certain neighborhoods. Moderate- and low-income families, immigrants, and persons with limited English proficiency will receive services. AEJP will collaborate with ACORN and other local agencies in this 12-month initiative.</p>			
Massachusetts			
Boston	Fair Housing Center of Greater Boston	\$219,996	PEI
<p>The Fair Housing Center of Greater Boston (FHCGB) will continue providing full-service fair housing enforcement in the greater Boston area, including Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties. During the course of this 18-month project, FHCGB will provide investigative services, education, and outreach. The project will conduct 100 paired rental and sales tests, complete 20 paired mortgage lending tests, and assist at least 150 people with potential fair housing complaints.</p>			

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Holyoke, MA	The Housing Discrimination Project, Inc.	\$220,000	PEI
<p>The Housing Discrimination Project, Inc., (HDP) will provide fair housing services in central and western Massachusetts. Project activities will include the intake, investigation, and testing of complaints; development of systemic cases; recruitment and training of testers; performance of rental, sales, lending, and insurance testing; and organization of legal seminars to train attorneys to investigate and litigate individual and systemic cases.</p>			
Springfield	HAP, Inc.	\$79,971.20	EOI-GC
<p>HAP, Inc., will expand and facilitate access to affordable housing opportunities throughout Hampden and Hampshire counties in western Massachusetts. HAP's mission is to improve housing conditions for low- and moderate-income families, with an overall goal of increasing understanding of fair housing rights and of the means available to exercise those rights. Fair housing education and outreach services will be available to all, with a particular emphasis on meeting the housing needs of the homeless, tenants attempting to move to homeownership, recent immigrants, and persons with disabilities. HAP will seek out new sites, such as libraries, college housing offices, neighborhood council offices, and service agencies to make fair housing information readily available to the public.</p>			
Michigan			
Ann Arbor	Fair Housing Center of Southeastern Michigan	\$67,384.86	PEI
<p>The Fair Housing Center of Southeastern Michigan (FHCSM) will serve Washtenaw, Lenawee, and Monroe counties. This 18-month grant will allow FHCSM to file complaints with HUD and the Michigan Department of Civil Rights and obtain reasonable accommodations for persons with disabilities. FHCSM will recruit and train testers and conduct rental, sales, and mortgage tests in response to complaints.</p>			
Detroit	Fair Housing Center of Metropolitan Detroit	\$ 98,985.60	PEI
<p>The Fair Housing Center of Metropolitan Detroit will conduct 75 investigations of unlawful discrimination and refer the complaints to administrative agencies, such as HUD or the Michigan Department of Civil Rights. In addition, the Center will conduct 25 systemic investigations of 8 multifamily housing providers to determine compliance with the accessibility provisions of the Fair Housing Act. Activities will be performed over a 12-month period.</p>			
Flint	Legal Services of Eastern Michigan	\$161,034.40	PEI
<p>Legal Services of Eastern Michigan (LSEM) will implement a broad approach to address discriminatory housing practices in eastern Michigan, including Genesee, Bay, Midland, and Saginaw counties. For a 12-month period, LSEM will provide a range of fair housing services including education, outreach, testing, complaint intake, investigation, and enforcement in the aforementioned areas. The project will secure 10 new networking agreements with agencies and initiate 6 education sessions. LSEM will ensure a diverse pool of 100 testers, hold 12 tester-training sessions, and conduct 250 paired tests. Because of these efforts, LSEM estimates that it will submit 30 enforcement agreements to HUD and generate 5 conciliation agreements.</p>			
Grand Rapids	Fair Housing Center of Greater Grand Rapids	\$175,820	PEI
<p>The Fair Housing Center of Greater Grand Rapids will carry out several activities designed to mitigate discriminatory housing practices in Kent County and nine surrounding counties. This 12-month project includes intake, investigation, and testing of 100 complaints. The Center will recruit and train 30 new testers and provide additional training for 20 testers. It will conduct 270 rental tests, 40 sales tests, and 50 design and construction tests. The Center will conduct a legal seminar on investigation and litigation of individual and systemic cases.</p>			

Kalamazoo	Fair Housing Center of Southwest Michigan	\$80,000	EOI-GC
<p>The Fair Housing Center of Southwest Michigan will conduct education and outreach throughout nine southwest Michigan counties: Barry, Branch, Calhoun, Kalamazoo, Allegan, St. Joseph, Berrien, Cass, and Van Buren. The Center will conduct an average of three presentations per month. At least one of which will focus on a disability group, and several will focus on the homeless population. These presentations are projected to reach between 360 and 1,800 people over a 12-month period. The Center will develop and provide materials in Spanish and in an alternative format for persons who are visually impaired. The Center will also open a second satellite office that will serve Berrien, Cass, and Van Buren counties.</p>			
Minnesota			
Minneapolis	Legal Aid Society of Minneapolis	\$220,000	PEI
<p>The Legal Aid Society of Minneapolis (LASM) will partner with Southern Minnesota Regional Legal Services in a project to improve enforcement of the Fair Housing Act for low-income individuals and families in 53 southern and central Minnesota counties. This project will serve underserved populations, including persons with disabilities, new immigrants, and homeless persons. Specific project activities include complaint intake, screening, and referral services for at least 250 complainants. LASM will provide full-service discrimination investigation, testing, preparation, negotiation, counseling, litigation, and related legal services. Project efforts are expected to result in an increased number of meritorious complaints referred to HUD for enforcement.</p>			
St. Paul	ACORN Housing Corporation, Inc.	\$80,000	EOI-GC
<p>ACORN Housing Corporation, Inc., will conduct public outreach and education, which will inform community members of their fair housing rights and connect them with HUD-certified counseling agencies to help them purchase homes, avoid predatory loans, and keep their homes. 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.</p>			
Mississippi			
Sardis	North Delta Mississippi Enterprise Community Fair Housing Clinic	\$220,000	PEI
<p>The North Delta Enterprise Community Fair Housing Clinic will primarily serve the economically distressed portions of Quitman, Tallahatchie, and Panola counties. The Clinic will facilitate complaint referrals to HUD, conduct paired testing, and counsel clients on their fair housing rights. Past and current partners include the North Carolina Fair Housing Center and the John Marshall Law School Fair Housing Clinic.</p>			
Missouri			
St. Louis	Metropolitan St. Louis Equal Housing Opportunity Council	\$219,999.32	PEI
<p>Serving three counties in southwestern Illinois, four counties in eastern Missouri, and the city of St. Louis, the Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will assist homeseekers in enforcing their fair housing rights and identifying violations of housing discrimination laws. EHOC will conduct testing and accessibility audits. EHOC will partner with legal services and faith-based organizations to serve any person that has a bona fide housing discrimination complaint. Special emphasis will be given to racially segregated communities and victims of predatory lending. EHOC also will partner with the Fair Housing Collaborative to educate individuals, companies, and local governments on the Fair Housing Act.</p>			

St. Louis	Urban League of Metropolitan St. Louis	\$50,000	EOI-HC
<p>The Urban League of Metropolitan St. Louis will augment its existing education and outreach activities in the City of St. Louis and north St. Louis County in Missouri, as well as St. Clair County in Illinois. The organization will distribute fair housing literature, hold educational workshops, and provide training to homebuyers through a variety of community outreach activities. The overarching goals of the project are to increase minority homeownership, promote public awareness of fair housing laws, and make the homebuying process less complicated and less expensive.</p>			
Montana			
Missoula	Montana Fair Housing, Inc.	\$219,869.60	PEI
<p>During this 18-month project, Montana Fair Housing, Inc., (MFH) will expand its investigative services and outreach throughout Montana, specifically to Billings, Missoula, and Great Falls. Underserved populations, in particular Native Americans and persons with disabilities, will benefit from these initiatives. Activities will include paired rental tests, non-rental tests, complaint-based enforcement, outreach, and education. MFH will partner with city and county offices to provide workshops. For example, the Billings Community Housing Resource Board will collaborate with MFH to conduct design and construction training for building inspectors, architects, developers, contractors, and others interested in and involved with the housing industry.</p>			
Nebraska			
Chadron	High Plains Community Development Corporation, Inc.	\$34,871.54	EOI-GC
<p>Serving mainly rural and small communities, High Plains Community Development Corporation, Inc., (HPCDC) will expand its 3-year-old fair housing project, Proyecto de Vivienda Digna, beyond the current northwest Nebraska counties of Box Butte, Dawes, Sheridan, and Sioux to include the north, central county of Cherry, which borders the Rosebud Reservation. Native American and Hispanic residents will receive fair housing counseling and services informing them about their rights under the federal Fair Housing Act, the Nebraska Fair Housing Act, and the Nebraska Landlord and Tenant Act. HPCDC will conduct workshops, distribute materials to government and community agencies, provide intake and referrals, and execute multimedia education campaigns.</p>			
Omaha	Family Housing Advisory Services, Inc.	\$220,000	PEI
<p>Family Housing Advisory Services (FHAS) will expand its fair housing enforcement activities to underserved populations in Nebraska and western Iowa. During the course of this 18-month project, FHAS will provide investigative services and outreach, concentrating its efforts on new immigrant populations, the homeless, persons with disabilities, and Native Americans. The project will conduct 40 paired rental tests and 40 paired sales, insurance, or lending tests. FHAS will maintain a 24-hour, toll-free housing discrimination hotline and will assist approximately 600 residents with potential fair housing complaints.</p>			
Nevada			
Reno	Silver State Fair Housing Council	\$218,462	PEI
<p>The Silver State Fair Housing Council (SSFHC) will use this grant to fight discriminatory housing practices in 14 predominantly rural Nevada counties. Over a period of 18 months, SSFHC will conduct a total of 70 paired tests as well as recruit and train 30 new housing discrimination testers. SSFHC will also develop housing discrimination complaints, conduct assessments of covered multifamily housing to determine compliance with the Fair Housing Act's design and construction requirements, assist persons with disabilities in obtaining reasonable accommodations, and refer bona fide complaints to HUD.</p>			

The Fair Housing Initiatives Program

New Hampshire

Manchester	New Hampshire Legal Assistance	\$219,602.40	PEI
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New Hampshire Legal Assistance (NHLA) will use this grant to continue to promote equal access to housing in New Hampshire. Over the next 18 months, NHLA will provide outreach and investigative services that include conducting 40 paired rental tests and assisting people with potential fair housing complaints.

New Jersey

Hackensack	Citizens Action of New Jersey	\$80,000	EOI-GC
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Citizen Action of New Jersey (CANJ) will help prevent predatory lending practices by conducting seminars on predatory lending practices for community leaders whose constituents may be targeted by predatory lenders. CANJ will inform consumers throughout New Jersey of their fair housing rights and will identify and refer fair housing complaints to HUD.

Hackensack	Fair Housing Council of Northern New Jersey	\$220,000	PEI
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The Fair Housing Council of Northern New Jersey (FHCNNJ), a 50-year-old agency, will conduct this 12-month project to provide statewide fair housing enforcement that will benefit all residents. Activities will include testing for discrimination in the rental and sales markets and conducting a housing counseling program. FHCNNJ will partner with several community and faith-based organizations that will refer clients to the agency for assistance.

New Mexico

Albuquerque	New Mexico Legal Aid, Inc.	\$220,000	PEI
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This 18-month grant will allow New Mexico Legal Aid, Inc., (NMLA) to combat discriminatory housing practices. Concentrating its efforts in New Mexico's colonias and Santa Fe and Dona Ana counties, NMLA will provide enforcement and testing services to homeless and immigrant populations. Major activities under this project include conducting 50 paired tests, running an information and referral hotline, and providing assistance with approximately 900 fair housing complaints. With 10 years of experience, NMLA will continue its work, collaborating with such partners as the New Mexico Mortgage Finance Authority, St. Martin's Hospitality Center, and Somos Un Pueblo Unido and Enlace Comunitario - both of which are grassroots, community programs.

Santa Fe	City of Santa Fe	\$77,493.60	EOI-GC
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Over the next 12 months, the City of Santa Fe will expand its education and outreach through collaborations with Somos Un Pueblo Unido, New Mexico Legal Aid, and others, including Hispanic and disability community organizations. Activities include conducting regional seminars and workshops for residents. Santa Fe will use fair housing materials from HUD, develop in-house literature, advertise in community newspapers, and attend community events. Education efforts will cover fair housing and predatory lending. Outreach will focus on the growing Hispanic community in Santa Fe County.

New York

Bohemia	Long Island Housing Services, Inc.	\$200,176.80	PEI
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Long Island Housing Services (LIHS) will investigate housing discrimination in Nassau and Suffolk counties on Long Island. These efforts will focus on discrimination against Hispanics, African Americans, and persons with disabilities. During this 12-month project, LIHS will recruit and train testers to conduct enforcement tests and investigate allegations of discrimination in the rental or sale of housing. LIHS will monitor several agencies and building departments for compliance with the accessibility provisions of the Fair Housing Act. With 35 years experience, LIHS will work with grassroots and faith-based groups that will assist in presenting two fair housing seminars or conferences.

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New York	Metropolitan Milwaukee Fair Housing Council	\$1,049,985	FHOI
<p>The Metropolitan Milwaukee Fair Housing Council, Inc., is sponsoring HELP USA in its effort to open a full-service fair housing center in New York City. The center will be operated by HELP USA's Fair Housing Justice Center, a newly formed division to provide fair housing enforcement services. The organization will take on the following activities: complaint intake, testing, and investigation; counseling complainants and making referrals; and designing and implementing systemic rental testing investigations in New York City. Other project activities include conducting 6 outreach meetings with HELP USA housing specialists and other program services staff, as well as conducting outreach to 50 organizations during the grant period. In addition, the project will develop and train a panel of cooperating private attorneys to provide legal assistance to victims of housing discrimination. The Center will serve underserved areas and immigrants with limited English proficiency. The overarching goal of the project is to increase awareness and compliance with federal, state, and local fair housing laws.</p>			
New York	Neighborhood Economic Development Advocacy Project	\$80,000	EOI-GC
<p>The Neighborhood Economic Development Advocacy Project (NEDAP) brings together grassroots, faith-based, and community groups and legal services organizations from the five boroughs of New York City to address fair housing issues, particularly predatory mortgage lending. NEDAP will focus on new immigrants, a growing population that is especially vulnerable to unfair lending practices. In doing so, NEDAP will carry out extensive education and outreach services to residents and organizations in the city by conducting fair lending presentations, initiating an aggressive media campaign on lending issues, and expanding a legal referral network to forward fair housing complaints to relevant enforcement agencies. NEDAP will identify foreclosure patterns and train federal and state bank examiners on patterns of possible fair lending and fair housing violations.</p>			
New York	South Brooklyn Legal Services, Inc.	\$220,000	PEI
<p>South Brooklyn Legal Services (SBLs) will conduct a broad-based, full-service enforcement project to provide comprehensive assistance to New York City residents who have been victims of housing discrimination, particularly in sales, financing, and insurance. This 18-month project will be implemented by SBLs's Foreclosure Prevention Project, an integrated outreach, education, and legal service delivery program for low- and moderate-income homeowners who have been targeted for abusive lending or sales practices. SBLs will focus on homeowners with disabilities or who are racial minorities and will serve all five boroughs of New York City, concentrating its efforts within the boroughs of Brooklyn and Queens. The Neighborhood Economic Development Advocacy Project and a broad coalition of grassroots organizations, community organizations, attorneys, and government agencies will participate in the project.</p>			
Syracuse	Fair Housing Council of Central New York, Inc.	\$210,723.20	PEI
<p>The Fair Housing Council of Central New York, Inc., will conduct enforcement in Cayuga, Onondaga, Oswego, Oneida, Jefferson, and St. Lawrence counties. Project activities will include 50 rental tests, 20 lending tests, and 10 insurance tests. The Council will also conduct a minimum of 24 housing counseling sessions and 12 workshops.</p>			
<p>North Carolina</p>			
Durham	North Carolina Fair Housing Center	\$78,134.40	EOI-GC
<p>The North Carolina Fair Housing Center (NCFHC) will implement the Recitals for Justice Program, a school-based fair housing education and outreach initiative designed to create opportunities for the community to engage in discussions about segregation and fair housing. The project will use three books related to issues of fair housing and civil rights to teach school-age children and their parents about fair housing laws and civil rights. The project will also encourage discussions of plays and motion pictures with fair housing or housing-related themes. In addition, the NCFHC will conduct seminars and information sessions throughout the state.</p>			

North Dakota			
Bismarck	North Dakota Fair Housing Council, Inc.	\$219,360	PEI
<p>Over the next 18 months, the North Dakota Fair Housing Council, Inc., (NDFHC) will combat discriminatory housing practices in North Dakota and South Dakota. Under this 18-month initiative, NDFHC will expand services for persons with disabilities and persons with limited English proficiency. NDFHC's primary activities include paired rental and lending tests as well as complaint intake and referrals to HUD and the local FHAP. NDFHC will conduct outreach to 15 underserved communities and hold 12 fair housing workshops for consumers and providers. Partners range from community groups such as the North Dakota Disability Advocacy Consortium and the Gandhi Peace Network to several religious groups.</p>			
Ohio			
Akron	Tri-County Independent Living Center	\$220,000	PEI
<p>The Tri-County Independent Living Center will conduct 50 tests for housing discrimination against persons with disabilities. Tri-County will test new and existing housing construction for compliance with fair housing accessibility requirements. Tri-County will also test the application processes of local assisted living and nursing home facilities in five Ohio counties that cover rural and urban geographical areas (Medina, Portage, Stark, Summit, and Wayne). Tri-County will partner with Housing Advocates, Inc., to address housing discrimination against persons with disabilities in a comprehensive way.</p>			
Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati, Inc.	\$80,000	EOI-GC
<p>Housing Opportunities Made Equal of Greater Cincinnati, Inc., (HOME) will conduct an 18-month education and outreach program for the minority communities in the greater Cincinnati area, including Hamilton, Butler, Clermont, and Warren counties, as well as the Boone, Campbell, and Kenton counties in Kentucky. HOME will produce a video in Spanish and the Mayan Mam language on fair housing rights and landlord-tenant rights and responsibilities. It will also hold fair housing workshops for small property investors and conduct a media campaign, including direct mail and workshops for inner-city homeowners about the dangers of predatory lending. HOME will continue to work with local apartment associations to educate managers about their responsibilities under fair housing laws and connect with appraisers and insurance agencies to provide adequate coverage to keep home values favorable. HOME will partner with local law enforcement to eliminate harassment that may occur as neighborhoods grow more diverse.</p>			
Cleveland	Housing Research and Advocacy Center	\$100,000	EOI-DC
<p>The Housing Research and Advocacy Center will provide its fair housing education and outreach services to the City of Cleveland with particular emphasis on persons with disabilities. The Center will team with the Fair Housing Resource Center and the Lorain County Reinvestment Coalition to plan and implement a regional conference on access to housing, conduct provider seminars, and disseminate fair housing information. This partnership will also develop a comprehensive referral and coordination system among agencies, disability advocates, and housing providers. This project will operate in Cuyahoga, Lake, Lorain, Ashtabula, and Geauga counties.</p>			
Dayton	Miami Valley Fair Housing Center, Inc.	\$219,999.02	PEI
<p>The Miami Valley Fair Housing Center, Inc., (MVFHC) will combat housing discrimination, particularly racial steering, noncompliance with federal accessibility requirements, and discrimination against persons with disabilities. The project will augment current activities aimed at identifying predatory lending practices and their disparate effect on African Americans and minority neighborhoods in Montgomery County. A chief tenet of the project is to keep the family in the home whenever possible.</p>			

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Toledo	The Fair Housing Center	\$220,000	PEI
<p>This 12-month project of the Fair Housing Center will improve services to victims of discrimination throughout the metropolitan Toledo area with an emphasis on the Hispanic community. The project incorporates a comprehensive plan for addressing discrimination complaints, providing remedies for violations of fair housing laws, deterring future acts of discrimination, referring jurisdictional complaints to HUD, and expanding equal housing opportunities. The Center will carry out its plan through five program components: (1) victims' assistance, (2) complaint investigation, (3) outreach to underserved populations, (4) monitoring, and (5) prevention.</p>			
Oklahoma			
Oklahoma City	Metropolitan Fair Housing Council of Greater Oklahoma City	\$216,380.80	PEI
<p>The Metropolitan Fair Housing Council of Greater Oklahoma City (MFHC) will implement a comprehensive approach to combating discriminatory housing patterns and practices throughout Oklahoma. Under this 18-month project, MFHC will provide investigative services, with an emphasis on serving minorities and persons with disabilities. MFHC will also conduct complaint-based and systemic testing of housing providers and assist residents in filing complaints and requesting reasonable accommodations or modifications. Efforts will take place in 9 central, 18 northeast, 19 southeast, 15 southwest, and 16 northwest counties in Oklahoma. In partnership with social service agencies and grassroots and faith-based organizations, MFHC will provide fair housing education and outreach.</p>			
Tulsa	Housing Partners of Tulsa, Inc.	\$57,262.86	EOI-GC
<p>Housing Partners of Tulsa, Inc., a consortium of more than 25 members representing a wide range of organizations, will conduct education and outreach in Tulsa, giving emphasis to the elderly, persons with disabilities, and various minority communities. It will partner with the Housing Authority of the City of Tulsa, the Tulsa Area Fair Housing Partnership, and the Tulsa Area Alliance on Disabilities to implement its program. Specific activities include distributing fair housing materials from HUD, developing literature, and advertising in community newspapers. The partnership will also conduct carefully targeted media campaigns to educate the public about fair housing. The project will provide seminars and workshops to Tulsa residents informing them of their rights under the Fair Housing Act.</p>			
Oregon			
Portland	Fair Housing Council of Oregon	\$219,931.20	PEI
<p>The Fair Housing Council of Oregon (FHCO) will provide fair housing enforcement in Oregon and Clark County, Washington, for an 18-month period. Outreach and intake efforts will focus on immigrant and refugee populations, as well as residents of Oregon's rural communities. The council will engage in several testing activities, including performing 250 rental and sales transaction audit tests, 57 design and construction accessibility audits, and a minimum of 90 complaint-driven tests. FHCO will investigate a minimum of 600 housing discrimination complaints. These investigations may include apartment canvassing, witness interviews, and document review. FHCO will assist 75 or more callers with disabilities to obtain reasonable accommodations. FHCO will visit 19 rural counties to perform field intake and meet government representatives to review, analyze, and make recommendations regarding regulatory barriers to affordable housing development. FHCO will provide culturally appropriate contacts to immigrant communities using bilingual and bicultural staff.</p>			
Portland	Legal Aid Society of Oregon	\$79,588.80	EOI-GC
<p>In partnership with the Fair Housing Council of Oregon, the Legal Aid Society of Oregon (LASO) will conduct fair housing activities that will increase awareness of fair housing, address predatory lending issues, provide lessons on accessible design and construction, and remove regulatory barriers for the development of affordable housing. Specific target populations will include immigrants, real estate agents, housing developers, persons with disabilities, and residents of rural communities in Oregon and southwest Washington. LASO will expand the largest statewide multiple listing service database to facilitate identifying accessible features in homes for sale. LASO will broadcast 12 fair housing programs on live access cable television, then translate those into 4 languages, and make them available on the Internet. LASO will also hold education forums for developers and governmental groups and host a statewide fair housing summit.</p>			

Pennsylvania

Glenside	Fair Housing Council of Montgomery County	\$80,000	EOI-GC
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The Fair Housing Council of Montgomery County (FHCMC) will conduct education and outreach in Montgomery County and the Philadelphia metropolitan region. Activities during this 12-month project will focus on educating persons with disabilities and families with children on their rights under the Fair Housing Act, as well as educating housing providers and landlords on the requirement to make housing available on a nondiscriminatory basis. FHCMC also will educate municipal planning and zoning officials on how to avoid discriminatory zoning ordinances. Finally, FHCMC will work with a regional task force to educate the public on predatory lending.

Pittsburgh	Fair Housing Partnership of Greater Pittsburgh, Inc.	\$219,736.80	PEI
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The Fair Housing Partnership of Greater Pittsburgh, Inc., will conduct a 12-month project to provide fair housing enforcement activities in the City of Pittsburgh, as well as Allegheny, Beaver, Washington, and Westmoreland counties. Education, outreach, and direct services will focus on discrimination based on race, national origin, and disability. Activities will include complaint intake, investigation, and recruitment and training of testers. The Partnership will test for discrimination in the rental, sales, mortgage lending, and insurance markets. The Partnership will also perform testing to ensure that persons with disabilities are afforded reasonable accommodations and modifications by housing providers and that new multifamily housing is accessible. Special efforts will focus on outreach to immigrant populations and alerting first-time homebuyers to predatory lending tactics.

Swarthmore	Fair Housing Council of Suburban Philadelphia	\$219,760.80	PEI
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The Fair Housing Council of Suburban Philadelphia will combat housing discrimination in the greater Philadelphia area, which includes the City of Philadelphia, as well as Montgomery, Bucks, Delaware, and Chester counties. The 12-month project will conduct 112 rental tests, 30 sales tests, 15 construction accessibility tests, and 30 insurance tests. Additional activities include monitoring zoning practices and conducting training, education, and outreach. The project will give special emphasis to Hispanics and new immigrants. The Council will collaborate with three fair housing organizations in southeastern Pennsylvania to implement this program.

Puerto Rico

Ceiba	Ceiba Housing and Economic Development Corporation	\$92,386	EOI-HAC
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Ceiba Housing and Economic Development Corporation (CHEDCO) will develop and disseminate information about fair housing to the general population through mailings, posters, brochures, and a media campaign that will target both national and regional outlets. CHEDCO will maintain a Web site, with both Spanish and English content. This 12-month project will serve eastern Puerto Rico but will also train other nonprofit organizations that serve the rest of Puerto Rico. With more than 12 years experience, CHEDCO and its partners will promote, develop, and improve access to affordable housing for residents.

Rhode Island

Bridgeport	ACORN Fair Housing, A Project for the American Institute for Social Justice	\$80,000	EOI-GC
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ACORN Fair Housing will conduct education and outreach on predatory lending and other forms of housing discrimination in Bridgeport and Hartford, Connecticut, as well as Providence, Rhode Island. ACORN Fair Housing will conduct outreach presentations, mail educational materials, and work with borrowers who have received loans from subprime lenders that engage in predatory lending. In addition, ACORN Fair Housing will research and analyze conventional and subprime lending to detect evidence of reverse redlining in neighborhoods with large low-income or minority populations. ACORN Fair Housing will also organize and conduct seminars and "neighborhood speak-outs" on fair housing to help citizens identify a predatory loan and avoid entering into a predatory loan agreement, in addition to educating them on what to do if a predatory lender has victimized them.

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Providence	Housing Network of Rhode Island Association of Non-Profit Developers	\$47,261.50	EOI-HC
<p>The Housing Network of Rhode Island is a collaborative initiative of the Housing Network that offers homebuyer education, housing counseling, and post-purchase instruction. The project will address the gap in homeownership between whites and non-whites. The overall goal of the project is to increase minority homeownership through homebuyer education, which includes understanding the rights and remedies available under the Fair Housing Act. The Network will recruit minority participants for homebuyer training and produce an easy to understand brochure that will be available in English, Spanish, French, and Khmer. The Network will add a fair housing page to existing Web sites and provide training and technical assistance to partners in order to refer well developed, timely, jurisdictional fair housing complaints to HUD and to the Rhode Island Commission for Human Rights. The project will target the urban core cities of Providence, Pawtucket, Central Falls, Woonsocket, and Newport.</p>			
South Carolina			
Georgetown	Waccamaw Regional Council of Governments	\$79,445.60	EOI-GC
<p>The Waccamaw Regional Council of Governments will increase homeownership opportunities by decreasing discrimination. The Council will conduct education and outreach through several fair housing fairs, a fair housing Web site, a hotline, and fair housing month activities. In addition to fair housing outreach and education activities, the Council will provide intake and referral services for those who feel that they have experienced housing discrimination.</p>			
Greenville	Greenville County Human Relations Commission	\$50,000	EOI-HC
<p>The Greenville County Human Relations Commission (GCHRC) will continue its effort to build public awareness of housing discrimination and educate the public about fair housing laws, recourses, and remedies for such discrimination within Pickens, Spartanburg, Anderson, and Laurens counties. GCHRC will expand its Equal Greenville Housing Opportunities program by assisting individuals who are victims of predatory lending, establishing a Web page on housing issues, and implementing a fair housing hotline in English and Spanish. Other products and activities will include a fair housing poster and literature program, a speakers' bureau, a fair housing children's book, and "Buyer Beware!", a fair housing newsletter and on-line service.</p>			
Tennessee			
Jackson	West Tennessee Legal Services, Inc.	\$220,000	PEI
<p>West Tennessee Legal Services, Inc., (WTLS) will conduct complaint intake and testing. Throughout Tennessee, WTLS will conduct workshops, in partnership with the Tennessee Housing Development Agency, the Tennessee Human Rights Commission, the Tennessee Department of Mental Health and Developmental Disabilities, and other community groups. The project will serve the public, with special attention given to African Americans, women, persons with disabilities, and Hispanics. The 12-month project will also include education in fair housing law and predatory lending.</p>			
Nashville	Metropolitan Development and Housing Agency	\$63,663.20	EOI-GC
<p>The Metropolitan Development and Housing Agency's (MDHA) mission is to serve residents in the City of Nashville and Davison County by providing affordable housing opportunities in a safe environment and to revitalize and maintain neighborhoods. MDHA will continue to conduct fair housing seminars and forums and use electronic and print media to promote fair housing issues. The agency will also host an annual fair housing conference. MDHA will continue to form collaborative working relationships with other fair housing advocates to address fair housing issues that affect residents.</p>			

Texas			
Austin	Austin Tenants' Council, Inc.	\$218,946.40	PEI
<p>The Austin Tenants' Council Inc., (ATC) will concentrate its efforts on immigrants and persons with disabilities who live in the Austin metropolitan statistical area. During this 18-month project, ATC will investigate complaints of housing discrimination and help persons with disabilities to obtain reasonable modifications. ATC will conduct rental, sales, and systemic tests. ATC is part of the continuum of social services in Austin and is partners with numerous other disability-rights, religious, and immigrant-rights groups in its fair housing and tenant-landlord programs.</p>			
Dallas	Consumer Credit Counseling Service of Greater Dallas, Inc.	\$80,000	EOI-GC
<p>Consumer Credit Counseling Service of Greater Dallas, Inc., (CCCS) will expand fair housing awareness activities into underserved markets, particularly in east and west Texas. In doing so, the organization will use fair housing materials from HUD, develop literature, provide one-on-one counseling, conduct a series of fair housing education presentations, and participate in minority community fairs and other special events. Outreach to the Hispanic population will focus on new immigrants through English-as-a-Second-Language (ESL) classes and other new immigrant programs. In addition, CCCS will target the Asian population, focusing on the Vietnamese and Korean communities. CCCS will continue to work with the Maple Avenue Economic Development Corporation, the City of Dallas Police Department, and the West Dallas Economic Development Corporation.</p>			
Houston	ACORN Housing Corporation of Texas	\$49,865	EOI-HC
<p>ACORN Housing Corporation of Texas (AHC of TX) will establish a fair housing project to serve the third and fifth wards, Acres Homes, South Park, Sunnyside, Near Northwest, and the Southwest corridor neighborhoods in Houston. AHC of TX will assist 130 homebuyers. The overarching goals of the project are to promote compliance with the Fair Housing Act and increase minority homeownership in Houston, particularly among low- and moderate-income Hispanic households. To educate and prepare residents for home purchase, AHC of TX will establish relationships with grassroots organizations, churches, lenders, and real estate providers and offer first-time homebuyer services. AHC of TX will use HMDA data analysis to educate lenders about the need for additional programs to increase minority homeownership. All fair housing complaints will be referred to HUD, the Department of Justice, state and local agencies, or private attorneys.</p>			
Vermont			
Burlington	Champlain Valley Office of Economic Opportunity	\$80,000	EOI-GC
<p>The Champlain Valley Office of Economic Opportunity (CVOEO) will conduct education and outreach throughout Vermont. CVOEO will address regulatory barriers to affordable housing and provide fair housing education and outreach to homeless service providers, housing service providers, minority populations, and persons with disabilities. Specific activities include the development of televised public service announcements, a handbook for consumers, posters for real estate agents, and a multifaceted DVD project. CVOEO will continue to offer fair housing intake and referral services.</p>			
Virginia			
Charlottesville	Piedmont Housing Alliance	\$70,264.80	EOI-GC
<p>The Piedmont Housing Alliance is a regional organization that will improve the lives of low- and moderate-income families by creating housing and community development opportunities throughout the Thomas Jefferson Planning District. The Alliance will provide education on fair housing rights relative to rental, sales, and lending transactions. The Alliance will conduct training seminars, outreach programs, accessibility education, and advocacy services, including referrals, counseling, and follow-up for those experiencing discrimination.</p>			

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Newport News	Office of Human Affairs	\$34,769.34	EOI-HC
<p>The Office of Human Affairs (OHA) will conduct education and outreach activities in the Newport News geographic area. OHA will provide monthly first-time homebuyer education seminars and develop and implement a marketing and media awareness plan to promote fair housing and homeownership. OHA will conduct two local fair housing forums and provide seminars on fair housing to the public, apartment managers, landlords, lenders, and large employers in the region. OHA's main goal is to improve homeownership and rental opportunities for low- and moderate-income families in Newport News, giving special attention to the underserved area of District 1.</p>			
Washington			
Spokane	Northwest Fair Housing Alliance	\$220,000	PEI
<p>The Northwest Fair Housing Alliance will embark on a 12-month project that will focus on fair housing enforcement for the large Hispanic population in small cities and rural areas in southeastern and central Washington. The project will also address issues for persons with disabilities in the Spokane area, especially those who are homeless or at high risk for becoming homeless. The Alliance will leverage its current relationships with several area grassroots organizations in its efforts to expand testing, investigation, and complaint intake to enable individuals and families within the target population to file meritorious fair housing claims with HUD and the Washington State Human Rights Commission.</p>			
Tacoma	Fair Housing Center of South Puget Sound	\$220,000	PEI
<p>The Fair Housing Center of South Puget Sound will expand its private enforcement program to serve new immigrant and homeless populations through faith-based and community organizations, and promote homeownership in its service area of 18 counties in western and central Washington. The Center will conduct 60 paired complaint-based, rental, sales, and mortgage lending tests in western and central Washington. The Center will conduct another 20 paired rental race, national origin, familial status, and disability tests in homeless shelters and transitional housing. The Center will also conduct 2 systemic audits to measure race and national origin discrimination. These audits will each consist of 30 paired rental and 30 sales tests. In addition, the Center will partner with the Community Home Ownership Center in a statewide initiative to encourage African American and Hispanic first-time homebuyers and to address housing discrimination in the sales market. The Center will hold a fair housing summit to develop a plan for coordinated service delivery to new immigrants and quality standards for filing complaints, testing, and administration.</p>			
Wisconsin			
Milwaukee	Metropolitan Milwaukee Fair Housing Council	\$219,994.40	PEI
<p>The Metropolitan Milwaukee Fair Housing Council (MMFHC) will conduct a six-pronged enforcement project in nine Wisconsin counties through its two satellite offices. The project's six elements are (1) conducting a multi-jurisdictional investigation of newly constructed multifamily dwellings to ensure housing accessibility and increase housing opportunities for persons with disabilities; (2) conducting intake of complaints and investigations of predatory lending practices; (3) conducting a multi-jurisdictional investigation of systemic forms of discrimination in the housing market against Hispanics and African Americans; (4) partnering with faith-based organizations to expand enforcement efforts; (5) conducting intake, investigation, and case management of complaints to expand statewide coordinated enforcement; and (6) referring complaints to HUD and attorneys to increase enforcement and eliminate illegal housing discrimination.</p>			

CHAPTER 6 OVERSIGHT OF RECIPIENTS OF HUD FUNDS

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

HUD reviews its programs by: (1) investigating complaints alleging discrimination by a HUD-funded agency and (2) conducting compliance reviews of recipients. 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 Grants³, Economic Development Initiative Grants, Special Purpose Grants, and the Section 108 Loan Guarantee Program. Section 109 does not directly prohibit discrimination based on age or disability. The statute does state that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to these programs or activities;
- 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. Section 282 of the Cranston-Gonzalez National Affordable Housing Act does not directly prohibit discrimination based on age or disability. The statute does state that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and

³ Urban Development Action Grants have not been funded since FY 1988, although there is substantial program income generated by UDAG-assisted activities and those funds are treated as CDBG program income.

the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to these programs or activities;

- 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 RECIPIENTS OF HUD FUNDS

When a complaint is filed against a recipient of HUD funds, HUD investigates it to determine whether the recipient 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 recipient 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, if any, 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.

Once HUD makes a determination of noncompliance, it must inform the recipient and complainant in writing with a final Letter of Finding (LOF) and attempt to resolve the matter through informal means. The typical method used to informally resolve complaints is the Voluntary Compliance Agreement (VCA) which details the steps the recipient must take to correct civil rights and other related violations set out in the LOF. If the recipient refuses to informally resolve the matter, HUD can take appropriate action to effect compliance, including but not limited to: suspension or debarment proceedings under 24 CFR Part 24; suspending or terminating existing federal funds or refusing to grant future Federal financial assistance to the recipient (but only after an administrative hearing); or referring the matter to the Department of Justice with a recommendation for appropriate enforcement action.

Table 6.1 shows the number of complaints received in FY 2004 that alleged discrimination by a recipient of HUD funds and which of the above laws was allegedly violated.

Table 6.1 Complaints Against Recipients of HUD Funds, FY 2004

	Title VI	Title IX	Section 504	Section 109	Title II of ADA	Age Discrim	Total
Filed Prior to FY 2004	762	0	967	175	272	18	2,194
Filed in FY 2004	535	0	702	70	209	5	1,521
Investigations Closed	399	0	556	38	214	1	1,208

Source: TEAPOTS

Table 6.1 Complaints Against Recipients of HUD Funds, FY 2004 shows that a large number of complaints filed in FY 2004 against recipients of HUD funds alleged Section 504 violations, followed by violations of Title VI, Title II of the Americans with Disabilities Act, and Section 109 violations. In FY 2004, FHEO received five complaints of violations of the Age Discrimination Act and no Title IX complaints.

In FY 2004, HUD completed 1,208 investigations arising from complaints against HUD-funded agencies. The closure rates followed the filing rates, with the most closures for Section 504 complaints, followed by Title VI, and Title II of the ADA.

COMPLIANCE REVIEWS OF RECIPIENTS OF HUD FUNDS

HUD conducts compliance reviews to determine whether a recipient of HUD funding is in compliance with applicable civil rights laws and HUD's implementing regulations. HUD undertakes compliance reviews based on criteria established by HUD. HUD also initiates a compliance review when a civil rights problem is detected through FHEO program monitoring, HUD risk analysis, HUD programs limited monitoring reviews, or information obtained from other sources including complaints or news media reports.

After a review to assess whether the recipient of HUD funds 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 identified, if any.

Once HUD makes a determination of noncompliance, it must inform the recipient in writing and attempt to resolve the matter through informal means. The typical method used to informally resolve complaints is the Voluntary Compliance Agreement (VCA) which details the steps the recipient will take to correct the civil rights and other related violations. If the recipient refuses to informally resolve the matter, HUD can take other appropriate action to effect compliance, including but not limited to: suspension or debarment proceedings under 24 CFR Part 24; suspending or terminating existing federal funds or refusing to grant future federal financial assistance to the recipient (but only after an administrative hearing); or referring the matter to the Department of Justice with a recommendation for appropriate enforcement action.

Because compliance reviews involve a large number of housing units and take a great deal of time, it may take more than one year to complete all of these steps.

Table 6.2 Compliance Reviews of Recipients of HUD Funds, FY 2004

	Title VI	Title IX	Section 504	Section 109	Title II ADA	Age Discrim	Total
Filed Prior to FY 2004	76	0	98	14	3	0	191
Filed in FY 2004	140	0	196	22	20	0	378
Compliance Reviews with LOF's	82	0	113	11	3	0	209

Source: TEAPOTS

Table 6.2 Compliance Reviews of Recipients of HUD Funds, FY 2004 shows that Section 504 gave rise to the majority of compliance reviews conducted in FY 2004. Title VI compliance reviews were the second-most prevalent, followed by Section 109 and Title II of the Americans with

Disabilities Act compliance reviews. No Age Discrimination Act or Title IX compliance reviews were conducted.

In FY 2004, HUD issued 209 LOFs. The majority resulted from Section 504 compliance reviews; this was followed by Title VI compliance reviews and Section 109 compliance reviews. Only three of the LOFs issued were from reviews for compliance with Title II of the Americans with Disabilities Act.

CHAPTER 7 FAIR HOUSING & CIVIL RIGHTS IN HUD PROGRAMS

FHEO REPORTING RESPONSIBILITIES

Section 808 of the Fair Housing Act requires that HUD annually report to the Congress, and make available to the public, data on race, color, religion, sex, national origin, age, disability, and family characteristics of households who are applicant for, participants in, or beneficiaries or potential beneficiaries of, programs administered by the Department to the extent that such characteristics are within the coverage of the provisions of law and Executive Orders referred to below.

- 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, as amended, widely known as the Fair Housing Act, which prohibits discrimination based on race, color, national origin, religion, sex, familial status, or disability in the sale, rental, and financing of dwellings and in other housing-related transactions;
- Section 504 of the Rehabilitation Act of 1973, 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 1978 of the Revised Statutes (42 U.S.C. 1982), 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 8(a) of the Small Business Act, which authorizes the Small Business Administration (SBA) to enter into contracts with other federal agencies. The SBA then subcontracts the actual performance of the work to small businesses owned and controlled by socially and economically disadvantaged individuals. Through a memorandum of understanding, SBA delegated the authority to HUD to contract directly with 8(a) firms;
- Section 527 of the National Housing Act (12 U.S.C. 1735 f-5), 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 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 Grants⁴, Economic Development Initiative Grants, Special Purpose Grants, and the Section 108 Loan Guarantee Program. While Section 109 does not directly prohibit discrimination based on age or disability, the statute does state that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to these programs;
- Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), 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 (OMB) significantly revised standards for federal agencies that collect, maintain, and report federal data on race and ethnicity. These standards enhance the ability of federal agencies to collect information that reflects the diversity of the U.S. population.

Under OMB's policy, individuals 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."

OMB's policy treats ethnicity separately from race. Persons must choose one of two ethnic categories: (1) "Hispanic or Latino;" or (2) "Not Hispanic or Latino."

The previous OMB guidelines on race 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 incorrectly classified Hispanic as a race instead of an ethnic category.

The implementation of this data format took effect in HUD offices on January 1, 2003. In FY 2004, some of HUD's programs provided data under the old format; others conformed to the current guidelines; and still others provided data using a combination of the two formats.

⁴ Urban Development Action Grants have not been funded since FY 1988, although there is substantial program income generated by UDAG-assisted activities and those funds are treated as CDBG program income.

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.

FHA used the current OMB racial categories, but ethnicity data were not provided.

FHA-Insured Single-Family Home Purchase Loans

Table 7.1 Protected Characteristics of Mortgages Who Obtained FHA-Insured Single-Family Home Purchase Loans
FY 2004

Protected Characteristic	Number of Loans to Persons with Characteristic	Dollar Amount of Loans to Person with Characteristic
Purchase Total	623,871	\$ 72,699,377,675
Race		
American Indian or Alaska Native	1.1%	1.1%
Asian	1.4%	1.7%
Black or African American	13.0%	13.0%
Native Hawaiian or Other Pacific Islander	1.2%	1.2%
White	69.1%	67.2%
Data Not Available	14.2%	15.7%
Sex		
Female	35.5%	32.6%
Male	63.1%	65.9%
Data Not Available	1.4%	1.5%
Age		
Younger than 21	2.1%	1.8%
22-31	21.8%	23.1%
32-41	13.9%	15.5%
42-51	7.0%	7.5%
52-61	2.7%	2.7%
62 or Older	0.9%	0.8%
Data Not Available	51.8%	48.6%
Percentages may not total 100 percent due to rounding.		

Source: Single Family Data Warehouse

FHA-Insured Single-Family Refinance Loans

**Table 7.2 Protected Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Refinance Loans
FY 2004**

Protected Characteristic	Number of Loans to Persons with Characteristic	Dollar Amount of Loans to Persons with Characteristic
Refinance Total	374,355	\$ 43,254,784,563
Race		
American Indian or Alaska Native	0.9%	1.0%
Asian	1.4%	1.7%
Black or African American	16.1%	16.1%
Native Hawaiian or Other Pacific Islander	0.6%	0.6%
White	61.3%	60.7%
Data Not Available	19.6%	19.9%
Sex		
Female	32.0%	30.3%
Male	66.3%	68.0%
Data Not Available	1.7%	1.7%
Age		
Younger than 21	0.3%	0.3%
22-31	12.9%	13.4%
32-41	19.6%	20.2%
42-51	14.3%	13.8%
52-61	6.2%	5.8%
62 or Older	2.2%	1.9%
Data Not Available	44.5%	44.7%
Percentages may not total 100 percent due to rounding.		

Source: Single Family Data Warehouse

The majority (69.1 percent) of FHA-insured purchase loans were made to white borrowers. Loans made to white borrowers also constituted the majority (67.2 percent) of the total dollar amount of the FHA-insured loans made in FY 2004. Black borrowers accounted for 13 percent of the loans and 13 percent of the total amount of FHA-insured purchase loans. Asian borrowers, American Indian or Alaska Native borrowers, and Native Hawaiian or Other Pacific Islander borrowers each received less than two percent of the loans or the total dollar amount. Racial data were not available on almost 15 percent of recipients of FHA-insured purchase loans.

The racial distribution of FHA-insured refinance loans was similar to that of purchase loans. Whites constituted the largest group of borrowers (61.3 percent) and received the largest total amount (60.7 percent) of refinance loans made. Black borrowers accounted for 16.1 percent of both the number of FHA-insured refinance loans and the total dollar amount of these loans. Less than four percent of the refinance loans or the dollar amount of those refinances were made to

Asian borrowers, American Indian or Alaska Native borrowers, or Native Hawaiian or Other Pacific Islander borrowers. Racial data were not available on almost 20 percent of FHA-insured refinance loans.

Men were the principal borrowers of most FHA-insured loans, constituting 63.1 percent of purchase loans and 66.3 percent of refinance loans. This is partially because, in the case of married couples, the women were generally recorded as co-borrowers.

Age data were not available on 51.8 percent of FHA-insured purchase loans and 44.5 percent of FHA-insured refinance loans.

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 1-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, covering 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 2004, racial and ethnicity data on Housing Counseling complied with OMB standards.

**Table 7.3 Race of Participants in HUD-Funded Housing Counseling Programs
FY 2004**

Protected Characteristic	Number of Households with Characteristic	Percent of Households with Characteristic
Number of Households in Housing Counseling Programs	491,845	100%
Race		
American Indian or Alaska Native	7,552	1.5%
Asian	9,399	1.9%
Black or African American	182,863	37.2%
Native Hawaiian or Other Pacific Islander	3,320	0.7%
White	244,423	49.7%
American Indian or Alaska Native and White	1,261	0.3%
Asian and White	567	0.1%
Black or African American and White	5,160	1.0%
American Indian or Alaska Native and Black or African American	638	0.1%
Other Multiple Race	30,096	6.1%
Data Not Available	6,566	1.3%
Ethnicity		
Hispanic or Latino	108,481	22.1%
Not Hispanic or Latino	383,364	77.9%
Percentages may not total 100 percent due to rounding.		

Source: Aggregate data from HUD form 9902

Table 7.3 provides data on the race of participants who received housing counseling from HUD-funded housing counseling agencies in FY 2004. The two largest groups of clients were white households and black or African American households, accounting for 49.7 percent and 37.2 percent, respectively. American Indian or Alaska Native participants constituted 1.5 percent of those who received housing counseling. Asian households were 1.9 percent of the participants. Multiple races were selected by 9.0 percent of all of the beneficiaries.

In compliance with OMB standards, Housing Counseling reported ethnicity separate from race. Twenty-two percent of participants in HUD-funded housing counseling programs reported they were Hispanic or Latino.

MULTIFAMILY/FHA HOUSING PROGRAMS

Financing Subsidies: Mortgage Insurance and Mortgage Interest Rate Subsidies

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 receive other forms of project-based rental assistance from programs such as the Rent Supplement program.

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.

**Table 7.4 Protected Characteristics of Persons Provided With Housing Assistance Through Mortgage Insurance and Mortgage Interest Rate Subsidies
FY 2004**

Protected Characteristic	Section 236	Below Market Interest Rate (BMIR)
Total Households ¹	25,221	5,203
Race or Ethnicity		
Black	32.2%	41.8%
Hispanic ²	10.9%	13.1%
White	52.7%	41.0%
Other	4.2%	4.1%
Female-Headed		
Female-Headed Households	66.0%	39.2%
Age		
Younger than 31	21.0%	24.7%
31-41	15.4%	23.5%
42-51	12.1%	18.9%
52-61	9.9%	14.4%
62 Or Older	41.6%	18.5%
Disability		
Households Reporting a Disability ³	7.8%	1.4%
Families with Children		
Households with Children ⁴	29.9%	44.3%

All data were from the TRACS system for the 12-month period ending on September 30, 2004. 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" indicates 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. "Households Reporting a Disability" indicates that the head, spouse, or co-head had a disability.
4. "Households with Children" indicates households with at least one child under the age of 18.

Source: Tenant Rental Assistance Certification System (TRACS)

Recipients of Section 236 and BMIR did not consistently report data in a form that complied with the OMB standards. As a result, data provided on Section 236 and BMIR did not meet the racial and ethnicity standards.

According to Table 7.4, the majority of households provided with housing assistance through Section 236 were white. The next largest groups were black households and Hispanic households. In BMIR, there was a close split between the two largest groups of beneficiaries, with just slightly more black beneficiaries; 41.8 percent of beneficiaries were black, and 41.0 percent of beneficiaries were white. A little more than 13 percent of beneficiaries were Hispanic.

Of the households provided with housing assistance through Section 236, 41.6 percent had a head, spouse, or co-head who was elderly, or over the age of 62. The second largest group was younger than 31 years of age, (21.0 percent). Of the households receiving housing assistance through BMIR, the largest group was heads, spouses, or co-heads younger than 31 years of age, (24.7 percent). The second largest group was between 31 and 41 years of age (23.5 percent). Households where the head, spouse, or co-head was over 62 comprised 18.5 percent of all beneficiaries.

Most households (66.0 percent) receiving mortgage insurance and mortgage interest rate subsidies through Section 236 were headed by a woman. While less than half (39.2 percent) of the households receiving subsidies through BMIR were headed by a woman. The majority of the households benefiting from these programs did not have children. In Section 236, 29.9 percent of the households had children, while in BMIR, 44.3 percent did.

Few households in either program reported a head, spouse, or co-head with a disability. In the Section 236 program, 7.8 percent of the households reported a disability. In BMIR, 1.4 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 Project-Based Section 8, 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

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

Section 202 Supportive Housing for the Elderly helps expand the supply of affordable housing with supportive services for the elderly. It provides elderly persons with options for independent living in an environment that provides 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 towards 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 age 62 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, because it increases the supply of rental housing that has support services. Once the project is developed, funding is provided through a Section 811 PRAC to cover the difference between the HUD-approved operating cost for the project and the tenant's contribution towards rent.

In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income and at least one member must be at least 18 years 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 elderly persons or persons with disabilities. However, formula interest rate loans carried an interest rate based on the average yield on 30-year marketable obligations of the United States, and properties were developed with 100 percent Section 8 assistance to help keep units affordable to low-income families. This program is commonly referred to as Section 202/8. While no new projects have been developed under this program since 1991, previously developed projects are still in operation.

The Direct Formula Interest Rate Loan Program ended in 1991, becoming the Section 202 Capital Advance program and the Section 811 Capital Advance Program. Both programs have PRAC funding, which is described above. The Section 202 Capital Advance Program can serve only elderly persons, 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
FY 2004**

Protected Characteristic	Project-Based Section 8 ¹	Rental Supplement	Rental Assist. Program (RAP)	Section 202 PRAC	Section 811 PRAC	Section 202 Direct Loan w/ Section 8
Total Households ³	882,119	10,027	11,870	67,324	18,038	199,919
Race or Ethnicity						
Black	34.4%	32.2%	44.5%	21.5%	21.1%	18.8%
Hispanic ⁴	12.6%	17.5%	17.6%	11.3%	5.5%	9.8%
White	48.8%	47.8%	34.1%	60.7%	71.0%	67.0%
Other	4.2%	2.4%	3.9%	6.5%	2.4%	4.4%
Female-Headed						
Percent of Female-Headed Households	76.9%	72.9%	73.1%	73.7%	46.9%	70.0%
Age						
Younger than 31	23.6%	10.3%	12.9%	0.0%	13.7%	1.6%
31-41	13.0%	11.9%	12.8%	0.1%	24.7%	3.5%
42-51	11.7%	13.9%	13.2%	0.3%	31.0%	6.1%
52-61	10.6%	14.0%	13.5%	0.6%	19.7%	7.5%
62 Or Older	41.1%	49.9%	47.6%	98.9%	10.8%	81.3%
Disability						
Households Reporting a Disability ⁵	20.2%	19.1%	15.1%	3.5%	96.2%	23.3%
Families with Children						
Households with Children ⁶	35.8%	25.9%	29.7%	0.1%	2.8%	0.3%
All data were from the TRACS system for the 12-month period ending on September 30, 2004. 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" indicates 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. "Households Reporting a Disability" indicates that the head, spouse, or co-head was shown as a person with a disability.						
6. "Households with Children" indicates 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)

The project rental subsidy and direct loan data was not reported in the format required by OMB. Data included Hispanic with race and did not include the proper racial categories.

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 Rent Supplement programs, almost half of the households were white, 48.8 percent and 47.8 percent, respectively. In all of these programs, black households constitute the second largest group, followed by Hispanics.

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

Many of the heads, co-heads, and spouses in the rental assistance programs were older than 62 years of age. 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 81.3 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, Rent Supplement, and RAP, at least 40 percent of all of the heads, spouses, or co-heads were elderly. The Section 811 program deviated significantly from this trend, (10.8 percent elderly) 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 70.0 percent of the households receiving housing assistance through Section 202 Direct Loan with Section 8 to 76.9 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 15.1 percent in the RAP to 23.3 percent in Section 202 Direct Loan program with Section 8.

In Section 811, the vast majority of the households (96.2 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.

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 would not provide them with any additional benefits.

Families with children constituted over one-fourth of the households receiving housing assistance from Project-Based Section 8, Rental Supplement, and RAP. 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 for state and local governments designed exclusively to create affordable housing for low-income households. States and localities may use their HOME allocations to: (1) construct or rehabilitate rental units or housing for homeownership, (2) provide direct financial assistance to first time or other qualified homebuyers, and (3) 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 fiscal distress.

The following tables contain data on the race and familial status of households that benefited from the HOME Investment Partnerships program in FY 2004. Data were extracted from the Integrated Disbursement and Information System (IDIS).

Rental Units Under HOME

Recipients of funding for rental units under HOME provided data in a variety of formats, some of which complied with the OMB standards while others did not. To accommodate this, HOME's reporting combined the old and the new formats for reporting racial and ethnic data. Both old and new racial categories were used, and race and ethnicity were reported together.

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 2004. In FY 2004, 44.7 percent of the households that received rental units were white, while 38.6 percent of households were black or African American. Hispanic or Latino households totaled 13.5 percent of beneficiaries; 0.4 percent identified as Asian or Pacific Islander, with an additional 1.1 percent selecting Asian and 0.2 percent selecting Native Hawaiian or Other Pacific Islander; 0.4 percent were American Indian or Alaska Native. Multiple races were selected by 0.4 percent of the households.

In FY 2004, almost 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 2004**

Protected Characteristic	Percent of Households with Characteristic
Total Occupied Units	23,328
Race or Ethnicity	
American Indian or Alaska Native	0.4%
Asian	1.1%

Asian or Pacific Islander	0.4%
Black or African American	38.6%
Hispanic or Latino	13.5%
Native Hawaiian or Other Pacific Islander	0.2%
White	44.7%
American Indian or Alaska Native and White	0.1%
Asian and White	0.0%
Black or African American and White	0.2%
American Indian or Alaska Native and Black or African American	0.0%
Other Multi-Racial	0.4%
Familial Status	
Families with Children	32.4%
Percentages do not total 100 percent due to rounding.	

Source: Integrated Disbursement and 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 2004**

Protected Characteristic	Percent of Households with Characteristic
Total Occupied Units	28,053
Race or Ethnicity	
American Indian or Alaska Native	0.4%
Asian	1.4%
Asian or Pacific Islander	0.1%
Black or African American	29.4%
Hispanic or Latino	21.2%
Native Hawaiian or Other Pacific Islander	0.2%
White	45.7%
American Indian or Alaska Native and White	0.1%
Asian and White	0.0%
Black or African American and White	0.2%
American Indian or Alaska Native and Black or African American	0.0%
Other Multi-Racial	0.7%
Familial Status	
Families with Children	59.4%
Percentages do not total 100 percent due to rounding.	

Source: Integrated Disbursement and Information System (IDIS)

Beneficiaries of HUD's Homebuyer program reported data in both the old and new OMB formats. As a result, data for all beneficiaries combined both the old and new formats. Homebuyer data used 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 2004. White and black or African American households were the two largest groups of beneficiaries, constituting 45.7 percent and 29.4 percent respectively. Hispanic or Latino households were the third largest group, making up 21.2 percent of beneficiaries. Slightly more than one percent of the households selected Asian, with an additional 0.1 percent selecting Asian or Pacific Islander. Multiple races were selected by one percent of the households.

Almost 60 percent of the households in homebuyer programs included a child.

Homeowner Rehabilitation Program

Through homeowner rehabilitation programs, eligible homeowners may apply for financial assistance to rehabilitate 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 provides the race or ethnicity and familial status demographics on households that received assistance through homeowner rehabilitation programs under the HOME program in FY 2004.

**Table 7.8 Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Programs' Homeowner Rehabilitation Programs
FY 2004**

Protected Characteristic	Percent of Households with Characteristic
Total Occupied Units	10,381
Race or Ethnicity	
American Indian or Alaska Native	0.8%
Asian	0.7%
Asian or Pacific Islander	0.7%
Black or African American	32.3%
Hispanic or Latino	10.3%
Native Hawaiian or Other Pacific Islander	0.4%
White	54.0%
American Indian or Alaska Native and White	0.0%
Asian and White	0.0%
Black or African American and White	0.0%
American Indian or Alaska Native and Black or African American	0.0%
Other Multi-Racial	0.2%
Familial Status	
Families with Children	35.1%
Percentages do not total 100 percent due to rounding.	

Source: Integrated Disbursement and Information System (IDIS)

Beneficiaries of HUD's homeowner rehabilitation programs reported data in both the old and new OMB formats. As a result, the reporting on homeowner rehabilitation programs used the old and new names of racial categories and reported race and ethnicity together. In FY 2004, the majority of beneficiaries were white households (54.0 percent), followed by black or African American households (32.3 percent). Hispanic or Latino households, which were counted under race, were the third largest group, making up 10.3 percent of beneficiaries. Multiple races were selected by less than a half of a percent of the households. The remaining racial categories each constituted less than one percent of the participating households.

Families with children constituted 35.1 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, create additional shelters, meet the costs of operating shelters, provide essential social services to the homeless, and help prevent homelessness. Under the Title V program, HUD collects and publishes information about surplus federal property that can be used to provide shelter, services, storage, or other types of aid to homeless persons. The three remaining programs are part of the Continuum of Care system in homeless assistance grants. These are described in detail below.

Continuum of Care

Programs funded through the Continuum of Care system are designed to meet the physical, economic, social, and shelter needs of persons who are homeless. These programs are 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 published by HUD. Eligible applicants include States, units of local government, 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 persons with disabilities and their families. The program allows for a variety of housing choices, such as group homes or individual units, coupled with a range of supportive services (funded by other sources).

Single Room Occupancy

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

**Table 7.9 Protected Characteristics of Participants in Homeless Assistance, Continuum of Care Programs
FY 2004**

Protected Characteristic	Percent of Participants with Characteristic
Race¹	
American Indian or Alaska Native	1.9%
Asian	0.9%
Black or African American	42.1%
Native Hawaiian or Other Pacific Islander	0.9%
White	47.4%
American Indian or Alaska Native and White	0.6%
Asian and White	0.1%
Black or African American and White	0.9%
American Indian or Alaska Native and Black or African American	0.3%
Other Multiracial	3.5%
Ethnicity¹	
Hispanic or Latino	13%
Not Hispanic or Latino	84%
Sex²	
Female	46.6%
Male	53.4%
Age²	
Younger than 18	7.6%
18–30	26.6%
31–50	51.9%
51–61	11.8%
62 or Older	2.1%
Special Needs^{1, 3}	
Mental Illness	24%
Alcohol Addiction	24%
Drug Abuse	26%
HIV/AIDS and Related Diseases	3%
Developmental Disability	2%
Physical Disability	9%
Domestic Violence	11%
Other	6%
<p>1. Figures on race, ethnicity, and special needs include only participants.</p> <p>2. Figures on sex and age include both participants and other family members in the program.</p> <p>3. These figures represent only the approximate number and percentage of disabling conditions reported. Based on this data, it is not possible to determine how many unique individuals are represented by the disabling conditions reported.</p> <p>Percentages may not total 100 percent due to rounding.</p>	

Source: Based on APR data submitted for 4,043 projects funded through HUD's Continuum of Care competition.

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 2004. The following data were extracted from the Annual Progress Reports (APRs) submitted by HUD homeless assistance grantees.

In FY 2004, the racial and ethnicity data on Homeless Assistance Programs complied with OMB guidelines.

In FY 2004, the largest group of participants was whites, which constituted 47.4 percent of those who entered the Continuum of Care programs. Blacks constituted the second largest group, at 42.1 percent of entrants. American Indians or Alaska Natives made up 1.9 percent. Asians and Native Hawaiians or other Pacific Islanders each made up almost one percent. Multiple races were selected by 3.5 percent of participants.

In accordance with OMB guidelines, ethnicity was reported separately from race. Thirteen percent of participants in Continuum of Care programs were Hispanic or Latino.

The majority of the participants and family members entering the Continuum of Care programs were male (53.4 percent). An examination of the age ranges of those entering the program and their family members shows that 7.6 percent were younger than 18, and 26.6 percent were between 18 and 30. A little more than half of the participants and their families (51.9 percent) who entered the program were between 31 and 50; 11.8 percent were between 51 and 61; and 2.0 percent were older than 62.

Data on special needs in Table 7.9 was 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 approximately one in four entrants to the program. Of the entering participants, nine percent had a physical disability, and two percent reported a developmental disability. 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).

Table 7.10 contains information on the race or ethnicity of households that benefited from CDBG's single-unit and multi-unit residential rehabilitation and homeownership assistance during FY 2004. Additional CDBG programs also had beneficiaries. Data were extracted from the Integrated Disbursement and Information System (IDIS).

Table 7.10 Protected Characteristics of Beneficiaries of CDBG's Single-Unit Housing Rehabilitation, Multi-Unit Housing Rehabilitation, and Homeownership Assistance Programs FY 2004

	Single-Unit Housing Rehabilitation	Multi-Unit Housing Rehabilitation	Homeownership Assistance
Total Number of Participants	115,146	31,186	12,769
Race			
American Indian or Alaska Native	0.8%	0.4%	0.4%
Asian	1.4%	3.3%	2.0%
Asian or Pacific Islander	0.0%	1.0%	0.1%
Black or African American	34.0%	27.0%	43.4%
Native Hawaiian or Other Pacific Islander	0.3%	0.5%	0.2%
White	54.1%	51.1%	45.9%
American Indian or Alaska Native and White	0.3%	0.1%	0.9%
Asian and White	0.1%	0.1%	0.1%
Black/African American and White	1.1%	0.2%	0.2%
American Indian or Alaska Native and Black or African American	0.1%	0.0%	0.1%
Other Multi-Racial	5.9%	15.2%	4.8%
Hispanic	2.0%	1.2%	2.0%
Ethnicity			
Hispanic	13.8%	39.4%	15.2%
Not Hispanic	86.2%	60.6%	84.8%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement and Information System (IDIS)

The reporting on CDBG programs combined the old and the new formats for reporting racial and ethnic data, because not all beneficiaries have converted their reporting to meet OMB guidelines. Thus, CDBG data used the old and new names of racial categories and included Hispanic as an ethnicity and a race, but participants could select multiple races.

The largest group of beneficiaries of single-unit housing rehabilitation was whites (54.1 percent). Blacks or African Americans were more than 20 percentage points behind (33.9 percent). Approximately seven percent of participants selected multiple races. Almost two percent of beneficiaries reported their race as Hispanic, and 13.8 percent of participants reported their ethnicity as Hispanic.

Whites constituted the majority of those benefiting from the multi-unit housing rehabilitation program (51.1 percent). The next largest group was blacks or African Americans (27.0 percent). Asians constituted 3.3 percent of the beneficiaries. More than 15 percent of beneficiaries selected multiple races. Just over one percent of beneficiaries in the multi-unit housing rehabilitation program selected Hispanic as a race, but almost 40 percent of the beneficiaries selected Hispanic as their ethnicity.

Whites constituted the largest group of those benefiting from CDBG homeownership assistance (45.8 percent). Black or African American participation followed closely behind at 43.4 percent. Multiple races were reported by six percent of beneficiaries. Two percent of beneficiaries reported Hispanic as their race, but 15.2 percent reported Hispanic as their ethnicity.

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 address the needs of this population, including helping HOPWA residents achieve greater housing stability and improve their access to healthcare and HIV services provided under the Ryan White CARE Act and other programs.

The HOPWA program provides assistance through formula grants and competitive grants. In 2004, HOPWA formula grants were awarded to 117 jurisdictions, including 38 eligible states and 79 local governments in 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 the Centers for Disease Control and Prevention (CDC). Ninety percent of HOPWA funds are allocated to these areas. The remaining 10 percent of HOPWA funds are awarded competitively through a notice of funding availability to projects proposed by state and local governments and nonprofit organizations. The awards are made to areas that do not qualify for formula allocations and to Special Projects of National Significance (SPNS). SPNS projects serve as models for addressing the needs of eligible persons, including racial and ethnic minorities, women, and persons in rural areas. Approximately 28 competitive awards are made each year.

Data recorded in the beneficiary reports were extracted from Annual Progress Reports (APRs) for competitive grantees and from IDIS (Integrated Disbursement and Information System) for formula grantees. The totals represent HOPWA beneficiaries who have submitted information.

HOPWA Competitive Grantees

Table 7.11 Protected Characteristics of Persons Provided With Housing Assistance Through HOPWA Competitive Grants 2003–2004 Program Year

Protected Characteristic	Percent of Persons
Recipients of Housing Assistance	
Number of Recipients of Housing Assistance from HOPWA Competitive Grants- Total	5,524
Persons with HIV/AIDS	68.9%
Family members of participants with HIV/AIDS	31.1%
Race	
American Indian or Alaska Native	2.8%
Asian or Pacific Islander	0.8%
Black	39.3%
White	57.1%
Ethnicity	
Hispanic	15.4%
Non-Hispanic	84.6%
Sex	
Female	34.9%
Male	65.1%
Age	
Younger than 18	19.2%
18–30	9.9%
31–50	60.8%
51 years or older	10.1%

Source: Annual Progress Reports (APRs)

HOPWA Formula Grantees

**Table 7.12 Protected Characteristics of Persons Provided With Housing Assistance Through HOPWA Formula Grants
2003–2004 Program Year**

Protected Characteristic	Percent of Persons
Recipients of Housing Assistance	
Number of Recipients of Housing Assistance from HOPWA Formula Grants	132,635
Persons with HIV/AIDS	66.1%
Family members of participants with HIV/AIDS	33.9%
Race or Ethnicity	
American Indian or Alaska Native	0.6%
Asian	0.2%
Asian or Pacific Islander	0.2%
Black or African American	47.1%
Hawaiian or Other Pacific Islander*	0.0%
Hispanic	10.2%
White	33.8%
American Indian or Alaska Native and Hispanic*	0.0%
Asian and Hispanic* or Asian or Pacific Islander and Hispanic*	0.0%
Black and Hispanic	0.5%
Hawaiian or Other Pacific Islander and Hispanic	0.0%
White and Hispanic	4.7%
American Indian or Alaska Native and White	0.1%
Asian and White* or Asian and White and Hispanic*	0.0%
Black or African American and White	0.3%
American Indian or Alaska Native and White and Hispanic*	0.0%
American Indian or Alaska Native and Black or African American and Hispanic	0.0%
Black or African American and White and Hispanic	0.0%
American Indian or Alaska Native and Black or African American*	0.0%
Other Multi Racial	1.4%
Other Multi Racial (with Hispanic)	0.6%
Sex	
Female	38.7%
Male	61.3%
Age	
Younger than 18	19.2%
18–30	14.4%
31–50	56.0%
51 or Older	10.4%
* Percent Category under 0.1 percent Percentages may not total 100 percent due to rounding.	

Source: Integrated Disbursement and Information System (IDIS)

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 (57.1 percent); 39.3 percent of those assisted were black; 2.8 percent were American Indian or Alaska Native; and 0.8 percent were Asian or Pacific Islander.

The ethnicity of those assisted through HOPWA competitive grants was reported separately from race, as required by the new OMB reporting format. In FY 2004, 15.4 percent were Hispanic or Latino.

The racial demographics of those assisted through formula grants differed from competitive grants, because in FY 2004, 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 (47.1 percent); whites accounted for 33.8 percent; and Hispanics accounted for 10.2 percent. Less than one percent of all beneficiaries selected only "American Indian or Alaska Native," "Hawaiian or Other Pacific Islander," or "Asian." More than seven percent of all participants selected multiple races.

In both the formula grant program and the competitive grant program, men constituted the majority of those who benefited. Men accounted for 65.1 percent of competitive grant beneficiaries and 61.3 percent of formula grant beneficiaries.

The programs also had similar age demographics. The majority (60.8 percent) of those assisted through HOPWA competitive grants were between 31 and 50 years old; 29.1 percent were 30 or younger; and 10.1 percent of those assisted were 51 or older. Similarly, the majority (56.0 percent) of those provided with housing assistance through HOPWA formula grants were between 31 and 50; persons 30 or younger accounted for 33.6 percent of those assisted; and those over 50 accounted for 10.4 percent.

In HOPWA competitive grants, 68.9 percent of those who received housing had HIV/AIDS. The remaining 31.1 percent were family members of participants with HIV/AIDS. In HOPWA formula grants, 66.1 percent of those who received housing assistance had HIV/AIDS. The remaining 33.9 percent of those receiving housing assistance were family members who live with participants with HIV/AIDS.

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 7.13 provides data on the race, ethnicity, sex, disability, age, and families with children of public housing households. The table includes data on all households for which demographic information was reported to the public housing program—the actual number of public housing households was higher.

**Table 7.13 Protected Characteristics of Households in the Public Housing Program
FY 2004**

Protected Characteristic:	Percent of Records with Characteristic
Reported Number of Public Housing Households ¹	861,461
Race	
American Indian or Alaska Native	0.6%
Asian	2.0%
Black or African American	46.4%
Native Hawaiian or Other Pacific Islander	0.3%
White	50.5%
Multi-racial	0.3%
Ethnicity	
Hispanic or Latino	20.4%
Not Hispanic or Latino	79.6%
Head of Household	
Female	75.9%
Disability	
Households Reporting a Disability ²	30.6%
Age	
Younger Than 31	19.5%
31–41	18.2%
42–51	16.4%
52–61	14.7%
62 or Older	31.3%
Families with Children	
Households with Children ³	42.5%
<p>All data were from the PIC system for the 18-month period ending on September 30, 2004. 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.</p> <p>1. "Reported Number of Moderate Rehabilitation Households" indicates the number of households with data within the PIC system.</p> <p>2. "Households Reporting a Disability" indicates that the head, spouse, or co-head was shown as a person with a disability.</p> <p>3. "Households with Children" indicates households with at least one child under the age of 18.</p> <p>Percentages may not total 100 percent due to rounding.</p>	

Source: Public and Indian Housing Information Center

In FY 2004, racial and ethnic data collected for public housing complied with OMB standards.

According to Table 7.13, the majority of households receiving housing assistance through public housing were white (50.5 percent). This was followed by black or African American households (46.4 percent) and Asian households (2.0 percent). American Indian or Alaska Native and Native Hawaiian or other Pacific Islanders each constituted less than one percent of the households in public housing.

In compliance with OMB standards, the public housing program tabulated ethnicity separately from race. One-fifth of all public housing residents were Hispanic or Latino.

The majority of public housing units were headed by women (75.9 percent). In 30.6 percent of the households, the head, the spouse, or the co-head had a disability.

Almost one third of the heads of households in Public Housing were older than 62 (31.3 percent). Heads of Households who were younger than 31 years of age made up 19.5 percent of the total public housing population. At least one child was present in 42.5 percent of the households in public housing.

HOUSING CHOICE VOUCHERS

Housing choice vouchers (HCVs) allow low and very low-income families to lease or purchase safe, decent, and affordable 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 7.14, data on race, ethnicity, sex, disability, age, and the presence of children were reported for households with HCVs. The total reported did not capture all households in the program—the actual number of households with HCVs was higher.

**Table 7.14 Protected Characteristics of Households in the Housing Choice Voucher Program
FY 2004**

Protected Characteristic	Percent of Records with Characteristic
Reported Number of Households with HCVs ¹	1,718,687
Race	
American Indian or Alaska Native	0.8%
Asian	2.6%
Black or African American	43.8%
Native Hawaiian or Other Pacific Islander	0.4%
White	51.9%
Multi-racial	0.5%
Ethnicity	
Hispanic or Latino	16.5%
Not Hispanic or Latino	83.5%
Head of Household	
Female	83.2%
Disability	
Households Reporting a Disability ²	32.7%
Age	
Younger Than 31	23.4%
31–41	27.4%
42–51	20.7%
52–61	12.2%
62 or Older	16.3%
Families with Children	
Households with Children ³	59.1%
<p>All data were from the PIC system for the 18-month period ending on September 30, 2004. 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. A small number of Section 8 certificates are included in the data.</p> <p>1. "Reported Number of Households with HCV" indicates the number of households with data within the PIC system.</p> <p>2. "Households Reporting a Disability" indicates that the head, spouse, or co-head was shown as a person with a disability.</p> <p>3. "Households with Children" indicates households with at least one child under the age of 18.</p> <p>Percentages may not total 100 percent due to rounding.</p>	
Source: Public and Indian Housing Information Center	

In FY 2004, the HCV program's data on race complied with OMB standards.

According to Table 7.14, the majority of households (51.9 percent) were white. Blacks or African Americans constituted 43.8 percent of the households receiving housing assistance through the

HCV program. Asian households accounted for 2.6 percent, and American Indian or Alaska Native and Native Hawaiian or other Pacific Islander households each constituted less than one percent.

In FY 2004, the HCV program counted ethnicity separate from race, as required by OMB. One in six of those using housing choice vouchers were Hispanic or Latino.

The vast majority (83.2 percent) of households were headed by a woman. In one-third of the households the head, spouse, or co-head had a disability.

The age of heads of households were evenly distributed. More than one-quarter of the heads of households were between 31 and 41 years of age. Elderly persons headed 16.3 percent of the households benefiting from an HCV. Almost 60 percent households with an HCV had children under the age of 18 living there.

MODERATE REHABILITATION PROGRAM

The Moderate Rehabilitation (Mod Rehab) program provides project-based rental assistance for low-income families. This program began in 1978 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 7.15, data on the characteristics of race, ethnicity, sex, disability, age, and the presence of children were reported for all households in Mod Rehab. The total reported did not capture all households in the Mod Rehab Program—the actual number of households in the Mod Rehab program was higher.

In FY 2004, Mod Rehab's racial and ethnic data complied with OMB standards.

The majority of households (50.6 percent) benefiting from Mod Rehab were white. The next largest group was blacks or African Americans (46.4 percent). Asian households constituted 1.6 percent of those receiving housing through Mod Rehab. American Indian or Alaska Native and Native Hawaiian or other Pacific Islander households each constituted one percent or less of households.

In compliance with OMB standards, Mod Rehab tabulated ethnicity separate from race. A little more than 23.4 percent of those receiving housing assistance were Hispanic or Latino.

The majority of households receiving housing assistance through Mod Rehab were headed by a female (61.0 percent). Slightly more than one-third of the households in Mod Rehab had a head, spouse, or co-head with a disability.

The ages of the heads of households in Mod Rehab were evenly distributed. Slightly less than one-fourth of the heads of households were younger than 31 years of age. Heads between 42 and

51 constituted 23.2 percent of all households. Those over 62 years of age constituted 17.4 percent. One-third of all the households in Mod Rehab had at least one child.

**Table 7.15 Protected Characteristics of Households in the Moderate Rehabilitation Program
FY 2004**

Protected Characteristic	Percent of Records with Characteristic
Reported Number of Moderate Rehabilitation Households ¹	36,913
Race	
American Indian or Alaska Native	1.0%
Asian	1.6%
Black or African American	46.4%
Native Hawaiian or Other Pacific Islander	0.2%
White	50.6%
Multi-racial	0.3%
Ethnicity	
Hispanic or Latino	23.4%
Not Hispanic or Latino	76.6%
Head of Household	
Female	61.0%
Disability	
Households Reporting a Disability ²	35.1%
Age	
Younger Than 31	23.4%
31-41	19.1%
42-51	23.2%
52-61	17.0%
62 or Older	17.4%
Families with Children	
Households with Children ³	33.0%
All data were from the PIC system for the 18-month period ending on September 30, 2004. 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. "Reported Number of Moderate Rehabilitation Households" indicates the number of households with data within the PIC system.	
2. "Households Reporting a Disability" indicates that the head, spouse, or co-head was shown as a person with a disability.	
3. "Households with Children" indicates households with at least one child under the age of 18.	
Percentages may not total 100 percent due to rounding.	

Source: Public and Indian Housing Information Center

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