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Our Mission

To create equal housing opportunities for all persons in America by administering laws that prohibit discrimination in housing on the basis of race, color, religion, sex, national origin, disability, and familial status.

Message From the Assistant Secretary

As the nation observed the birthday of Dr. Martin Luther King, Jr., HUD continued to work actively to further his dream of fair housing. Fair housing was a cornerstone of the civil rights movement he led that brought about the rights we enjoy today. Today, the law prohibits housing discrimination based on race, color, religion, national origin, sex, disability, and familial status. But in order to make fair housing a reality, the public needs to be aware of what constitutes discrimination and what to do if they feel they have experienced discrimination.

HUD has undertaken an innovative fair housing education campaign to get this message out. A primary tool in this campaign is our award-winning fair housing public service announcements (see article on last page), which I am proud to report are currently being aired nationwide. Another key component of this effort is the work of our fair housing partners. To help support the range of fair housing enforcement and education

activities that HUD partners carry out nationwide, HUD recently awarded over \$17 million grants (see article below).

We look forward to building on this work in the upcoming months. In April, we will be marking the 36th anniversary of the Fair Housing Act. During this month, we not only celebrate the achievements of the past, we also evaluate the current state of fair housing to determine the next steps we will take to achieve fair housing for all. The next issue of Fair Housing News will provide information on activities conducted by HUD offices throughout the country to celebrate Fair Housing Month.

HUD Awards \$17.6 Million in Fair Housing Grants

In January 2004, HUD awarded 121 grants totaling \$17.6 million to fair housing groups in 39 states and the District of Columbia. The grants were awarded under the Fair Housing Initiatives Program to groups that will use the funds for fair housing education and enforcement work.

Of the \$17.6 million, HUD awarded \$10.2 million to assist private, tax-exempt fair housing enforcement organizations in the investigation and enforcement of alleged violations of the Fair Housing Act and State and local fair housing laws.

HUD provided an additional \$5.3 million to groups educating the public about

their rights and obligations under federal, state and local fair housing laws; while, projects that serve rural and immigrant populations in underserved areas received \$2.1 million.

Grant recipients address fair housing issues in their community, such as predatory lending, minority homeownership, and responding to the needs of people with disabilities, residents of the colonias, and persons with Limited English Proficiency (LEP).

For a complete list of grant recipients go to www.hud.gov/fairhousing.

Fair Housing News

HUD Releases Housing Discrimination Study on the Experience of Native Americans

In November 2003, HUD released the third phase of its Housing Discrimination Study. This phase examined the experience of Native American renters in the metropolitan housing markets of three states- Montana, Minnesota, and New Mexico.

The study found that Native Americans in those states searching for rental units experienced consistent adverse treatment an average of 28.5 percent of the time. In comparison, previous HUD studies found that African Americans nationally experienced consistent adverse treatment 21.6 percent of the time, Hispanics 25.7 percent, and Asian Americans 21.5 percent.

The study measured discrimination by using a method called "paired-testing." The paired-tests matched two individuals, one white and one Native American, and assigned them similar education, employment, financial, and family characteristics. The tester then inquired about advertised housing units and independently recorded their experience.

A tester was considered to have experienced adverse treatment if they received no favorable treatment on any of the 14 indicators while their counterpart received favorable treatment on one or more indicators.

In the metropolitan housing markets of Montana, Minnesota, and New Mexico, Native American renters were significantly more likely to be told that the advertised unit was no longer available, less likely to be told about the availability of units similar to the advertised unit and were told about fewer available units than their white counterparts.

This report is the third in a four-phase study measuring housing discrimination. Copies of this report and reports from the first two phases are available at www.huduser.org or by calling (800) HUD-USER.



Spotlight: San Francisco Regional Office

In January 2004, Assistant Secretary Carolyn Peoples visited the San Francisco FHEO Regional Office to show support for the important work they do and to discuss increased efforts to educate the public on fair housing.

During her visit, Assistant Secretary Peoples presented HUD's new fair housing public service announcements, a key component of the public education campaign, and encouraged local groups to place the ads in media outlets.

Assistant Secretary Peoples also congratulated the San Francisco FHEO Regional Office on its success in reducing aged cases, increasing accessible housing through aggressive compliance reviews and voluntary compliance agreements, and working with its partners under the Fair Housing Assistance Program (FHAP) and the Fair Housing Initiatives Program (FHIP) to fight housing discrimination.

The San Francisco Regional Office has supported two partnership initiatives with the California Department of Fair Employment and Housing (DFEH), the state FHAP agency, that have helped the DFEH reduce its inventory of aged cases. Under these initiatives, the DFEH hired a specialized team of temporary investigators to work specifically on aged cases and created a Fair Housing Mediation program. The mediation program has been a tremendous success with more than 150 mediations requested and close to a 70 percent rate of successful resolution.

Assistant Secretary Peoples also met with local FHIP grant recipients to discuss their innovative techniques for conducting education and outreach in underserved communities and their recent successful case settlements. To continue this work, Assistant Secretary Peoples announced more



Assistant Secretary Peoples with the staff of the FHEO San Francisco Regional Office

than \$1 million in FHIP awards for fair housing groups in the San Francisco bay area.

This visit is a part of a series of visits to HUD field offices across the nation to promote HUD's fair housing education campaign.

Fair Housing News

Year in Review-The Office of Fair Housing and Equal Opportunity

September 30 marked the end of fiscal year 2003. During FY 2003, HUD continued to vigorously enforce fair housing laws and conducted an array of fair housing activities that will help HUD more effectively meet fair housing challenges in the upcoming years.

In FY 2003, HUD and its State and local partners received 8,097 housing discrimination complaints. These complaints most often involved discrimination based on race or disability and most often alleged discrimination in the terms and conditions of a housing transaction, refusal to rent, the refusal to make a reasonable accommodation, and interference, coercion or intimidation due to filing a complaint. During this time, HUD and its State and local partners completed a total of 8,531 investigations of housing discrimination.

To ensure that HUD-funded programs are administered in a non-discriminatory manner, HUD also

responded to allegations of discrimination in its programs. In FY 2003, HUD received 1,277 complaints of discrimination against HUD-funded agencies. In addition, HUD initiated 180 compliance reviews of HUD-funded organizations or activities and signed 54 Voluntary Compliance Agreements with HUD recipients. These agreements help ensure that low-income housing is made available on a non-discriminatory basis and will create more units of accessible housing for people with disabilities.

In FY 2003, HUD also released the most comprehensive research ever on the incidence of discrimination experienced by blacks, Hispanics, and Asians in the residential rental and sales markets. The results of these studies are helping HUD tailor its enforcement and education activities. HUD has already awarded a total of \$1.5 million in grant monies for enforcement and education activities based on the results of these studies.

HUD also established partnerships with private housing groups. In 2003, HUD signed a Memorandum of Understanding (MOU) with representatives from four national real estate professional groups to help promote minority homeownership. HUD also signed a MOU with representatives from the National Multi Housing Council, the National Apartment Association, the National Association of Hispanic Real Estate Professionals and the Hispanic Radio Network to reduce discrimination in rental and apartment housing and promote rental opportunities for all minorities.

In addition to these partnerships, HUD welcomed the State of Arkansas and Lancaster County, Pennsylvania to the Fair Housing Assistance Program.

In the new fiscal year, HUD and its partners will continue to enforce fair housing laws and conduct innovative education and outreach activities.

FHEO Joins the Louisville Urban League in Release of Predatory Lending Study

On December 1, 2003, Assistant Secretary Carolyn Peoples joined the Louisville Urban League in the release of a study on predatory lending in Jefferson County, Kentucky.

The study, conducted by the Urban Studies Institute of the University of Louisville, examined 1,555 mortgage loan foreclosures in Jefferson County between January 2000 and December 2002. These mortgages were examined for four characteristics that are consistent with a predatory loan-very high interest rates, prepayment penalties combined with high interest rates, balloon payments, and high loan-to-value ratios.

The study found that nearly one third of the loans contained at least one of these characteristics, suggesting that predatory lending may account for a significant part of the growing foreclosure rate in Jefferson County. The study also found that almost half of the foreclosures on mortgage loans with predatory characteristics were concentrated in six zip codes in the high-poverty and largely African American west end of Louisville. This is a particularly high concentration because this area contains less than 10 percent of the owner-occupied dwelling units in the county.

The study is available at the Louisville Urban League Web site, www.lul.org.



Assistant Secretary Peoples talks with Beverly Watts, Executive Director of the Kentucky Commission on Human Rights and Kevin Dunlap, Director of Housing Services and Neighborhood Revitalization for the Louisville Urban League

**HUD Office of Fair
Housing and Equal
Opportunity**

**451 7th Street, SW
Washington, DC
20410**

**If you feel your housing
rights have been violated,
you can file a fair housing
complaint by:**

**Calling: 1-800-669-9777
TTY: 1-800-927-9275**

OR

**Complete an online form at:
www.hud.gov/fairhousing**

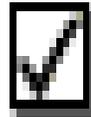


The Ad Council Names HUD Public Service Announcement Best of 2003

A HUD fair housing public service announcement was awarded the Ad Council's Golden Bell Award for best PSA of 2003. The PSA is part of a nationwide print, radio, television, and on-line campaign designed to educate the public on their fair housing rights.

The award-winning PSA is titled "Accents" and features a prospective renter who, while using varying accents, inquires about an apartment by phone. The PSA portrays how he is treated differently based on his perceived race or ethnicity. The PSA was produced in English and Spanish and is currently being aired nationwide.

The PSA also informs viewers they can report housing discrimination by calling HUD's housing discrimination hotline at (800) 669-9777 or by going to www.hud.gov/fairhousing.



MARK YOUR CALENDAR!

2004 NATIONAL FAIR HOUSING TRAINING CONFERENCE & CIVIL RIGHTS SUMMITT

June 14 – 18, 2004

**The Marriott Wardman Park Hotel Washington, DC
Visit www.hud.gov/fairhousing for more information**

HUD OFFICE OF FAIR
HOUSING AND EQUAL
OPPORTUNITY

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