



# State of Fair Housing Annual Report to Congress

**FY 2018 - FY 2019**



# CALL HUD

BECAUSE SEXUAL HARASSMENT IN HOUSING IS ILLEGAL



# CONTENTS

<b>MESSAGE FROM THE ASSISTANT SECRETARY</b>	<b>1</b>
<b>ABOUT FHEO</b>	<b>3</b>
OUR MISSION	3
WHAT WE DO	3
<b>FAIR HOUSING HIGHLIGHTS FOR FYs 2018 and FY 2019</b>	<b>4</b>
SEXUAL HARASSMENT CAMPAIGN AND TRAINING INITIATIVE	4
<b>NATIONAL FAIR HOUSING EVENTS</b>	<b>5</b>
50 <sup>TH</sup> ANNIVERSARY OF THE FAIR HOUSING ACT	5
FAIR HOUSING INITIATIVES PROGRAM (FHIP) GRANT AWARD PRESENTATIONS	6
FAIR HOUSING EXHIBITS	6
<b>ENFORCEMENT</b>	<b>9</b>
FAIR HOUSING COMPLAINTS	10
<b>COMPLIANCE</b>	<b>11</b>
VOLUNTARY COMPLIANCE AGREEMENTS	11
FAIR HOUSING ACCESSIBILITY FIRST PROGRAM	12
LIMITED ENGLISH PROFICIENCY INITIATIVE	13
<b>FAIR HOUSING &amp; EQUAL OPPORTUNITY PROGRAMS</b>	<b>14</b>
SECTION 3: CREATING OPPORTUNITIES FOR LOW-INCOME RESIDENTS	14
THE FAIR HOUSING INITIATIVES PROGRAM (FHIP)	16
THE FAIR HOUSING ASSISTANCE PROGRAM (FHAP)	18
<b>FAIR HOUSING CROSS-OFFICE COLLABORATION</b>	<b>19</b>
“FAIR HOUSING MEANS ...” CAMPAIGN	19
PEOPLE WE HAVE HELPED	20



<b>FAIR HOUSING ACT COMPLAINT DATA</b>	<b>23</b>
COMPLAINT INVESTIGATIONS	23
MONETARY RELIEF - HUD AND FHAP	28
COMPLIANCE WITH NOTICE REQUIREMENTS	28
ADJUDICATING FAIR HOUSING ACT COMPLAINTS	29
SECRETARY INITIATED ENFORCEMENT	36
<b>FAIR HOUSING INITIATIVES PROGRAM (FHIP)</b>	<b>38</b>
FAIR HOUSING INITIATIVES PROGRAM (FHIP) FUNDING	38
FAIR HOUSING INITIATIVES PROGRAM GRANT RECIPIENTS BY STATE	39
<b>FAIR HOUSING ASSISTANCE PROGRAM (FHAP)</b>	<b>52</b>
FAIR HOUSING ASSISTANCE PROGRAM AGENCIES BY STATE	52
<b>FAIR HOUSING AND CIVIL RIGHTS IN HUD PROGRAMS</b>	<b>59</b>
OVERSIGHT OF RECIPIENTS OF HUD FUNDS	59
COMPLIANCE REVIEWS OF RECIPIENTS OF HUD FUNDS	60
<b>OFFICE OF HOUSING PROGRAMS</b>	<b>62</b>
FEDERAL HOUSING ADMINISTRATION	62
HOUSING COUNSELING ASSISTANCE PROGRAM	72
<b>OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT PROGRAMS</b>	<b>73</b>
COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)	73
CDBG-DISASTER RECOVERY ASSISTANCE (CDBG-DR)	74
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)	76
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)	78
NEIGHBORHOOD STABILIZATION PROGRAM	80
CONTINUUM OF CARE PROGRAM	81
EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM	82
<b>OFFICE OF PUBLIC AND INDIAN HOUSING PROGRAMS</b>	<b>84</b>
HOUSING CHOICE VOUCHERS	84
PUBLIC HOUSING	84
MODERATE REHABILITATION	84





## MESSAGE FROM THE ASSISTANT SECRETARY

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing and Equal Opportunity (FHEO) is proud to present the Fiscal Year (FY) 2018/2019 Annual Report on Fair Housing. The report shines a light on the ongoing problem of housing discrimination and the progress HUD, and its state and local partner agencies are making in ensuring that everyone has an equal opportunity to obtain and enjoy the housing of their choice.

In FYs 2018 and 2019, FHEO and its partners investigated thousands of complaints alleging discrimination, issuing charges when there was reasonable cause to believe discrimination occurred, and obtaining settlements and relief for victims of discrimination.

In addition, FHEO, in cooperation with HUD's Office of General Counsel (OGC) and the Department of Justice (DOJ), launched a coordinated nationwide initiative to address and prevent sexual harassment in housing. The comprehensive initiative includes an interagency task force staffed by representatives of the two agencies and a public awareness campaign that helps victims throughout the nation to locate community resources and report harassment. In addition, FHEO joined with OGC and HUD's Office of Public and Indian Housing (PIH) to develop educational materials and guidance on preventing sexual harassment for PIH staff and public housing agency staff, commissioners, residents, and private owners accepting housing choice vouchers. This included training HUD staff and public housing executive directors, boards of commissioners, employees, and residents about sexual harassment in housing.

HUD also took one of the most notable enforcement actions it has ever taken when it filed a Secretary-initiated complaint and then a charge against Facebook for violating the Fair Housing Act by encouraging, enabling, and causing unlawful housing discrimination through the company's advertising platform.

Other enforcement efforts addressed discriminatory practices that restrict access to lending-related services, unfairly exclude families with children, and deny reasonable accommodations necessary to allow persons with disabilities equal opportunities to use and enjoy their dwellings.

In addition to numerous enforcement actions, FHEO also conducted an array of education and outreach activities that informed housing providers of their responsibilities under the Fair Housing Act, and members of the public about their housing rights and what to do if they believe their rights have been violated.

These are just a few examples of the Department's efforts in 2018 and 2019 to combat discriminatory policies and practices that violated the law.

There is still much work to do, but HUD remains firmly committed to advancing programs and initiatives in the years to come that help to create thriving communities of choice and economic opportunity.

Sincerely,

***Anna María Farías***

Anna María Farías  
Assistant Secretary  
Fair Housing and Equal Opportunity





# STATUTORY REQUIREMENTS

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. These statutes require the Secretary of Housing and Urban Development (HUD) 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 that such characteristics are within the coverage of the provisions of the civil rights laws and executive orders listed in Section 808(f).

---

Section 808a of the Fair Housing Act requires HUD to assess the extent of compliance with Federal fair housing requirements (including the requirements established under Title VI of the Civil Rights Act and the Fair Housing Act). HUD is required to collect at least annually data on the racial and ethnic characteristics of persons eligible for, assisted, or otherwise benefiting under each community development, housing assistance, and mortgage and loan insurance and guarantee program administered by HUD. HUD's annual report to Congress will contain a summary of this data.

---

Section 561(j) of the Housing and Community Development Act of 1987 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.

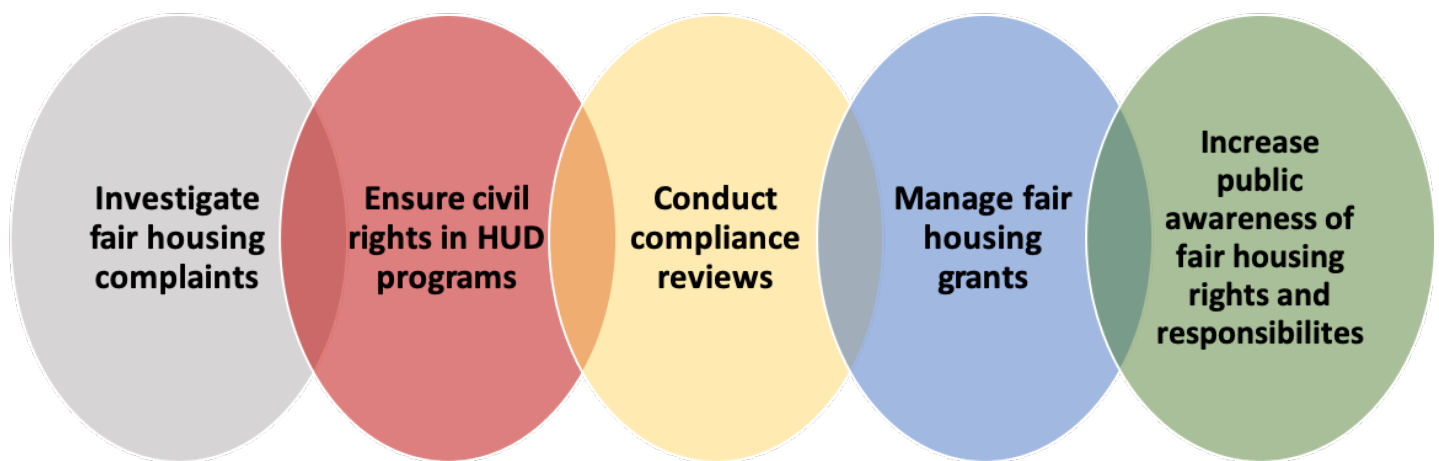
# ABOUT FHEO

## OUR MISSION

The mission of the FHEO is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.

FHEO implements and enforces laws that protect people from discrimination based on race, color, religion, sex, national origin, disability, and familial status. In addition, FHEO ensures fair housing and civil rights compliance by recipients of HUD funding.

## WHAT WE DO



**LED BY**  
**ASSISTANT**  
**SECRETARY**  
**ANNA MARÍA**  
**FARÍAS**



**48 FIELD**  
**OFFICES**



**479 FULL-TIME**  
**EMPLOYEES IN**  
**FY2018**  
**435 FULL-TIME**  
**EMPLOYEES IN**  
**FY2019**



**\$65.3M FHEO**  
**BUDGET IN**  
**FY2018**  
**\$72.9M FHEO**  
**BUDGET IN**  
**FY2019**



**10 REGIONAL**  
**OFFICES**



# FAIR HOUSING HIGHLIGHTS FOR FYs 2018 and FY 2019

## SEXUAL HARASSMENT CAMPAIGN AND TRAINING INITIATIVE

*Call HUD: Because Sexual Harassment in Housing is Illegal*

On April 12, 2018, HUD and the DOJ joined efforts to create an interagency task force aimed at increasing public awareness and reporting of sexual harassment in housing. The [HUD-DOJ Task Force](#) to Combat Sexual Harassment in Housing developed a shared strategy for combatting sexual harassment in housing across the country. It focused on five key areas: 1) continued data sharing and analysis, 2) joint development of training, 3) evaluation of public housing complaint mechanisms, 4) coordination of public outreach and press strategy, and 5) review of federal policies.

Under the task force, HUD successfully coordinated the development of national training. [HUD's Sexual Harassment Training Initiative](#) was aimed at building the capacity of public housing authorities (executive directors/officers, employees, residents, and private landlords in the housing choice voucher program) to address and prevent sexual harassment in housing.

The self-paced virtual training offers educational videos and fact sheets that teach participants how to recognize sexual harassment, how to address it and best practices for preventing it in housing. The attendees complete the training on [HUD Exchange](#). Since its launch, individuals and organizations from 45 states, the District of Columbia and Puerto Rico have completed the Sexual Harassment Training.



Figure 1: 2019 Fair Housing Month Poster



Figure 2: Assistant Secretary Anna María Farías speaking during the 2019 Fair Housing Month Opening Ceremony

*No one should have to tolerate harassment or unwanted sexual advances in order to keep a roof over their head, and HUD will continue to take appropriate action when discrimination of this type occurs."*

*- Anna María Farías  
Assistant Secretary  
Fair Housing and Equal Opportunity*



# NATIONAL FAIR HOUSING EVENTS

## 50<sup>TH</sup> ANNIVERSARY OF THE FAIR HOUSING ACT

Over 50 years ago, President Lyndon Johnson signed the *Civil Rights Act of 1968* and fair housing became law. In signing the landmark law, President Johnson declared, “Now, with this bill, the voice of justice speaks again. It proclaims that Fair Housing for all, all human beings who live in this country, is now part of the American way of life.”

In April 2018, the Nation commemorated the 50th Anniversary of the Federal Fair Housing Act. HUD hosted a series of events to celebrate the importance and impact of this landmark law and how it continues to shape equal access to housing around the country. The opening ceremony commenced with a heartfelt invocation by Alveda King, Dr. Martin Luther King, Jr.’s niece, followed by a panel discussion with three former HUD secretaries, Carla Hills, Alphonso Jackson, and Steve Preston.



Figure 3: 50th Anniversary Fair Housing Month Poster



Figure 4: Secretary Carson speaking during the FH 50th Anniversary celebration

***A half a century later, the Fair Housing Act remains a centerpiece of the work HUD is doing to ensure fair, inclusive housing, free from discrimination for all Americans.”***

**- Ben Carson**  
**Secretary**  
**Department of Housing and Urban Development**



Figure 5: HUD Secretary Ben Carson joined by three former HUD secretaries, Carla Hills, Alphonso Jackson, and Steve Preston in a thought-provoking panel discussion



Figure 6: Dr. Martin Luther King Jr.’s niece, Alveda King, giving remarks at the 50th Anniversary Opening Ceremony

## FAIR HOUSING INITIATIVES PROGRAM (FHIP) GRANT AWARD PRESENTATIONS

To highlight the extraordinary commitment to fair housing, Assistant Secretary Anna María Farías traveled around the country to award participants FHIP competitive grants. HUD awarded over \$38 million to fair housing partners for education and outreach, and private enforcement initiatives.

During Fair Housing Month, Assistant Secretary Farías participated in twelve (12) fair housing month events across the country and presented seven (7) checks to FHIPs. During her travel, she visited Oklahoma to honor the victims, including 35 HUD employees, who perished in the Oklahoma City bombing. She later participated in the Metropolitan Fair Housing Council of Oklahoma, Inc. (MFHC) 50<sup>th</sup> Anniversary celebration to raise public awareness of Sexual Harassment in Housing. Following her remarks, Assistant Secretary Farías presented a \$300,000 mock check to the MFHC for its private enforcement initiative (PEI). Specifically, the FHIP grantee used the funds to support their enforcement activities including pursuing a fair housing lawsuit that resulted in a \$50,000 settlement ([Mariott v. Irvin](#)). For more information on FHIP grants, see Table 2 in the Appendix.



Figure 7: Assistant Secretary Anna María Farías at the MFHC grant award presentation, in Oklahoma

## FAIR HOUSING EXHIBITS

### OPEN DOORS EXHIBIT



Figure 8: Fair Housing Open Doors Exhibit

In April 2018, HUD introduced the “Fair Housing Open Doors” art installation, which focused the public’s attention on the seven protected classes under the Fair Housing Act. Designed by V.L. Cox, a socially conscious artist, this exhibit was one of the highlights of HUD’s celebration of the 50<sup>th</sup> Anniversary of the



Fair Housing Act. Each of the weathered and uniquely colored doors represented the Act's protected classes – race, color, religion, national origin, sex, disability, and familial status. The Open Doors installation was strategically placed in front of HUD Headquarters to spark public interest in fair housing. The exhibit is permanently housed within the common area of HUD Headquarters and serves as a symbol of the legacy of the Fair Housing Act.



*Figure 9: HUD Secretary Ben Carson at the “Open Doors” Exhibit in the HUD Headquarters building*



*Figure 10: Black and White Image of “Open Doors” Exhibit at HUD Headquarters building*





## UNDESIGN THE REDLINE EXHIBIT

HUD also featured the Undesign the Redline exhibit which focuses on the history of redlining in America. This interactive traveling exhibit from *Designing the We*, explores the history of racial housing segregation and invites exhibit participants to undesign these systems with intentionality. FHEO hosted the exhibit at HUD Headquarters and offered virtual tours for regional HUD employees and the public.

At the conclusion of Fair Housing Month, FHEO relocated the Fair Housing portion of the exhibit to the hallway leading to the FHEO Assistant Secretary's office suite. Moreover, the virtual tour of the exhibit became an interactive training tool for onboarding new employees. Watch the [virtual tour](#) of the Undesign the Redline exhibit.



Figure 12: Section of Undesign the Redline Exhibit focusing on desegregation



Figure 11: HUD employees visiting the Undesign the Redline exhibit



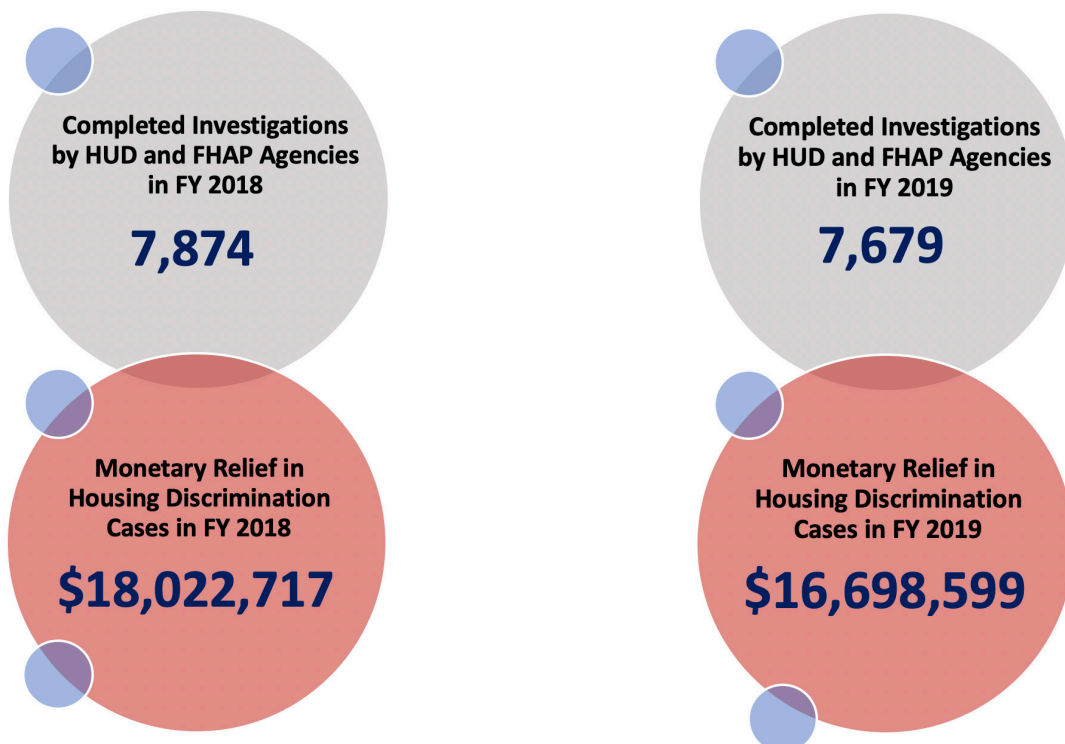
Figure 13: HUD Secretary Ben Carson with previous HUD secretaries chatting at the Undesign the Redline exhibit

# ENFORCEMENT



Figure 14: Image of view during HUD Secretary Ben Carson's visit to Los Angeles

FHEO enforces the Fair Housing Act by investigating complaints of housing discrimination. HUD is assisted in these efforts by the state and local agencies in the Fair Housing Assistance Program (FHAP). In FY 2018-19, HUD and FHAP agencies achieved large-scale settlements. HUD investigated, conciliated, and charged cases of housing discrimination arising from individual complaints as well as Secretary-initiated complaints. HUD also investigated systemic patterns of discrimination by housing providers.

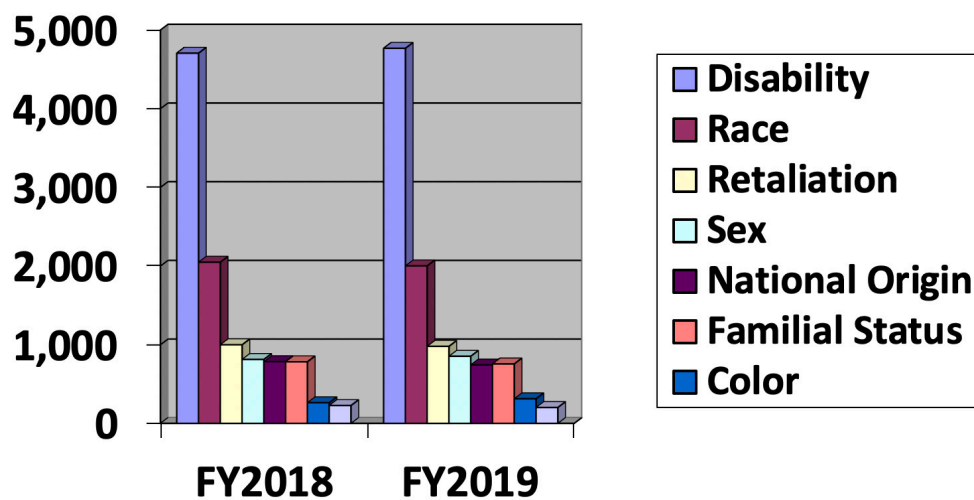


## FAIR HOUSING COMPLAINTS

The Fair Housing Act prohibits discrimination based on race, color, national origin, religion, sex, disability, and familial status in the sale or rental of a dwelling and in other housing-related transactions. Disability continues to be the top allegation of discrimination filed under the Fair Housing Act with 4,705 complaints filed in FY 2018 and 4,767 complaints filed in FY 2019. Race was the next most common basis, making up 2,049 complaints in FY 2018 and 2,002 complaints in FY 2019. Familial status, sex, national origin, and retaliation each made up between 743 and 999 complaints each year, while color and religion were the least reported bases. Overall, the number of complaints from each basis in FY 2018 and FY 2019 were very similar. Complaints are often filed under more than one basis.

**HUD & FHAP Complaints by Basis for FY 2019 and FY 2018,  
in the order of the number of complaints received**

Basis of Complaints	FY 2018	FY 2019
Disability	4,705	4,767
Race	2,049	2,002
Retaliation	999	979
Sex	813	853
National Origin	785	743
Familial Status	783	756
Color	263	313
Religion	227	202



Source: HUD Enforcement Management Systems (HEMS)



# COMPLIANCE

FHEO regularly reviews recipients of HUD funding for their compliance with civil rights laws. Violations are often resolved through Voluntary Compliance Agreements (VCA). Below are examples of VCAs from FY 2018-19.

## VOLUNTARY COMPLIANCE AGREEMENTS

### Baltimore Regional Housing Campaign vs Maryland's Department of Housing and Community Development

In October 2017, HUD announced an agreement to resolve a discrimination complaint brought by the Baltimore Regional Housing Campaign (BRHC), a coalition of housing and civil rights organizations, against Maryland's Department of Housing and Community Development alleging that the State applied discriminatory policies in its administration of the Low Income Housing Tax Credit program in violation of Title VI of the Civil Rights Act of 1964 and the Fair Housing Act. The settlement prohibits policies that allow local communities to "veto" affordable housing, which are often used to bar the development of affordable housing in predominantly white, high opportunity areas. The settlement also requires the State to develop 1,500 affordable housing units in areas of opportunity in the Baltimore region, with more than 1,000 of those units being new construction. In addition, the settlement requires the state to pay \$225,000 to sustain BRHC's mission of working to increase choice, educational opportunity, and social equity for low-income families in the Baltimore region.



Figure 15: Image from Baltimore Regional Housing Partnership

### The City of Los Angeles - Accessible Affordable Housing

For years, people with disabilities, including countless homeless individuals and veterans, have faced a housing crisis in the City of Los Angeles because affordable housing developments were not built to comply with federal accessibility requirements. This form of discrimination results in physical barriers, such as stairs and narrow doorways, which systemically exclude certain people with disabilities from housing. HUD investigated and uncovered widespread noncompliance with federal accessibility requirements in affordable housing developments throughout the City. The investigation team found that the City used HUD's HOME and CDBG funds, Low-Income Housing Tax Credits and tax increment bond financing to build over 800 affordable housing developments but failed to ensure those developments were accessible to persons with disabilities.

In August 2019, after several years of negotiation, HUD and the City executed a landmark 10-year voluntary compliance agreement (VCA) to provide accessibility across the City's multi-billion-dollar affordable housing portfolio. This VCA is the largest disability compliance settlement of its kind and will put into motion a plan to retrofit and build hundreds of housing developments across the City. This VCA will produce over 4,600 fully accessible homes for persons with disabilities and will leverage the City's broader effort to

address homelessness, promising a full 15% of all new affordable homes to be accessible and available to persons with disabilities.

This innovative VCA incorporated a state-of-the-art program to incentivize “super accessible” homes, utilizing new technology and enhanced features of accessible design that exceed current federal standards, such as

keyless entry, full-extension pull-out storage, roll-in showers and motion-activated controls. Under the VCA, HUD and the City will deliver some of the nation’s most accessible housing, enabling people with disabilities to live in affordable homes with more freedom and independence than ever.

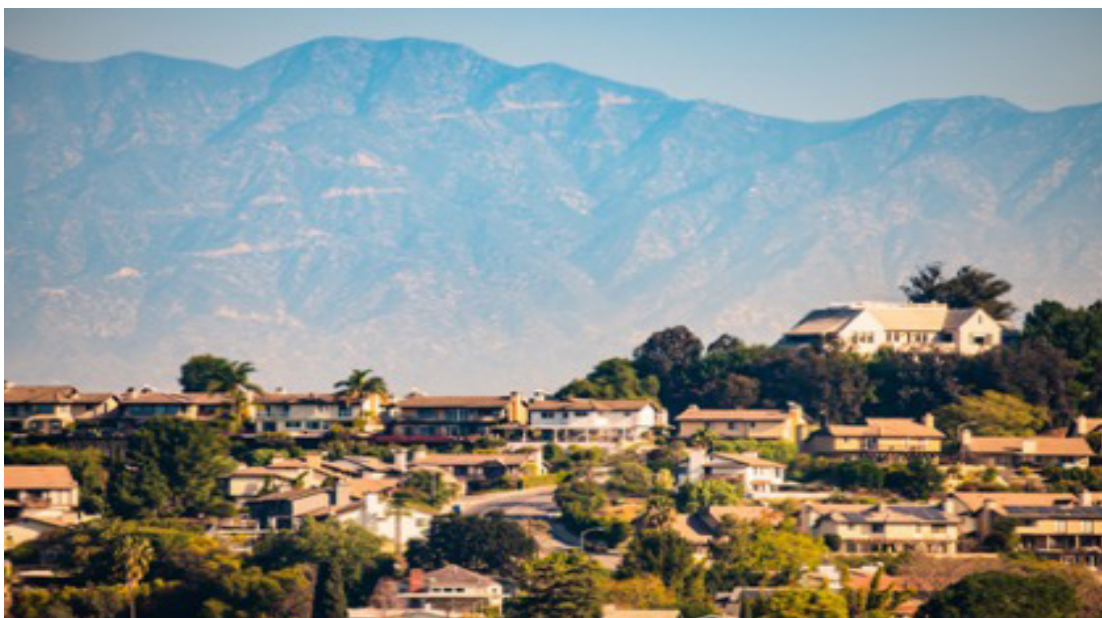


Figure 16: Image from Secretary Carson's visit to Los Angeles

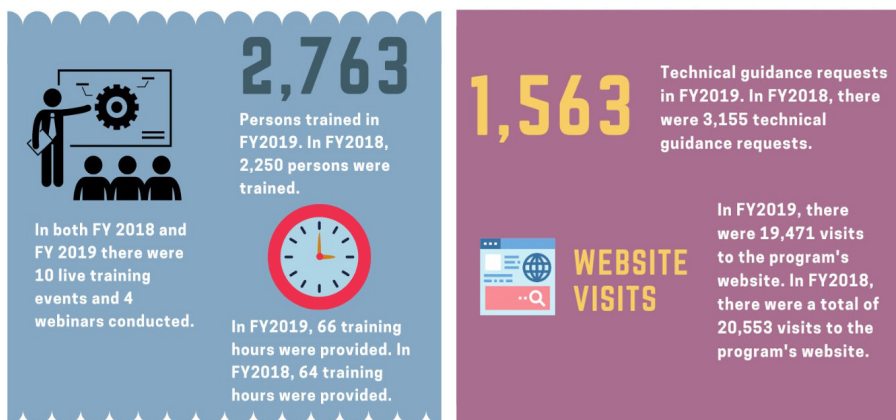
## FAIR HOUSING ACCESSIBILITY FIRST PROGRAM

The Fair Housing Accessibility FIRST program provides training and technical guidance to the building industry, state and local governments, disability groups, fair housing agencies, and others on the Fair Housing Act’s design and construction requirements.

The program was established to implement a provision in the Act that requires the Department to provide technical assistance to States and units of local government in implementing the Act’s accessibility requirements. The FIRST program consists of a centrally located technical guidance call center, a comprehensive website -- [www.fairhousingfirst.org](http://www.fairhousingfirst.org) -- and training events conducted in cities across the nation through a variety of venues.



## FAIR HOUSING ACCESSIBILITY FIRST PROGRAM



## LIMITED ENGLISH PROFICIENCY INITIATIVE

### OBLIGATIONS OF HOUSING PROVIDERS

Under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by persons with limited English proficiency (LEP). In accordance with Executive Order (EO) 13166, the meaningful access requirement of the Title VI regulations and the four-factor analysis set forth in DOJ's LEP Guidance apply to the programs and activities of federal agencies, including HUD. For more information, see [HUD's LEP Guidance](#).

The Fair Housing Act prohibits national origin discrimination in both private and federally assisted housing. For example, a housing provider may not impose less favorable terms or conditions on a group of residents who have LEP if those terms or conditions are based on national origin or another protected class.

The LEP Initiative provides funding for the creation and promotion of translated materials and other programs that support the assistance of persons with LEP in utilizing the services provided by HUD.

## LIMITED ENGLISH PROFICIENCY PROGRAM

### Telephonic Interpretations



In FY2019, there were 990 telephonic services provided. In FY2018, there were 670 telephonic services provided.



### Translations

In FY2019, there were 108 translation services provided. In FY2018, there were 315 translation services provided.





# FAIR HOUSING & EQUAL OPPORTUNITY PROGRAMS

## SECTION 3: CREATING OPPORTUNITIES FOR LOW-INCOME RESIDENTS

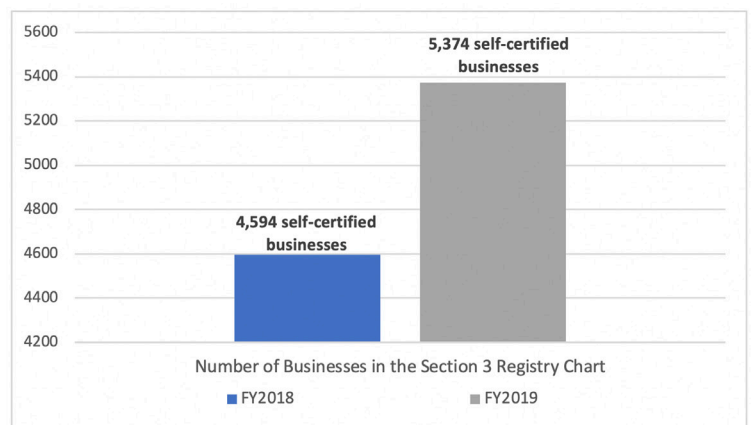


FHEO administers Section 3 of the Housing and Urban Development Act of 1968, which ensures that, to the greatest extent feasible, certain HUD-funded jobs, training and contracts are directed to local low-income persons, particularly those who receive government assistance for housing, and provides contracting opportunities to businesses that employ them. HUD funds create thousands of jobs across the country that range from construction to professional services like accounting or engineering. Section 3 supports individual self-sufficiency and local hiring for economic development, and neighborhood revitalization projects.

## SECTION 3 NATIONAL BUSINESS REGISTRY

The Section 3 Business Registry is a listing of firms that have self-certified that they meet one of the regulatory definitions of a Section 3 business concern. Businesses may also be included in a searchable online database that can be used by agencies that receive HUD funds, developers, contractors, and others to facilitate the award of certain HUD-funded contracts. The database can also be used by Section 3 residents to identify businesses that may have HUD-funded employment opportunities.

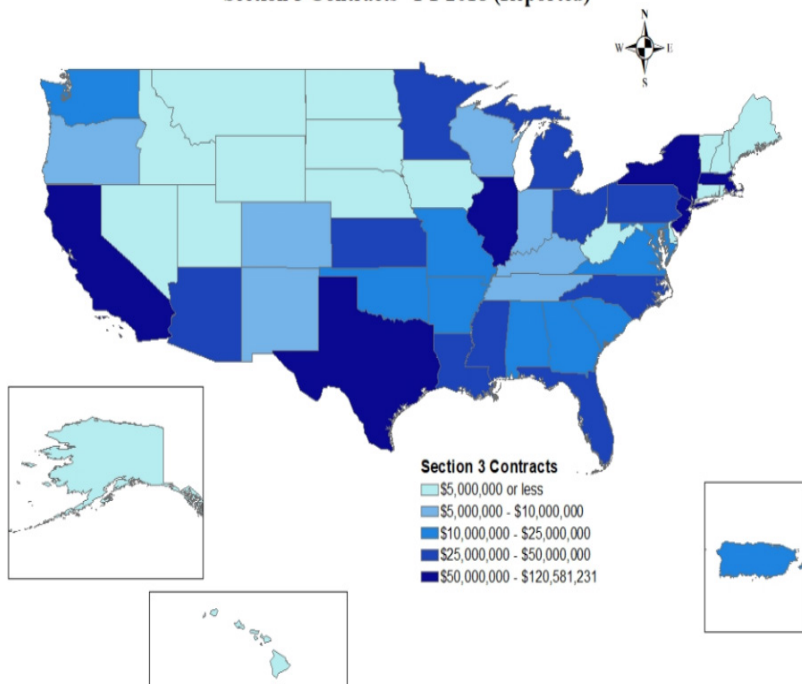
This registry is a helpful tool to assist recipients of HUD funding (e.g., Public Housing Agencies, local units of government, property owners, etc.), developers, and others locate Section 3 businesses within their community. It also assists HUD grantees to meet their Section 3 obligations by reducing some of the burden associated with locating eligible businesses.





## ADDITIONAL SECTION 3 ACCOMPLISHMENTS

Section 3 Contracts\* FY 2018 (Reported)

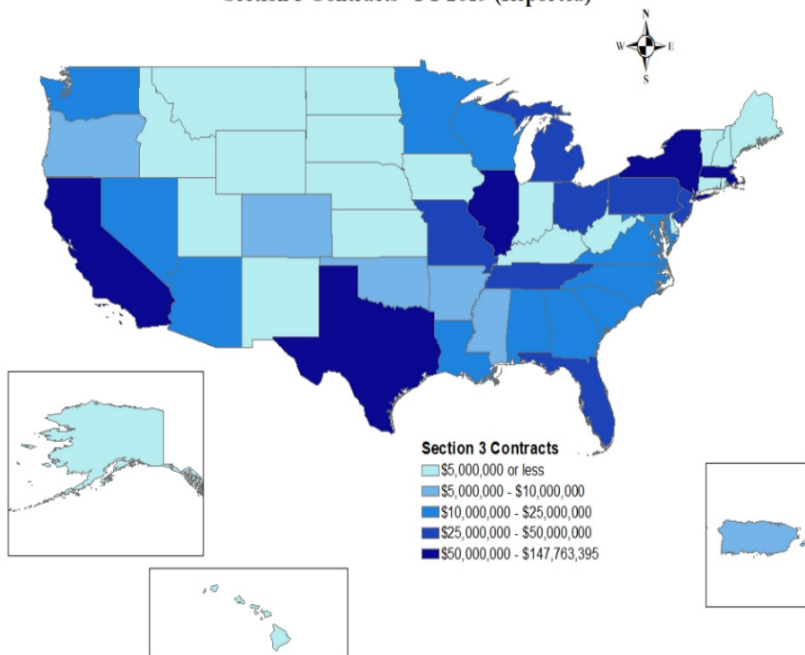


\*Includes both construction and non-construction contracts

**\$1.039B**

in contract awards  
were reported in FY  
2019. In FY 2018, over  
\$1.094B was reported  
in contract awards.

Section 3 Contracts\* FY 2019 (Reported)



\*Includes both construction and non-construction contracts

**41,690**

job and training  
opportunities were  
reported in FY 2019.

**46,998**

job and training  
opportunities were  
reported in FY 2018.



## THE FAIR HOUSING INITIATIVES PROGRAM (FHIP)

FHIP has four initiatives. FHIP provides funds to eligible organizations through competitive grants under three of the four initiatives that are designed to prevent or eliminate discriminatory housing practices and inform individuals of their rights and responsibilities under the Fair Housing Act. The Initiatives are: the Private Enforcement Initiative (PEI), the Education and Outreach Initiative (EOI), the Fair Housing Organizations Initiative (FHOI), and the Administrative Enforcement Initiative (AEI).

### PRIVATE ENFORCEMENT INITIATIVE (PEI)

PEI provides funding to private, non-profit fair housing enforcement organizations for the investigation of housing discrimination complaints and the administrative or judicial enforcement of federal, state, or local fair housing laws. PEI recipients conduct intake, investigation, mediation, and litigation of housing discrimination complaints and perform testing in the rental, sales, lending, and insurance markets to uncover illegal discrimination under the Fair Housing Act.

### EDUCATION AND OUTREACH INITIATIVE (EOI)

EOI provides funding to develop, implement, carry out, and coordinate education and outreach activities that inform the public about their rights and responsibilities under federal, state, and local fair housing laws.

### FAIR HOUSING ORGANIZATIONS INITIATIVE (FHOI)

FHOI provides funding to help establish new fair housing enforcement organizations and to build the capacity of existing organizations, particularly in areas of the country that are currently underserved by fair housing enforcement organizations, including rural areas or areas with a large number of recent immigrants.

### THE ADMINISTRATIVE ENFORCEMENT INITIATIVE (AEI)

AEI helps state and local governments that administer laws that include rights and remedies similar to those in the Fair Housing Act. This initiative also helps implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.

## Fair Housing Initiatives Program (FHIP)



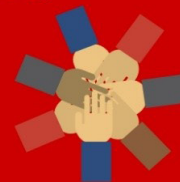
### Private Enforcement Initiative (PEI)



In FY2019, the PEI was awarded over \$30M. In FY2018, the PEI was awarded over \$29M

In both FY2019 and FY2018, the EOI was awarded over \$8M.

### Education & Outreach Initiative (EOI)



### Fair Housing Organizations Initiative (FHOI)

In both FY2019 and FY2018, the FHOI was awarded \$500K.

## NATIONAL MEDIA CAMPAIGN

As part of the Education and Outreach Initiative, the FHIP program awards up to \$1 million for a national media campaign each year to raise public awareness of fair housing rights and responsibilities.

In 2018, the National Fair Housing Alliance (NFHA) used its grant award to develop a comprehensive, centralized online multi-media and educational campaign for the 50<sup>th</sup> Anniversary of the Fair Housing Act.

In the following year, the grant was awarded to NFHA to produce materials focusing on sexual harassment in housing. The campaign also included education and outreach materials regarding housing discrimination experienced after a natural disaster because of national origin, race, or familial status. Specifically, the campaign included print ads, radio public service announcements (PSAs), social media advertising (pre-roll videos), and a podcast. To access these print ads and other outreach resources, visit our [Fair Housing Outreach Tools Page](#).

When your landlord sexually harasses you, *peace at*  
**THERE'S NO PLACE LIKE HOME**

Sexual harassment by a landlord, maintenance worker or anyone associated with your property is against the law. The Fair Housing Act protects you from harassment, including someone repeatedly entering your home without permission, making unwelcome sexual advances or refusing to make repairs because you deny sexual favors. If this happens to you, file a housing discrimination complaint.

Go to [hud.gov/fairhousing/sexualharassment](http://hud.gov/fairhousing/sexualharassment) or call 1-800-669-9777  
Federal Relay Service 1-800-877-8339  
If you fear for your safety, call 911.

**FAIR HOUSING: THE LAW IS ON YOUR SIDE.**  
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

**NFHA**  
National Fair Housing Alliance

Your landlord wants sex in exchange for repairs?  
**That's illegal.**

Sexual harassment by a landlord, maintenance worker or anyone associated with your rental property is against the law. The Fair Housing Act protects you from harassment, including someone repeatedly entering your apartment without permission, making unwelcome sexual advances or refusing to make repairs because you deny sexual favors. If this happens to you, file a housing discrimination complaint.

To learn more, go to [hud.gov/fairhousing/sexualharassment](http://hud.gov/fairhousing/sexualharassment) or call 1-800-669-9777  
Federal Relay Service 1-800-877-8339

**NFHA**  
National Fair Housing Alliance

If you fear for your safety, call 911.

**FAIR HOUSING: THE LAW IS ON YOUR SIDE.**  
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

**DIFFERENT NATIONAL ORIGINS.  
SAME FAIR HOUSING RIGHTS.**

It is illegal for landlords and real estate agents to deny you housing opportunities because of your ethnicity. The Fair Housing Act prohibits housing discrimination based on national origin. If you believe you have experienced a violation of your rights, file a complaint.

Go to [hud.gov/fairhousing](http://hud.gov/fairhousing) or call 1-800-669-9777  
Federal Relay Service 1-800-877-8339

**FAIR HOUSING: THE LAW IS ON YOUR SIDE.**  
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

**NFHA**  
National Fair Housing Alliance

**WILDFIRES DON'T CARE ABOUT YOUR RACE. BUT WHEN WE TRIED TO RENT A NEW PLACE TO LIVE, WE LEARNED THAT SOME LANDLORDS DO.**

When the fire came, we had to run from our home. Fortunately, we found temporary shelter. But as we started looking for a place to live, we ran into housing discrimination, which isn't just unfair – it's illegal. If you feel that a landlord or broker has denied you the sale, rental or financing of a home based on your race, color, religion, sex, national origin, disability or because you have children, report it to HUD or your local fair housing center.

Go to [hud.gov/fairhousing](http://hud.gov/fairhousing) or call 1-800-669-9777  
Federal Relay Service 1-800-877-8339

**FAIR HOUSING: THE LAW IS ON YOUR SIDE.**  
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

**NFHA**  
National Fair Housing Alliance



## THE FAIR HOUSING ASSISTANCE PROGRAM (FHAP)

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that HUD has determined to be substantially equivalent to the Fair Housing Act. FHAP agencies provide a variety of fair housing administrative and enforcement activities, including complaint investigation, conciliation, administrative and/or judicial enforcement; training; implementation of data and information systems; and education and outreach.

### FAIR HOUSING ASSISTANCE PROGRAM (FHAP)



#### # of Closed FHAP Complaints

There were 5,980 closed FHAP complaints in FY2019. In FY2018, there were 6,119 closed FHAP complaints.



#### # of FHAP Complaints Filed

In FY2019, there were 5,957 filed FHAP complaints. In FY2018, there were 5,979 filed FHAP complaints.



#### Total # of FHAPS

There were 77 FHAP agencies at the close of FY2019. At the close of FY2018, there were 79 FHAP agencies.



#### # of FHAP Agencies that Provide Local Fair Housing Services

In FY 2019, there were 43 local agencies and the District of Columbia. In FY2018, there were 45 local agencies and the District of Columbia.



#### # of FHAPS that Provide State-wide Fair Housing Services

34 FHAPS provided state-wide services in FY2019. In FY2018, 34 FHAPS provided state-wide services.

# FAIR HOUSING CROSS-OFFICE COLLABORATION

## “FAIR HOUSING MEANS ...” CAMPAIGN

FHEO partnered with the [Office of HIV/AIDS Housing \(HOPWA\)](#) to launch the “Fair Housing Means ...” Campaign allowing HUD staff to share their personal thoughts about the meaning of Fair Housing. FHEO received over 200 signs from staff across the country, which were highlighted on HUD’s internal and external websites.



Figure 17: HUD staff participates in National Fair Housing Means Campaign in 2018



## PEOPLE WE HAVE HELPED

### REAL PEOPLE, REAL RESULTS CAMPAIGN

On April 29, 2018, this campaign was launched to highlight the extraordinary work of HUD, our fair housing partners, and survivors who took a strong stand against sexual harassment in housing. Individuals featured on the Prevention of Sexual Harassment Resource Page share their experience of how the Fair Housing Act has made a difference in their life or the lives of those they serve. View the sexual harassment video to hear testimonials from survivors of sexual harassment in housing. HUD is grateful for these survivors' willingness to share their testimonials.



Figure 18: Survivor, Autumn Weaver



*Having the ability to file a housing discrimination complaint turned out to be a "blessing" for me. Although the process was long and exhausting for me and my family, thanks to the HUD investigator, I learned a lot about civil rights laws. If my story helps others come forward to file complaints, I will be happy. I'd like to state, "what the enemy meant for bad, God turned into good." I hope anyone who finds themselves in a situation of harassment will Call HUD." I thank HUD for the opportunity to tell my story. One day I hope to be able to assist battered men and women facing harassment."*

**- Autumn Weaver  
Survivor**



*Sexual harassment and other forms of discrimination are real and when you are a victim of such acts, as I was, it impacts not only you, but your whole family. One can only stand so strong alone in this situation. With the help and support of the Greater Napa Valley Fair Housing Center, I was able to put a stop to it, not only for myself but for others who suffered similar issues. Together, we can make a difference and I am thankful to stand with HUD/FHEO in the fight to stop discrimination, specifically sexual harassment."*

**- Beatrice Guerrero Correa  
Survivor**



Figure 19: Survivor, Beatrice Guerrero Correa

# APPENDIX



# CALL HUD

BECAUSE SEXUAL HARASSMENT IN HOUSING IS ILLEGAL

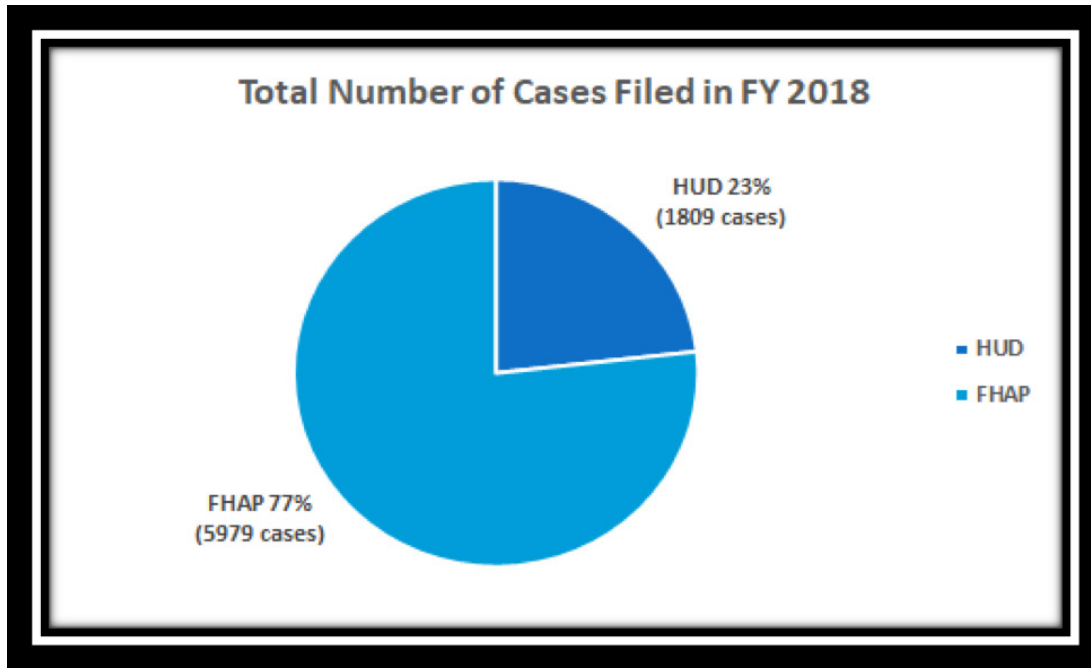




# FAIR HOUSING ACT COMPLAINT DATA

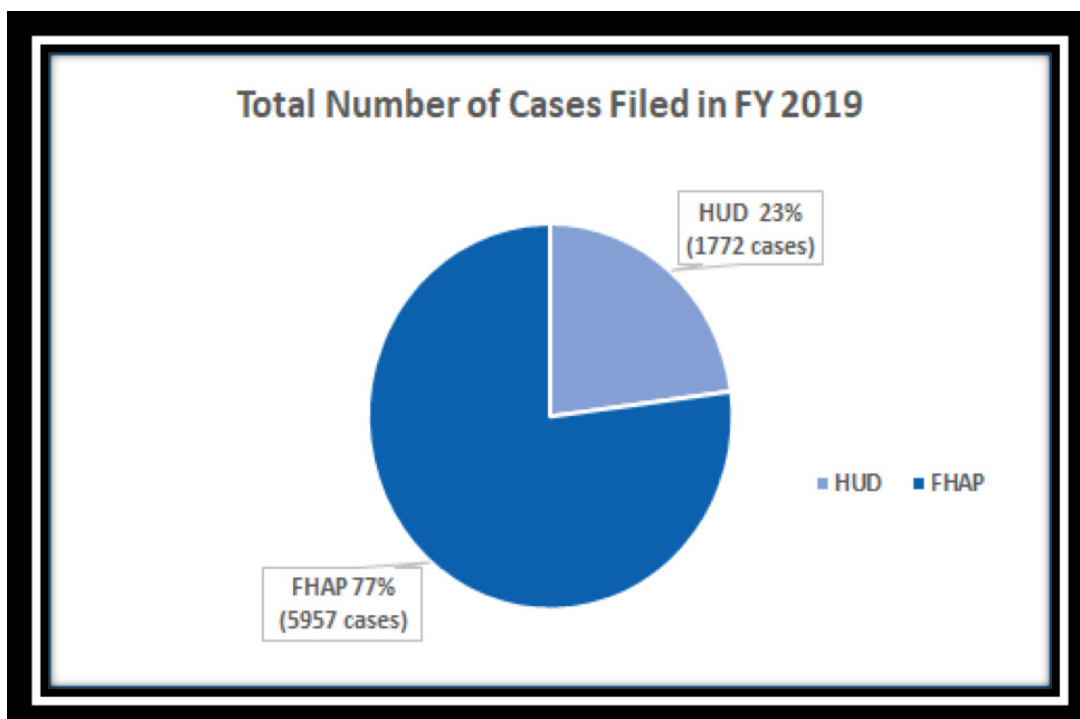
## COMPLAINT INVESTIGATIONS

Chart 1.1: Total Number of Cases Filed in FY 2018



Source: HUD Enforcement Management Systems (HEMS)

Chart 1.2: Total Number of Cases Filed in FY 2019



Source: HUD Enforcement Management Systems (HEMS)



## COMPLAINTS BY BASIS

**Table 1.1** shows the frequency with which the Fair Housing Act's protected bases are claimed in complaints filed with HUD and FHAP agencies. If a single complaint alleged multiple bases, it was counted under each alleged basis. The bases are shown in order by most frequently claimed, as a percentage of all filed complaints.

**Table 1.1: Basis Claimed in Complaints Filed with HUD and FHAP agencies, FY 2018 and FY 2019**

Basis of Complaints	2018 Complaints (of 7,788 total filed complaints)		2019 Complaints (of 7,729 total filed complaints)	
	# of Complaints	% of Complaints	# of Complaints	% of Complaints
Disability	4,705	60.4%	4,767	61.7%
Race	2,049	26.3%	2,002	25.9%
Retaliation*	999	12.8%	979	12.7%
Sex	813	10.4%	853	11.0%
Familial Status	783	10.1%	756	9.8%
National Origin	785	10.1%	743	9.6%
National Origin Hispanic or Latino	421	5.4%	412	5.3%
Color	263	3.4%	313	4.0%
Religion	227	2.9%	202	2.6%

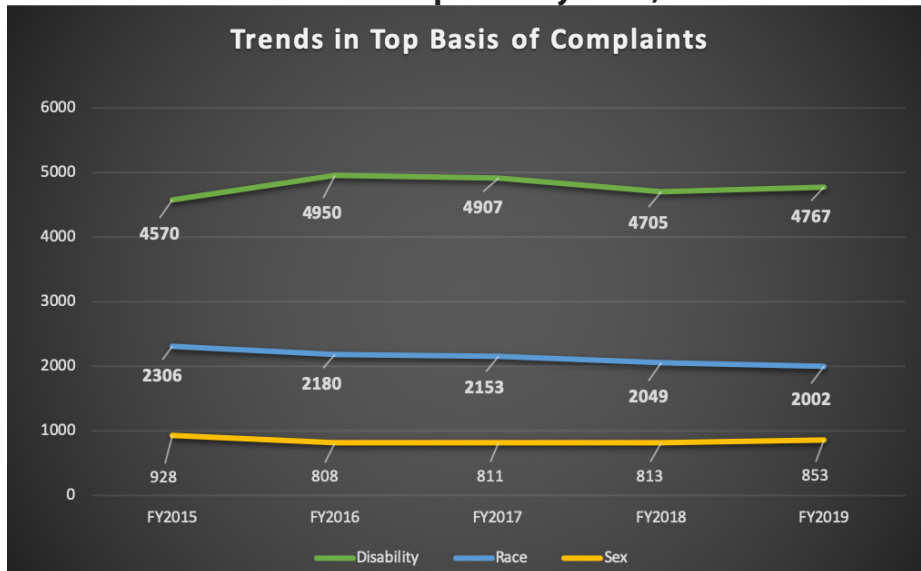
Source: HUD Enforcement Management Systems (HEMS)

\* Retaliation is not one of the seven protected classes, but it is covered under Section 818 of the Fair Housing Act.

## COMPLAINT TRENDS (BASIS)

For the past five years, complaints alleging disability discrimination have been the most common complaint filed with HUD and FHAP agencies. In FY 2019, more than half of the filed complaints have alleged disability discrimination peaking at 61.7%. The graph shows allegations of sex discrimination continues to steadily increase in FYs 2018 and 2019 from 10.4% to 11%. Allegations of race discrimination experienced a slight decrease in filed complaints from 26.3% to 25.9% from FY 2018 to FY 2019.

**Chart 1.3: 5-Year Trend of Complaints by Basis, FY 2015 - FY 2019**



Source: HUD Enforcement Management Systems (HEMS)

## ISSUES REPORTED IN COMPLAINTS

HUD and FHAP agencies record discriminatory practices in categories known as “issues.” **Table 1.2** shows issues reported in complaints that were filed with HUD and FHAP agencies in FY 2018 and FY 2019. There were **7,788** complaints in FY 2018 and **7,729** complaints in FY 2019. If a single complaint alleged multiple issues, it is counted under each issue alleged.

**Table 1.2: Complaints Filed by HUD and FHAP Based on Issues, FY 2018 and FY 2019**

Issue	2018 Complaints (of 7,788 total filed complaints)		2019 Complaints (of 7,729 total filed complaints)	
Discriminatory refusal to sell	148	1.9%	135	1.7%
Discriminatory refusal to rent	2,181	28.0%	2,084	27.0%
Discriminatory advertising, statements, and notices	789	10.1%	751	9.7%
False denial or representation of availability	162	2.1%	159	2.1%
Blockbusting	2	0.0%	1	0.0%
Discriminatory financing (includes real estate transactions)	146	1.9%	140	1.8%

**Table 1.2: Complaints Filed by HUD and FHAP Based on Issues, FY 2018 and FY 2019, continued**

Issue	2018 Complaints (of 7,788 total filed complaints)		2019 Complaints (of 7,729 total filed complaints)	
Discriminatory brokerage service	45	0.6%	143	0.6%
Discriminatory terms, conditions, privileges, or services and facilities	5,514	70.8%	5,650	73.1%
Failure to comply with poster regulations	1	0.0%	2	0.0%
Refusing to provide insurance	2	0.0%	3	0.0%
Steering	70	0.9%	69	0.9%
Redlining	3	0.0%	3	0.0%
Otherwise deny or make housing unavailable	1,149	14.8%	1,267	16.4%
Other discriminatory acts	672	8.6%	672	8.7%
Discriminatory acts under Section 818 (coercion, etc.)	1,625	20.9%	1,671	21.6%
Using ordinances to discriminate in zoning and land use	24	0.3%	28	0.4%
Non-compliance with design and construction requirements (disability)	94	1.2%	84	1.1%
Discriminatory acts under Section 901 (criminal)	8	0.1%	11	0.1%
Failure to meet senior housing exemption criteria	4	0.1%	3	0.0%
Failure to permit reasonable modification	254	3.3%	226	2.9%
Failure to make reasonable accommodation	3,318	42.6%	3,324	43%
<b>Total</b>	<b>7,788</b>	<b>100%</b>	<b>7,729</b>	<b>100%</b>

Source: HUD Enforcement Management Systems (HEMS)

## CASE OUTCOMES

Table 1.3: HUD and FHAP Case Outcomes, FY 2018 and FY 2019

Case Completion Type	Number of HUD Cases	Percentage of HUD Cases	Number of FHAP Cases	Percentage of FHAP Cases	Number of Total Cases	Percentage of Total Cases
<b>2018</b>						
Administrative Closure	302	17.1%	640	10.5%	942	12.0%
Charged or FHAP Caused	28	1.6%	417	6.8%	445	5.6%
Conciliated	662	37.5%	1,294	21.2%	1,956	24.8%
DOJ Closure	3	0.2%	N/A	N/A	3	0.0%
No Cause	604	34.2%	3,296	53.9%	3,900	49.5%
Withdrawn with Resolution	165	9.4%	471	7.7%	636	8.1%
<b>Total</b>	<b>1,764</b>	<b>100.0%</b>	<b>6,118</b>	<b>100.0%</b>	<b>7,882</b>	<b>100.0%</b>
<b>2019</b>						
Administrative Closure	235	13.8%	584	9.6%	819	10.5%
Charged or FHAP Caused	37	2.2%	468	7.7%	505	6.5%
Conciliated	612	35.9%	1,235	20.4%	1,847	23.8%
DOJ Closure	72	4.2%	N/A	N/A	72	0.9%
No Cause	633	37.1%	3,332	54.9%	3,965	51.0%
Withdrawn with Resolution	188	6.9%	448	7.4%	566	7.3%
<b>Total</b>	<b>1,707</b>	<b>100.0%</b>	<b>6,067</b>	<b>100.0%</b>	<b>7,774</b>	<b>100.0%</b>

Source: HUD Enforcement Management System (HEMS)



## MONETARY RELIEF - HUD AND FHAP

**\$18,022,717**  
**FY 2018**

**\$16,698,599**  
**FY 2019**

## COMPLIANCE WITH NOTICE REQUIREMENTS

### Complainant Notification

The Fair Housing Act requires HUD to serve notice upon the aggrieved person filing a housing discrimination complaint. The notice acknowledges the filing of a complaint and provides information regarding important deadlines and the choice of forums provided by the Fair Housing Act. HUD issued notices for all 7,788 complaints that were filed in FY 2018 and 7,729 in FY 2019.

### Respondent Notification

Similarly, the Fair Housing Act requires HUD to serve notice on each respondent named in a complaint. The notice, which must be sent within 10 days of the filing of a complaint or the identification of any additional respondent, must identify the alleged discriminatory housing practice(s), advise the respondent of all procedural rights and obligations, and include a copy of the complaint. In a small number of Fair Housing Act complaints, the respondent may not have been notified within 10 days. For instance, pursuant to a memorandum of understanding (MOU) with DOJ, if a criminal investigation is underway, HUD may delay notification to the respondent until DOJ concludes its criminal investigation.

### Timeliness of Investigations

The Fair Housing Act and substantially equivalent State and local fair housing laws require that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed unless it

is impracticable to do so. **Table 1.4** shows a total of **4,779** HUD and FHAP newly aged complaints, i.e., the number of investigations that passed the 100-day mark in FY 2018 and **4,754** in FY 2019.

**Table 1.4: Newly Aged HUD and FHAP Complaints, FY 2018 and FY 2019**

Protected Characteristics	# of Newly Aged HUD Complaints	% of Newly Aged HUD Complaints	# of Newly Aged FHAP Complaints	% of Newly Aged FHAP Complaints	Total
FY 2018					
Newly Aged	1,012	21.18%	3,767	78.82%	4,779
FY 2019					
Newly Aged	1,155	24.30%	3,599	75.70%	4,754

Source: HUD Enforcement Management System (HEMS)



## ADJUDICATING FAIR HOUSING ACT COMPLAINTS

### Fair Housing Act Administrative Proceedings and HUD's Office of Administrative Law Judges (OALJ)

When HUD issues a charge of discrimination, the parties may choose to pursue the matter either in an administrative proceeding or in federal district court. In an administrative proceeding, HUD represents the government, bringing the case on behalf of the aggrieved person and the public interest. The aggrieved person may intervene as a party in the proceeding to separately represent his or her own interests. If any party to the case elects to go to federal court, HUD transfers the case to DOJ, which prosecutes the case.

Administrative Law Judges (ALJs) adjudicate the Fair Housing Act complaints that HUD brings on behalf of aggrieved persons when neither party elects to proceed in federal court. The Fair Housing Act requires that an administrative hearing begin within 120 days of the issuance of a charge unless it is impracticable to do so. The Fair Housing Act requires that an ALJ issue an initial decision within 60 days after the end of the hearing, unless impracticable to do so. ALJs may award actual damages to the aggrieved person, injunctive or other equitable relief, and assess a civil penalty against the respondent. The ALJ may also allow attorney fees and costs to be paid to a prevailing party other than HUD. Charges may also be resolved by the parties through a consent order signed by the ALJ.

Any party adversely affected by the initial decision may file a motion with the Secretary of HUD asking that the initial decision be modified, set aside, in whole or in part, or remanded for further proceedings. The Secretary has 30 days from the issuance of the initial decision to serve the final decision on all parties. If a motion is not filed with the Secretary, or if the Secretary does not serve a final decision within this time period, the initial decision becomes the final decision of HUD. A final decision may be appealed to a federal court of appeals.

In addition to conducting HUD's administrative hearings, ALJs assist parties with settlement negotiations and provide training to the public and attorneys. **Table 1.5** shows the HUD ALJ caseload in FY 2018 and FY 2019. **Table 1.6** summarizes the outcomes of those cases.

**Table 1.5: OALJ Fair Housing Act Caseload, FY 2018 and FY 2019**

Status	Number of Cases
Fair Housing Act Cases Pending on October 1, 2017	6
Fair Housing Act Cases Docketed in FY 2018	22
<b>Total Fair Housing Cases During FY 2018</b>	<b>28</b>
Fair Housing Act Cases Pending on October 1, 2018	11
Fair Housing Act Cases Docketed in FY 2019	26
<b>Total Fair Housing Cases During FY 2019</b>	<b>37</b>

Source: Office of Administrative Law Judges



**Table 1.6: OALJ Fair Housing Act Case Outcomes, FY 2018 and FY 2019**

<b>Status</b>	<b>Number of Cases</b>
<b>FY 2018</b>	
<b>Settlement by Consent Order</b>	2
<b>ALJ Decisions</b>	1
<b>Election to U.S. District Court</b>	14
<b>Secretarial Remand</b>	0
<b>Carried Over to FY 2019</b>	11
<b>FY 2019</b>	
<b>Settlement by Consent Order</b>	10
<b>ALJ Decisions</b>	1
<b>Election to U.S. District Court</b>	15
<b>Secretarial Remand</b>	0
<b>Carried Over to FY 2020</b>	11

*Source: Office of Administrative Law Judges*

**Table 1.7: Post-Charge Consent Orders Issued in FY 2018 and 2019**

Case Name	Basis	Penalties	Damages
<b>FY 2018</b>			
Gregory Ellis and Katherine Ellis	Familial Status		\$3,000.00
Harbhagwan Sandhu and Daljeet Sandhu et. al.	Disability		\$12,000.00
<b>FY 2019</b>			
Baker	Race		\$2,500.00
Nolo Contendere, LLC	Disability		\$15,000.00
Toll Brothers	Disability		\$150,000.00
Tamaron Association	Disability	\$9,000.00	\$0.00
Lakes and More Realty Inc.	Race, Familial Status, National Origin		\$74,000.00
Bernashe Realty, Inc.	Disability		\$15,000.00
Nelson	Familial Status		\$3,600.00
Hudson Harbour Condominium Association, Inc.	Disability		\$30,000.00
Venskus and Page Realty, LLC	Familial Status		\$18,000.00
Ott	Familial Status		\$15,000.00

Source: Office of Administrative Law Judges

**Table 1.7** shows all of cases docketed in FY 2017 that were closed in FY 2018 and the cases docketed in FY 2018 that were closed in FY 2019. **Table 1.8** shows ALJ decisions issued in FY 2018 and FY 2019.

**Table 1.8 shows ALJ decisions made in FY 2018 and FY 2019**

Case Name	Basis	Damages	Civil Penalties	Outcome
<b>2018</b>				
Saari	Familial Status	\$12,320.00	\$4,000.00	Finding for HUD
<b>2019</b>				
Hietpas	Familial Status	\$0.00	\$0.00	Finding for Respondents

Source: Office of Administrative Law Judges



## HUD Fair Housing Act Cases Handled by the U. S. Department of Justice (DOJ)

In FY 2018, the Housing and Civil Enforcement Section obtained **15** final outcomes in Fair Housing Act election referrals from HUD and **16** in FY 2019.

**Table 1.9** shows, for each of these referrals, the following information:

- Case/matter name;
  - Outcome (Settlement Agreement, Partial Settlement Agreement, Jury Verdict);
  - Compensatory Damages going to already-identified victims;
  - Civil Penalty (available only in cases where DOJ has added a pattern or practice count to the complaint);
  - Victim Fund for victims who have not been identified as of the date of the settlement (available only in cases where DOJ has added a pattern or practice count to the complaint); and
  - Total monetary amount in the settlement or judgment.
- All of the settlements and judgments are available on DOJ's website: <https://www.justice.gov/crt/housing-and-civil-enforcement-section-cases-1>. FY 2018, **7** cases resulted in settlements and judgments containing \$50,000 or more in monetary relief. In FY 2019, **5** cases resulted in settlements and judgments containing \$50,000 or more in monetary relief.

### FY 2018

- On February 28, 2018, DOJ entered into a settlement agreement resolving *United States v. Kips Bay Towers Condominium* (S.D.N.Y.), creating a \$115,000 victim fund for people who were denied their right to live with assistance animals and a \$10,000 civil penalty.
- On March 19, 2018, DOJ obtained a settlement agreement resolving *United States v. Webb* (E.D. Mo.), requiring two St. Louis landlords to pay \$600,000 in damages to fifteen former and prospective tenants who were subjected to sexual harassment and a \$25,000 civil penalty.
- Also on March 19, 2018, DOJ obtained \$52,500 in damages for the HUD complainant in *United States v. Fairfax Manor Group, LLC* (W.D. Tenn.), a case alleging that the defendants denied the complainants' requests for a reasonable modification to remove a concrete parking bumper and a reasonable accommodation of two assigned parking spaces.
- On August 10, 2018, DOJ entered into a settlement agreement resolving *United States v. Irvin* (W.D. Okla.), providing for a \$50,000 payment to the complainant in an assistance animal case. In *United States v. DeRaffele* (D. Mass.), DOJ obtained a jury verdict of \$43,500 in damages and civil penalties in a familial status discrimination case.

## FY 2019

- On March 15, 2019, DOJ obtained a settlement agreement in a design and construction case, *United States v. Bedford Development* (S.D.N.Y.), requiring the defendants to pay \$322,216 to the HUD complainants for damages, attorneys' fees, and unit retrofits, up to \$172,784 for retrofits to common areas and units, and \$30,000 for a victim fund.
- Between August 2018 and July 2019, the United States entered into a series of separate settlement agreements with individual defendants to fully resolve its claims in *United States v. The Home Loan Auditors* (N.D. Cal.). The complaint alleges that the defendants intentionally discriminated against Hispanic homeowners in violation of the Fair Housing Act by targeting them for predatory mortgage loan modification services and interfering with their ability to receive financial assistance to maintain their homes. Among other relief, the settlement agreements establish more than \$148,000 in a restitution fund to reimburse victims for fees the defendants collected as part of their predatory scheme.
- On February 20, 2019, the United States Attorney's Office executed a settlement agreement with the defendants in *United States v. Glenwood Management* (S.D.N.Y.), an assistance animal case, requiring the defendants to pay \$100,000 in damages to the HUD complainants and to adopt a reasonable accommodation policy.
- On July 18, 2019, court entered a consent decree in *United States v. The Bay View Association of the United Methodist Church* (W.D. Mich.), a case alleging that Bay View discriminated on the basis of religion by prohibiting non-Christians from becoming members of the Association and owning homes in a summer resort on Little Traverse Bay in Emmet County, Michigan. The settlement requires that Bay View amend its bylaws, articles of association, and membership application materials to eliminate the religious restriction on membership. Pursuant to a separate agreement, Bay View paid \$75,000 to the private plaintiff.
- On March 28, 2019, court entered a consent decree in an assistance animal case, *United States v. 118 East 60th Owners, Inc.* (S.D.N.Y.), requiring the defendant to pay the HUD complainant \$70,000 and to adopt a reasonable accommodations policy and attend fair housing training.



**Table 1.9: Outcomes Reported in FY 2018 and FY 2019 for Fair Housing Act Cases Sent to DOJ**

<b>Name</b>	<b>Outcome</b>	<b>Compensatory Damages</b>	<b>Civil</b>	<b>Victims'</b>	<b>Other</b>
<b>2018</b>					
<b>US v. Webb, Hezekiah and Jameseva</b>	Settlement Agreement	\$600,000	\$25,000	\$0.00	\$0.00
<b>US v. Kips Bay Towers Condominium</b>	Settlement Agreement	\$0.00	\$10,000	\$115,000	\$0.00
<b>US v. Fairfax Manor Group, LLC</b>	Settlement Agreement	\$52,500	\$0.00	\$0.00	\$0.00
<b>US v. Irvin, Christine</b>	Settlement Agreement	\$50,000	\$0.00	\$0.00	\$0.00
<b>US v. Deraffele, John</b>	Jury Verdict	\$8,500	\$35,000	\$0.00	\$0.00
<b>US v. MSM Brothers, Inc.</b>	Settlement Agreement	\$25,000	\$0.00	\$0.00	\$0.00
<b>US v. Notre Dame De Namur</b>	Settlement Agreement	\$25,000	\$0.00	\$0.00	\$0.00
<b>US v. Salem</b>	Settlement Agreement	\$20,000	\$0.00	\$0.00	\$0.00
<b>US v. The Home Loan Auditors (THLA)</b>	Partial Settlement Agreement	\$0.00	\$0.00	\$0.00	\$0.00
<b>US v. Westview Park Apartments</b>	Settlement Agreement	\$15,000	\$0.00	\$0.00	\$0.00
<b>US v. Park City Communities (f.k.a. Bridgeport Housing Authority)</b>	Settlement Agreement	\$10,000	\$0.00	\$0.00	\$0.00
<b>US v. Riexinger</b>	Settlement Agreement	\$10,000	\$0.00	\$0.00	\$0.00
<b>US v. Kelly</b>	Settlement Agreement	\$3,000	\$0.00	\$0.00	\$0.00
<b>US v. The Home Loan Auditors (THLA)</b>	Partial Settlement Agreement	\$0.00	\$0.00	\$0.00	\$0.00
<b>Wesley Apartment Homes, LLC.</b>	Settlement Agreement	\$0.00	\$0.00	\$0.00	\$0.00

**Table 1.9: Outcomes Reported in FY 2018 and FY 2019 for Fair Housing Act Cases Sent to DOJ, continued**

<b>Nam</b>	<b>Outcome</b>	<b>Compensatory Damages</b>	<b>Civil</b>	<b>Victims'</b>	<b>Other</b>
<b>2019</b>					
<b>US v Bedford Development</b>	Settlement Agreement	\$322,216	\$0.00	\$30,000	\$172,784
<b>US v. The Home Loan Auditors (THLA)</b>	Partial Settlement Agreement	\$0.00	\$0.00	\$105,000	\$0.00
<b>US v. Bedford Development</b>	Settlement Agreement	\$322,216	\$0.00	\$30,000	\$172,784
<b>US v. The Home Loan Auditors (THLA)</b>	Partial Settlement Agreement	\$0.00	\$0.00	\$105,000	\$0.00
<b>US v. Glenwood Management</b>	Settlement Agreement	\$100,000	\$0.00	\$0.00	\$0.00
<b>US v. Bay View Association</b>	Consent Decree	\$0.00	\$0.00	\$0.00	\$75,000
<b>US v. 118 East 60th Owners</b>	Consent Decree	\$70,000	\$0.00	\$0.00	\$0.00
<b>US v. Dyersburg Apartments</b>	Consent Decree	\$42,250	\$0.00	\$0.00	\$0.00
<b>US v. Hubbard Properties</b>	Consent Decree	\$40,00	\$0.00	\$0.00	\$0.00
<b>US v. Baywood Equities</b>	Settlement Agreement	\$32,500	\$0.00	\$0.00	\$0.00
<b>US v. Kleinpeter</b>	Judgment	\$30,000	\$0.00	\$0.00	\$0.00
<b>US v. The Home Loan Auditors (THLA)</b>	Partial Settlement Agreement	\$0.00	\$0.00	\$17,000	\$0.00
<b>US v. Biafora's Inc.</b>	Settlement Agreement	\$12,000	\$0.00	\$0.00	\$0.00
<b>US v. The Home Loan Auditors (THLA)</b>	Settlement Agreement	\$10,000	\$0.00	\$2,500	\$0.00



**Table 1.9: Outcomes Reported in FY 2018 and FY 2019 for Fair Housing Act Cases Sent to DOJ, continued**

Name	Outcome	Compensatory Damages	Civil	Victims'	Other
<b>2019 continued</b>					
<b>US v. The Home Loan Auditors (THLA)</b>	Settlement Agreement	\$3,000	\$0.00	\$0.00	\$0.00
<b>US v. The Home Loan Auditors (THLA)</b>	Settlement Agreement	\$0.00	\$0.00	\$900	\$0.00
<b>U.S. v. The Home Loan Auditors (THLA)</b>	Settlement Agreement	\$0.00	\$0.00	\$300	\$0.00
<b>El Patrimonio Apartments</b>	Investigation Closed	\$0.00	\$0.00	\$0.00	\$0.00
<b>Lanbridge Limited Partnership</b>	Private Settlement	\$0.00	\$0.00	\$0.00	\$0.00

Source: U.S. Department of Justice (DOJ)

## SECRETARY INITIATED ENFORCEMENT

Under 42 U.S.C. § 3610, the Secretary of HUD has the authority to investigate and file a complaint where there is reason to believe that a discriminatory housing practice has occurred or is about to occur.

### Secretary-Initiated Complaints Filed

HUD filed no Secretary-initiated complaints in FY 2019. **Table 1.10** provides the basis of a Secretary-initiated complaint filed in FY 2017-FY 2018 in the matter of HUD v. Facebook, Inc. HUD's investigation discovered that Facebook restricts who receives housing-related ads across the internet based on race, color, religion, sex, familial status, national origin and disability. Facebook mines extensive user data, classifies its users based on protected characteristics and offers advertisers tools to limit which users see ads based on those characteristics. Facebook also selects certain people and not others to receive housing-related ads based on their actual or imputed protected traits and the traits of their associates.



**Table 1.10: Bases of Secretary-Initiated Complaints, FY 2018 and FY 2019**

Basis	Number of Complaints	
	2018	2019
Familial Status	1*	0
Race	1*	0
Color	1*	0
National Origin	1*	0
Religion	1*	0
Sex	1*	0
Disability	1*	0
<b>TOTAL</b>	<b>1*</b>	<b>0</b>

Source: HUD Enforcement Management Systems (HEMS)

**Note:** (\*) indicates one case with multiple bases

## Secretary-Initiated Complaints Closed

**Table 1.11** shows the outcomes of the Secretary-initiated complaints closed in FY 2018-19.

**Table 1.11: Secretary-Initiated Complaints Closed, FY 2018-19**

Outcome	FY 2018	FY 2019
Administrative Closure	1	0
DOJ Closure	1	1
Charged	1	2
<b>Total</b>	<b>3</b>	<b>3</b>

Source: HUD Enforcement Management Systems (HEMS)



# **FAIR HOUSING INITIATIVES PROGRAM (FHIP)**

## **FAIR HOUSING INITIATIVES PROGRAM (FHIP) FUNDING**

In FY 2019, HUD awarded approximately \$38 million to 170 national and local fair housing organizations to assist people who have been victims of housing discrimination and promote awareness of the rights afforded by the nation's landmark Fair Housing Act. Summaries of each grant are provided below organized by state, city, and organization.

In FY 2018, HUD awarded approximately \$38 million to 150 national and local fair housing organizations to confront violations of the nation's landmark Fair Housing Act. Summaries of each grant are provided below organized by state, city, and organization.

## **PRIVATE ENFORCEMENT INITIATIVE (PEI)**

PEI provides funding to private, non-profit fair housing enforcement organizations for the investigation of housing discrimination complaints and the administrative or judicial enforcement of federal, state, or local fair housing laws. PEI recipients conduct intake, investigation, mediation, and litigation of housing discrimination complaints and perform tests of the housing, lending, and insurance markets.

The Multi-Year Funding Component under PEI provides 36-month grants of up to \$900,000 (\$300,000/year), subject to appropriation, to Fair Housing Enforcement Organizations and Qualified Fair Housing Enforcement Organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience set forth in the Notice of Funding Availability (NOFA).

## **EDUCATION AND OUTREACH INITIATIVE (EOI)**

EOI provides funding to develop, implement, carry out, and coordinate education and outreach activities that inform the public about their rights and responsibilities under federal, state, and local fair housing laws.

## **FAIR HOUSING ORGANIZATIONS INITIATIVE (FHOI)**

FHOI provides funding to help establish new fair housing enforcement organizations and to build the capacity of existing organizations, particularly in areas of the country which are currently underserved by fair housing enforcement organizations, including rural areas or areas with a large number of recent immigrants (up to \$400,000 in contract funding).

## **FAIR HOUSING ACCESSIBILITY FIRST PROGRAM (FIRST)**

FIRST is an education program, which educates builders, designers, architects, and planners on the Fair Housing Act's accessibility requirements. This program allows for the continued operation of the Accessibility Fair Housing Instruction Resources Support and Technical guidance (Accessibility FIRST) that trains industry professionals on the design and construction requirements of the Fair Housing Act (\$500,000 in contract funding).

## FAIR HOUSING INITIATIVES PROGRAM GRANT RECIPIENTS BY STATE

**Table 2: FY 2018 and FY 2019 FAIR HOUSING INITIATIVES PROGRAM GRANT RECIPIENTS SUMMARIES BY STATE**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>ALASKA</b>	Anchorage	Alaska Legal Services Corporation	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$300,000	\$300,000
<b>ALABAMA</b>	Birmingham	Fair Housing Center of Northern Alabama	PEI – Multi Year Component	\$300,000	\$300,000
	Mobile	Mobile Fair Housing Center, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$124,150
	Montgomery	Central Alabama Fair Housing Center	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>ARIZONA</b>	Tucson	Southwest Fair Housing Council	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>ARKANSAS</b>	Jonesboro	Legal Aid of Arkansas, Inc.	PEI – Multi Year Component	\$281,396	\$281,396
			EOI – General Component	\$125,000	\$125,000
<b>CALIFORNIA</b>	Bakersfield	Greater Bakersfield Legal Assistance, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	El Cajon	CSA San Diego County	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$101,586.98



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>CALIFORNIA cont'd</b>	Fresno	Fair Housing Council of Central California	PEI – Multi Year Component	\$300,000	\$300,000
	Los Angeles	Mental Health Advocacy Services, Inc.	EOI – General Component	\$125,000	\$125,000
		Southern California Housing Rights Center	PEI – Multi Year Component	\$300,000	\$300,000
	Napa	Greater Napa Valley Fair Housing Center	PEI – Multi Year Component	\$300,000	\$300,000
	Oakland	Bay Area Legal Aid	PEI – Multi Year Component	\$300,000	\$300,000
		California Rural Legal Assistance, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
		Housing and Economic Rights Advocates	EOI – General Component	\$125,000	\$0
	Ontario	Inland Mediation Board	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$0
	Riverside	Fair Housing Council of Riverside County, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
	San Diego	Legal Aid Society of San Diego, Inc.	PEI – Multi Year Component	\$300,000	\$203,500
	San Rafael	Fair Housing of Marin	PEI – Multi Year Component	\$300,000	\$0
		Fair Housing Advocates of Northern California	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$0	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>CALIFORNIA</b> cont'd	Santa Ana	Orange County Fair Housing Council, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
	Santa Clara	Project Sentinel, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$0
<b>COLORADO</b>	Denver	Denver Metro Fair Housing Center	PEI – Multi Year Component	\$297,651.81	\$297,651.81
			EOI – General Component	\$124,505	\$0
<b>CONNECTICUT</b>	Hartford	Connecticut Fair Housing Center, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
		Open Communities Alliance	EOI – General Component	\$0	\$125,000
			FHOI – Continued Development Component	\$0	\$250,000
	Bridgeport	Bridgeport Neighborhood Trust	EOI – General Component	\$125,000	\$0
<b>DELAWARE</b>	Wilmington	Community Legal Aid Society, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
		Pathways to Success, Inc.	EOI – General Component	\$125,000	\$0
<b>DISTRICT OF COLUMBIA</b>	Washington	Equal Rights Center	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>DISTRICT OF COLUMBIA</b> cont'd	Washington	National Community Reinvestment Coalition	PEI – Multi Year Component	\$300,000	\$300,000
			FHOI – Continuing Development Component	\$250,000	\$0
		National Fair Housing Alliance	EOI – National Media Campaign Component	\$999,995	\$300,000
			PEI – Multi Year Component	\$300,000	\$250,000
		Housing Counseling Services	EOI – General Component	\$125,000	\$0
		National Association of Home Builders	EOI – General Component	\$109,085	\$0
		Consumer Action Network	EOI – General Component	\$113,225.87	\$0
<b>FLORIDA</b>	Daytona Beach	Community Legal Services of Mid-Florida, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$0
	Jacksonville	Jacksonville Area Legal Aid, Inc.	PEI – Multi Year Component	\$299,980	\$299,980
			EOI – General Component	\$0	\$125,000
	Lantana	Fair Housing Center of the Greater Palm Beaches, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	Miami	Housing Opportunities Project for Excellence, Inc.	PEI – Multi Year Component	\$300,000	\$125,000

**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>FLORIDA cont'd</b>	Miami	Housing Opportunities Project for Excellence, Inc.	EOI – General Component	\$125,000	\$125,000
	Tampa	Bay Area Legal Service, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	West Palm Beach	Legal Aid Society of Palm Beach County, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
		Center for Community and Economic Development	EOI – General Component	\$0	\$125,000
<b>GEORGIA</b>	Atlanta	Metro Fair Housing Services, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	Hinesville	JC Vision and Associates, Inc.	FHOI – Continued Development Component	\$250,000	\$0
		Veterans Center, Inc.	EOI – General Component	\$0	\$125,000
<b>HAWAII</b>	Honolulu	Legal Aid Society of Hawaii	PEI – Multi Year Component	\$300,000	\$300,000
<b>IDAHO</b>	Boise	Idaho Legal Aid Services, Inc.	EOI – General Component	\$124,903	\$114,944
		Intermountain Fair Housing Council, Inc.	PEI – Multi Year Component	\$299,917.66	\$299,917.66
		Intermountain Fair Housing Council, Inc.	EOI – General Component	\$124,903	\$0
		Idaho Housing & Finance Association	EOI – General Component	\$0	\$123,750
<b>ILLINOIS</b>	Chicago	Access Living of Metropolitan Chicago	PEI – Multi Year Component	\$300,000	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>ILLINOIS cont'd</b>	Chicago	Chicago Lawyers' Committee for Civil Rights Under Law, Inc.	PEI – Multi Year Component	\$300,000	\$279,831.33
		Latin United Community Housing Association	EOI – General Component	\$125,000	\$0
		The John Marshall Law School	EOI – General Component	\$124,989	\$0
			PEI – Multi Year Component	\$299,660.66	\$299,660.66
		Rogers Park Community Council dba Northside Community Res.	PEI – Multi Year Component	\$300,000	\$300,000
	Homewood	South Suburban Housing Center	EOI – General Component	\$125,000	\$0
		South Suburban Housing Center	PEI – Multi Year Component	\$300,000	\$300,000
	Rockford	Prairie State Legal Services, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	Wheaton	H.O.P.E. Inc., dba HOPE Fair Housing Center	EOI – General Component	\$124,980	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
	Winnetka	Open Communities	PEI – Multi Year Component	\$295,510	\$295,510
		HCP of Illinois, Inc.	EOI – General Component	\$125,000	\$125,000
		Legal Aid Chicago	PEI – Multi Year Component	\$0	\$300,000
		The Board of Trustees of the University of Illinois	EOI – General Component	\$0	\$122,182



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>IOWA</b>	Des Moines	Iowa Legal Aid Department	EOI – General Component	\$60,017	\$0
<b>INDIANA</b>	Indianapolis	Fair Housing Center of Central Indiana, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>KENTUCKY</b>	Lexington	Lexington Fair Housing Council, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
<b>LOUISIANA</b>	New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$300,000	\$0
		Louisiana Fair Housing Action Center, Inc.	EOI – General Component	\$0	\$125,000
<b>MAINE</b>	Portland	Pine Tree Legal Assistance	PEI – Multi Year Component	\$300,000	\$300,000
<b>MARYLAND</b>	Baltimore	City of Baltimore, Office of Civil Rights & Wages Enforcement	EOI – General Component	\$101,464	\$0
		Baltimore City Office of Equity and Civil Rights	EOI – General Component	\$0	\$125,000
<b>MASSACHUSETTS</b>	Boston	Suffolk University	PEI – Multi Year Component	\$299,989	\$299,989
			EOI – General Component	\$0	\$125,000
	Holyoke	Massachusetts Fair Housing Center, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	New Bedford	SouthCoast Fair Housing, Inc.	EOI – General Component	\$125,000	\$125,000
		SouthCoast Fair Housing, Inc.	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$300,000	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>MASSACHUSETTS cont'd</b>	Worcester	Community Legal Aid, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	Worcester	Way Finders, Inc.	EOI – General Component	\$122,086	\$122,760
<b>MICHIGAN</b>	Ann Arbor	Fair Housing Center of Southeastern Michigan	PEI – Multi Year Component	\$300,000	\$0
	Detroit	Fair Housing Center of Metropolitan Detroit	PEI – Multi Year Component	\$300,000	\$300,000
	Flint	Legal Services of Eastern Michigan	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – Multi Year Component	\$125,000	\$125,000
	Grand Rapids	Fair Housing Center of West Michigan	PEI – Multi Year Component	\$300,000	\$300,000
		Fair Housing Center of West Michigan	EOI – General Component	\$125,000	\$125,000
	Kalamazoo	Fair Housing Center of Southwest Michigan	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$123,605
	Ypsilanti	Fair Housing Center of Southeastern Michigan	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$0	\$300,000
<b>MINNESOTA</b>	Minneapolis	Mid-Minnesota Legal Assistance	PEI – Multi Year Component	\$300,000	\$300,000
<b>MISSISSIPPI</b>	Jackson	Housing Education and Economic Development	PEI – Multi Year Component	\$233,538	\$300,000
			EOI – General Component	\$0	\$125,000
		Mississippi Center for Justice	PEI – Multi Year Component	\$300,000	\$300,000
		Mississippi Center for Justice	EOI – Multi Year Component	\$0	\$125,000
	Lexington	Community Students Learning Center	EOI – General Component	\$125,000	\$0

**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>MISSOURI</b>	St. Louis	Metropolitan St. Louis Equal Housing and Opportunity Council	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$125,000
<b>MONTANA</b>	Butte	Montana Fair Housing Inc.	PEI – Multi Year Component	\$300,000	\$300,000
<b>NEBRASKA</b>	Omaha	Family Housing Advisory Services, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
		City of Lincoln Nebraska	EOI – General Component	\$0	\$125,000
<b>NEVADA</b>	Reno	Silver State Fair Housing Council	PEI – Multi Year Component	\$300,000	\$299,999.87
			EOI – General Component	\$0	\$124,502
<b>NEW HAMPSHIRE</b>	Concord	New Hampshire Legal Assistance	PEI – Multi Year Component	\$300,000	\$300,000
<b>NEW JERSEY</b>	Hackensack	Fair Housing Council of Northern New Jersey	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
		New Jersey Citizen Action Education Fund, Inc.			\$300,000
	Newark	Citizen Action of New Jersey	EOI – General Component	\$125,000	\$125,000
<b>NEW YORK</b>	Bohemia	Long Island Housing Services, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	Brooklyn	Brooklyn Legal Services Corporation (formerly South Brooklyn)	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
	Buffalo	Housing Opportunities Made Equal, Inc.	PEI – Multi Year Component	\$300,000	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>NEW YORK cont'd</b>			EOI – General Component	\$125,000	\$125,000
	Dunkirk	Chautauqua Opportunities, Inc.	EOI – General Component	\$125,000	\$125,000
	Long Island City	Fair Housing Justice Center, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$0
	New York	Asian Americans for Equality, Inc.	EOI – General Component	\$125,000	\$0
	Rochester	Legal Assistance of Western New York, Inc.	EOI – General Component	\$0	\$110,500
			PEI – Multi Year Component	\$300,000	\$300,000
	Syracuse	CNY Fair Housing, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
	White Plains	Westchester Residential Opportunities, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>NORTH CAROLINA</b>	Raleigh	Legal Aid of North Carolina, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$125,000
		Telamon Corporation	EOI – General Component	\$125,000	\$125,000
<b>NORTH DAKOTA</b>	Grand Forks	High Plains Fair Housing Center	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$205,000	\$205,000
<b>OHIO</b>	Akron	Fair Housing Contact Services, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
	Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati, Inc.	EOI – General Component	\$125,000	\$125,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>OHIO cont'd</b>			PEI – Multi Year Component	\$300,000	\$300,000
	Cleveland	Housing Research & Advocacy Center	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$125,000
	Dayton	Miami Valley Fair Housing Center	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$300,000	\$300,000
	Painesville	Fair Housing Resource Center, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$125,000
	Toledo	Fair Housing Opportunities Inc., dba Fair Housing Center (Toledo Fair Housing Center)	EOI – General Component	\$125,000	\$0
			PEI – Multi Year Component	\$300,000	\$300,000
		Ohio Legal Services Association	PEI – Multi Year Component	\$0	\$300,000
		Fair Housing Opportunities of NW Ohio, Inc.	EOI – General Component	\$0	\$125,000
<b>OKLAHOMA</b>	Oklahoma City	Legal Aid Services of Oklahoma, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
		Metropolitan Fair Housing Council of Oklahoma City	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
<b>OREGON</b>	Portland	Fair Housing Council of Oregon	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>PENNSYLVANIA</b>	Fort Washington	Fair Housing Council of Suburban Philadelphia, Inc.	PEI – Multi Year Component	\$300,000	\$300,000



**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>PENNSYLVANIA cont'd</b>			EOI – General Component	\$125,000	\$125,000
	Lancaster	Lancaster Housing Opportunity Partnership	EOI – General Component	\$125,000	\$124,383
	Philadelphia	Fair Housing Right Center in Southeastern Pennsylvania	PEI – Multi Year Component	\$300,000	\$300,000
	Pittsburgh	Fair Housing Partnership of Greater Pittsburgh	PEI – Multi Year Component	\$300,000	\$300,000
	Washington	Southwestern Pennsylvania Legal Services, Inc.	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
<b>PUERTO RICO</b>	San Juan	Solo Por Hoy, Inc.	EOI – General Component	\$0	\$125,000
<b>SOUTH CAROLINA</b>	Greenville	Greenville County Human Relations Commission	EOI – General Component	\$0	\$120,753.90
<b>TENNESSEE</b>	Jackson	West Tennessee Legal Services, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
	Nashville	Tennessee Fair Housing Council, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
<b>TEXAS</b>	Austin	Austin Tenants Council	PEI – Multi Year Component	\$300,000	\$300,000
	Dallas	North Texas Fair Housing Center	PEI – Multi Year Component	\$300,000	\$300,000
	Houston	Greater Houston Fair Housing Center, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
	San Antonio	San Antonio Fair Housing Council, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
		Texas Department of Housing and Community Affairs	EOI – General Component	\$0	\$124,866.79

**Table 2: SUMMARIES BY STATE, continued**

STATE	CITY	FHIP NAME	AWARD TYPE	FY 2018 AWARD AMOUNT	FY 2019 AWARD AMOUNT
<b>UTAH</b>	Salt Lake City	Disability Law Center	PEI – Multi Year Component	\$282,830	\$299,580
<b>VERMONT</b>	Burlington	Vermont Legal Aid, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
		Champlain Valley Office of Economic Opportunity, Inc.	EOI – General Component	\$125,000	\$125,000
<b>VIRGINIA</b>	Richmond	Housing Opportunities Made Equal of Virginia, Inc.	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$125,000	\$125,000
<b>WASHINGTON</b>	Spokane	Northwest Fair Housing Alliance	EOI – General Component	\$125,000	\$125,000
			PEI – Multi Year Component	\$300,000	\$300,000
	Tacoma	Fair Housing Center of Washington	PEI – Multi Year Component	\$300,000	\$300,000
			EOI – General Component	\$0	\$125,000
<b>WISCONSIN</b>	Milwaukee	Metropolitan Milwaukee Fair Housing Council	EOI – General Component	\$0	\$125,000
			EOI – Tester Training Component	\$250,000	\$0
			PEI – Multi Year Component	\$300,000	\$300,000
		United Migrant Opportunity Services/ UMOS, Inc.	EOI – General Component	\$125,000	\$0

Source: FHIP Division, Office of Fair Housing and Equal Opportunity



## FAIR HOUSING ASSISTANCE PROGRAM (FHAP)

At the close of FY 2018, there were 79 FHAP agencies. There were 77 FHAP agencies at the close of FY 2019.

### FAIR HOUSING ASSISTANCE PROGRAM AGENCIES BY STATE

Table 3.1: FHAP Agencies by State, as of September 30, 2019

STATE	JURISDICTION	NAME OF FHAP
ARIZONA	State Agency	Arizona Office of the Attorney General Civil Rights Division
	Localities	City of Phoenix Equal Opportunity Department
ARKANSAS	State Agency	Arkansas Fair Housing Commission
CALIFORNIA	State Agency	California Department of Fair Employment and Housing
COLORADO	State Agency	Colorado Civil Rights Division
CONNECTICUT	State Agency	Connecticut Commission on Human Rights and Opportunities
DELAWARE	State Agency	Delaware Division of Human Relations
DISTRICT OF COLUMBIA		District of Columbia Office of Human Rights
FLORIDA	State Agency	Florida Commission on Human Relations
	Localities	Broward County Office of Equal Opportunity
		Jacksonville Human Rights Commission
		City of Orlando Office of Community Affairs – Human Relations Department
		Palm Beach County Office of Equal Opportunity
		Pinellas County Office of Human Rights
		City of Tampa Office of Community Relations
HAWAII	State Agency	Hawaii Civil Rights Commission

**Table 3.1: FHAP Agencies by State, as of September 30, 2019, continued**

<b>STATE</b>	<b>JURISDICTION</b>	<b>NAME OF FHAP</b>
<b>ILLINOIS</b>	State Agency	Illinois Department of Human Rights
<b>INDIANA</b>	State Agency	Indiana Civil Rights Commission
	Localities	Elkhart Human Relations Commission Municipal Building
		Fort Wayne Metropolitan Human Relations Commission
		Gary Human Relations Commission
		Hammond Human Relations Commission
		South Bend Human Relations Commission
		City of Evansville-Vanderburgh County Human Relations Commission
<b>IOWA</b>	State Agency	Iowa Civil Rights Commission
	Localities	Cedar Rapids Civil Rights Enforcement Agency
		Davenport Civil Rights Commission
		Des Moines Human Rights Commission
		Sioux City Human Rights Commission
<b>KANSAS</b>	Localities	Lawrence Human Relations Commission and Human Relations/Resources Dept.
		Salina Human Relations Department
<b>KENTUCKY</b>	State Agency	Kentucky Commission on Human Rights
	Localities	Lexington-Fayette Urban County Human Rights Commission
		Louisville Metro Human Relations Commission





**Table 3.1: FHAP Agencies by State, as of September 30, 2019, continued**

<b>STATE</b>	<b>JURISDICTION</b>	<b>NAME OF FHAP</b>
<b>LOUISIANA</b>	State Agency	Public Protection Division, Louisiana Department of Justice
<b>MAINE</b>	State Agency	Maine Human Rights Commission
<b>MARYLAND</b>	State Agency	Maryland Commission on Civil Rights
<b>MASSACHUSETTS</b>	State Agency	Massachusetts Commission Against Discrimination
	Localities	Boston Fair Housing Commission City of Boston Office of Civil Rights
		Cambridge Human Rights Commission
<b>MICHIGAN</b>	State Agency	Michigan Department of Civil Rights
<b>MINNESOTA</b>	Localities	City of St. Paul Department of Human Rights and Equal Economic Opportunity Commission
<b>NEBRASKA</b>	State Agency	Nebraska Equal Opportunity Commission
	Localities	Lincoln Commission on Human Rights
		Omaha Human Relations Department
<b>NEW JERSEY</b>	State Agency	State of New Jersey Division on Civil Rights
<b>NEW YORK</b>	State Agency	New York State Division of Human Rights
	Localities	Westchester County Human Rights Commission
		Rockland County Commission on Human Rights
<b>NORTH CAROLINA</b>	State Agency	North Carolina Human Relations Commission
	Localities	City of Charlotte/Mecklenburg County Community Relations Committee
		Durham Human Relations Commission
		Greensboro Human Relations Department
		Orange County Human Relations Commission
		Winston-Salem Human Relations Commission

**Table 3.1: FHAP Agencies by State, as of September 30, 2019, continued**

<b>STATE</b>	<b>JURISDICTION</b>	<b>NAME OF FHAP</b>
<b>NORTH DAKOTA</b>	State Agency	North Dakota Department of Labor
<b>OHIO</b>	State Agency	Ohio Civil Rights Commission
	Localities	City of Canton Fair Housing Commission
		Dayton Human Relations Council
		Shaker Heights Fair Housing Review Board
<b>PENNSYLVANIA</b>	State Agency	Pennsylvania Human Relations Commission
		Pittsburgh Human Relations Commission
<b>RHODE ISLAND</b>	State Agency	Rhode Island Commission for Human Rights
<b>SOUTH CAROLINA</b>	State Agency	South Carolina Human Affairs Commission
<b>PENNSYLVANIA</b>	State Agency	Pennsylvania Human Relations Commission
<b>TENNESSEE</b>	State Agency	Tennessee Human Rights Commission
<b>TEXAS</b>	State Agency	Texas Workforce Commission
	Localities	City of Austin Equal Employment and Fair Housing Office
		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
<b>UTAH</b>	State Agency	Utah Anti-Discrimination Division
<b>VERMONT</b>	State Agency	Vermont Human Rights Commission
<b>VIRGINIA</b>	State Agency	Virginia Department of Professional and Occupational Regulation Fair Housing Administration/Fair Housing Office
	Localities	Fairfax County Human Rights Commission



**Table 3.1: FHAP Agencies by State, as of September 30, 2019, continued**

<b>STATE</b>	<b>JURISDICTION</b>	<b>NAME OF FHAP</b>
<b>WASHINGTON</b>	State Agency	Washington State Human Rights Commission
	Localities	Tacoma Human Rights and Human Services Department
		Seattle Office for Civil Rights
<b>WEST VIRGINIA</b>	State Agency	West Virginia Human Rights Commission

*Source: FHAP Division, Office of Fair Housing and Equal Opportunity*

**Table 3.2: HUD and FHAP Complaints by State, FY 2018 and 2019**

State	Number of HUD Complaints		Number of FHAP Complaints		Total Number of Complaints	
	2018	2019	2018	2019	2018	2019
Alabama	56	47	N/A	N/A	56	47
Alaska	8	11	N/A	N/A	8	11
Arizona	18	5	178	217	196	222
Arkansas	4	4	113	70	117	74
California	229	85	539	843	768	928
Colorado	14	24	157	80	171	104
Connecticut	10	5	82	123	92	128
Delaware	N/A	N/A	22	22	22	22
District of Columbia	1	2	22	35	23	37
Florida	162	225	584	370	746	595
Georgia	157	213	N/A	N/A	157	213
Hawaii	3	4	40	26	43	30
Idaho	37	30	N/A	N/A	37	30
Illinois	7	14	288	289	295	303
Indiana	5	20	249	220	254	240
Iowa	2	3	197	185	199	188
Kansas	47	75	5	14	52	89
Kentucky	N/A	1	102	126	102	127
Louisiana	44	7	51	59	95	66
Maine	7	8	45	42	52	50
Maryland	7	4	82	97	89	101
Massachusetts	23	26	252	403	275	429
Michigan	11	4	321	273	332	277
Minnesota	88	79	20	13	108	92
Mississippi	21	50	N/A	N/A	21	50
Missouri	176	144	N/A	N/A	176	144
Montana	8	22	N/A	N/A	8	22
Nebraska	12	6	81	83	93	89



**Table 3.2: HUD and FHAP Complaints by State, FY 2018 and 2019, continued**

State	Number of HUD Complaints		Number of FHAP Complaints		Total Number of Complaints	
	2018	2019	2018	2019	2018	2019
Nevada	46	51	N/A	N/A	46	51
New Hampshire	23	28	N/A	N/A	23	28
New Jersey	3	11	80	85	83	96
New Mexico	26	19	NA	NA	26	19
New York	139	73	377	325	516	398
North Carolina	13	14	127	139	140	153
North Dakota	N/A	5	21	22	21	27
Ohio	19	45	412	462	431	507
Oklahoma	45	44	N/A	N/A	45	44
Oregon	29	26	N/A	N/A	29	26
Pennsylvania	24	109	137	66	161	175
Puerto Rico	52	28	N/A	N/A	52	28
Rhode Island	4	5	45	72	49	77
South Carolina	16	8	148	133	164	141
South Dakota	10	10	NA	N/A	10	10
Tennessee	27	26	145	126	172	152
Texas	34	35	686	477	720	512
Utah	10	15	72	85	82	100
Vermont	N/A	1	14	22	14	23
Virgin Islands	N/A	1	N/A	N/A	N/A	1
Virginia	7	10	85	143	92	153
Washington	42	25	183	192	225	217
West Virginia	N/A	N/A	17	18	17	18
Wisconsin	77	62	N/A	N/A	77	62
Wyoming	6	3	N/A	N/A	6	3
<b>Total</b>	<b>1,809</b>	<b>1,772</b>	<b>5,979</b>	<b>5,957</b>	<b>7,788</b>	<b>7,729</b>

Source: HUD Enforcement Management Systems (HEMS)

**NOTE:** The States marked "NA" in the FHAP column have neither a state FHAP nor local FHAPs. Kansas has local FHAPs but no State FHAP.



# FAIR HOUSING AND CIVIL RIGHTS IN HUD PROGRAMS

## OVERSIGHT OF RECIPIENTS OF HUD FUNDS

HUD monitors recipients of HUD funds, e.g. state and local governments, public housing agencies, and non-profit organizations, to ensure that their performance is consistent with the requirements of the civil rights-related program requirements of HUD's Office of Community Planning and Development, Office of Public and Indian Housing, and Office of Housing.

## COMPLAINTS AGAINST RECIPIENTS OF HUD FUNDS

HUD investigates discrimination complaints against recipients of HUD funds to determine whether the recipient violated civil rights laws and civil-rights related program requirements. At the conclusion of each investigation, HUD issues written findings of violations of civil rights requirements based on its investigation.

**Table 4.1** shows the number of complaints received in FY 2018-FY19 that alleged discrimination or noncompliance by a recipient of HUD funds and the civil rights requirement that were allegedly violated. These numbers include complaints reviews that were initiated in FY 2018 or in previous fiscal years.

**Table 4.1: Complaints against Recipients of HUD Funds, FY 2018 and FY 2019**

Legal Basis for Complaint	Number of Complaints Filed		Number of Investigations Closed	
	2018	2019	2018	2019
Section 504	445	404	481	395
Title VI	204	200	199	190
Title II of ADA	134	95	174	82
Section 109	26	27	24	25
Age Discrimination Act	2	4	2	2
Section 3	11	6	2	18
Affirmatively Furthering Fair Housing	0	0	1	0
<b>TOTAL</b>	<b>822</b>	<b>736</b>	<b>883</b>	<b>712</b>

Source: HUD Enforcement Management Systems (HEMS)



## COMPLIANCE REVIEWS OF RECIPIENTS OF HUD FUNDS

HUD conducts compliance reviews to determine whether a recipient of HUD funds is following applicable civil rights laws and their implementing regulations. HUD may initiate a compliance review whenever a report, complaint, or any other information indicates a possible failure to comply with applicable civil rights laws and regulations. HUD initiates most compliance reviews based on risk analyses, issues raised during a limited monitoring review, or when a civil rights problem is detected through HUD program monitoring.

**Table 4.2** The table shows **52** compliance reviews were initiated and **42** were closed by HUD in FY 2018, and the civil rights requirement under which they were conducted. These numbers include compliance reviews that were initiated in FY 2017 or in previous fiscal years. In fiscal year 2019, **24** compliance reviews were initiated and **23** closed based on the civil rights requirements under which they were conducted. These numbers also include compliance reviews that were initiated in previous fiscal years.

**Table 4.2: Compliance Reviews of Recipients of HUD Funds, FY 2018 and FY 2019**

Legal Basis for Complaint	Number of Compliance Reviews Initiated		Number of Compliance Reviews Closed	
	2018	2019	2018	2019
Section 504	18	10	18	8
Title VI	18	3	12	9
Title II of ADA	8	7	7	2
Section 109	3	2	2	2
Section 3	3	1	2	1
Affirmatively Furthering Fair Housing	2	1	1	1
Total	52	24	42	23

Source: HUD Enforcement Management Systems (HEMS)

## HUD'S REPORTING RESPONSIBILITIES

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

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968

- Section 504 of the Rehabilitation Act of 1973
- Age Discrimination Act of 1975
- Equal Credit Opportunity Act
- Section 1978 of the Revised Statutes (42 U.S.C. § 1982)
- Section 8(a) of the Small Business Act
- Section 527 of the National Housing Act
- Section 109 of the Housing and Community Development Act of 1974
- Section 3 of the Housing and Urban Development Act of 1968
- Executive Orders 11063, 11246, 11625, 12250, 12259, and 12432.

### **Categories for Data on Race and Ethnicity**

Prior to the 2000 census, the Office of Management and Budget (OMB) significantly revised standards for federal agencies that collect, maintain, and report federal data on race and ethnicity. HUD offices implemented this data format on January 1, 2003.

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."

In fiscal years 2018 and 2019, most HUD programs collected data on ethnicity separately from data on race; however, a few programs combined race and ethnicity into a single category.

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



# OFFICE OF HOUSING PROGRAMS

## FEDERAL HOUSING ADMINISTRATION

The Federal Housing Administration, generally known as “FHA,” provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes, residential care facilities, and hospitals. FHA is the largest insurer of mortgages in the world, insuring, through September 30, 2019, more than 49.5 million single family homes and 66,900 multifamily and healthcare project mortgages since its inception in 1934. FHA mortgage insurance provides lenders with protection against losses as the result of homeowners defaulting on their mortgage loans. The lenders bear less risk because FHA will pay a claim to the lender in the event of a homeowner’s default provided that the application for insurance benefits is acceptable to the Commissioner. Loans must meet certain requirements established by FHA to qualify for insurance.

**Table 5.1** and **Table 5.2** provide data on the race and marital status of mortgagors who obtained FHA-insured single-family home purchase loans or FHA-insured single-family refinanced loans in FY 2018 and FY 2019. The marital status category divides mortgagors into those who are “married,” “separated,” or “unmarried.”

**Table 5.1: Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2018 Percentages of Numbers and Amounts for FY 2018**

Percentage of Numbers and Amounts for FY 2018						
	PURCHASE		REFINANCE		TOTAL	
Fiscal Year 2018	Count	Dollars(\$M)	Count	Dollars(\$M)	Count	Dollars(\$M)
Loans - Number/ Dollar Amount	776,278	160,895	238,324	48,155	1,014,602	209,050
BORROWER’S RACE						
White	55.0%	51.9%	57.3%	55.5%	55.5%	52.7%
Black	13.3%	13.4%	10.3%	10.0%	12.6%	12.7%
American Indian or Alaska Native	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%
Asian or Hawaiian	2.6%	3.6%	2.5%	3.6%	2.6%	3.6%
Hispanic	20.2%	21.8%	11.5%	13.3%	18.2%	19.8%
Not Disclosed	8.5%	9.0%	18.0%	17.1%	10.7%	10.9%
MIXED RACE						
Yes	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
No	99.9%	99.9%	99.8%	99.8%	99.8%	99.8%

**Table 5.1: Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2018 Percentages of Numbers and Amounts for FY 2018, continued**

Percentage of Numbers and Amounts for FY 2018						
MARITAL STATUS						
<b>Married</b>	51.2%	54.8%	63.2%	66.8%	54.0%	57.6%
<b>Separated</b>	0.6%	0.6%	0.5%	0.5%	0.6%	0.6%
<b>Unmarried</b>	48.1%	44.6%	36.3%	32.7%	45.4%	41.8%

Source: Single Family Data Warehouse (SFDW) as of 05/14/2019

**NOTE:** Value of loans provided in millions.

**Table 5.2: Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2019 Percentages of Numbers and Amounts for FY 2019**

Percentage of Numbers and Amounts for FY 2019						
	PURCHASE		REFINANCE		TOTAL	
<b>Fiscal Year 2019</b>	<b>Count</b>	<b>Dollars(\$M)</b>	<b>Count</b>	<b>Dollars(\$M)</b>	<b>Count</b>	<b>Dollars(\$M)</b>
<b>Loans - Number/ Dollar Amount</b>	743,278	159,367	247,148	55,253	990,426	214,620
BORROWER'S RACE						
<b>White</b>	52.7%	49.5%	54.1%	51.6%	53.0%	50.1%
<b>Black</b>	13.8%	14.0%	9.9%	9.6%	12.8%	12.9%
<b>American Indian or Alaska Native</b>	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
<b>Asian or Hawaiian</b>	2.3%	3.1%	2.2%	3.2%	2.3%	3.1%
<b>Hispanic</b>	20.1%	21.7%	10.6%	12.4%	17.8%	19.3%
<b>Not Disclosed</b>	10.8%	11.4%	22.9%	22.9%	13.8%	14.3%
MIXED RACE						
<b>Yes</b>	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
<b>No</b>	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%





**Table 5.2: Characteristics of Mortgagors Who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2019 Percentages of Numbers and Amounts for FY 2019, continued**

Percentage of Numbers and Amounts for FY 2019						
	PURCHASE		REFINANCE		TOTAL	
MARITAL STATUS						
Married	50.2%	53.6%	62.5%	65.8%	53.2%	56.7%
Separated	0.5%	0.5%	0.4%	0.4%	0.5%	0.5%
Unmarried	49.3%	45.9%	37.1%	33.8%	46.2%	42.8%

Source: Single Family Data Warehouse (SFDW)

**NOTE:** Value of loans provided in millions

## MULTIFAMILY SUBSIDIZED HOUSING PROGRAMS

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., tenant-based 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 and non-insured properties to ensure that these properties remain affordable to low-income families.

### 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 HUD's Office of Housing. These contracts were available to Section 221(s)(3) BMIR, Section 231, Section 236 (insured and noninsured), and Section 303 properties for the life of the mortgage. The program was suspended under the housing subsidy moratorium of January 5, 1973. The moratorium stopped the funding of any additional projects, although previously funded projects continue to receive funding.

### 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.

## **SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY**

Section 202 Supportive Housing for the Elderly helps expand the supply of affordable housing with voluntary supportive services for the elderly. Section 202 housing provides elderly persons with rental housing opportunities that offers 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 tenants' contributions toward rent.

To live in housing receiving Section 202 assistance, 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**

Section 811 Supportive Housing for Persons with Disabilities provides supportive rental housing for persons with disabilities that has voluntary supportive services. Once the project is developed, funding is provided through a Section 811 project PRAC to cover the difference between the HUD-approved operating cost for the project and tenants' contributions toward rent.

In order to live in housing receiving Section 811 assistance, a qualified household must be very low-income or extremely 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 serves elderly persons, while the Section 811 Capital Advance Program develops housing for persons with disabilities.



**Table 5.3: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2018**

Protected Characteristics	Section 8 Project-Based	Rent Supp.	Rental Assist. Payment (RAP)	Section 236	Below Mkt Int Rate (BMIR)	Section 202/8	Section 202/ PRAC	Section 811/PRAC	All Programs
<b>RACE OF HEAD OF HOUSEHOLD</b>									
<b>White</b>	49.30%	9.90%	43.60%	40.40%	66.70%	63.20%	57.40%	64%	51.30%
<b>Black or African American</b>	35.30%	8.50%	43.80%	38%	2.80%	22.80%	23.60%	24.80%	33%
<b>American Indian or Alaskan Native</b>	0.90%	0.70%	0.20%	0.50%	0.90%	0.70%	0.70%	0.90%	0.90%
<b>Asian</b>	4.60%	0.00%	3%	2.90%	10.60%	6.20%	8.60%	1.20%	5%
<b>Native Hawaiian or Pacific Islander</b>	0.30%	0.70%	0.10%	0.20%	0.00%	0.30%	0.30%	0.40%	0.30%
<b>Other</b>	8.50%	80.10%	8%	16.50%	17.10%	7.30%	8.70%	7.70%	8.50%
<b>Multiple Race</b>	1.10%	0.00%	1.20%	1.50%	1.90%	0.60%	0.70%	1%	1%
<b>ETHNICITY OF HEAD OF HOUSEHOLD</b>									
<b>Hispanic or Latino</b>	16.10%	80.90%	17.70%	20.10%	25.90%	11.40%	15%	6.70%	15.40%
<b>Not Hispanic or Latino</b>	83.90%	19.10%	82.30%	79.90%	74.10%	88.60%	85%	93.30%	84.60%
<b>AGE OF HEAD OF HOUSEHOLD</b>									
<b>Younger than 31 years</b>	17.80%	17%	10.80%	14.20%	8.30%	1.30%	0.00%	9%	14.60%
<b>31 – 41</b>	12.90%	18.40%	13.80%	16.30%	13%	2.20%	0.00%	16.30%	11%
<b>42 – 51</b>	9.30%	22.70%	11.60%	13.10%	19%	3.70%	0.00%	20.50%	8.30%
<b>52 – 61</b>	14.30%	15.60%	17.20%	16.50%	15.70%	9.90%	0.20%	32.50%	13.10%
<b>62 or older</b>	45.70%	26.20%	46.60%	39.90%	44%	82.90%	99.80%	21.70%	52.90%

**Table 5.3: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2018, continued**

Protected Characteristics	Section 8 Project-Based	Rent Supp.	Rental Assist. Payment (RAP)	Section 236	Below Mkt Int Rate (BMIR)	Section 202/8	Section 202/PRAC	Section 811/PRAC	All Programs
<b>SEX OF HEAD OF HOUSEHOLD</b>									
Female	72.80%	73.80%	74%	66.30%	63.40%	63.50%	70.60%	46.30%	71.10%
Male	26.40%	26.20%	26%	33.20%	36.60%	35.60%	28.40%	52.30%	28%
<b>DISABILITY</b>									
Any household member with a disability	28.80%	28.40%	25.50%	15.50%	20.80%	29.10%	6.40%	98.30%	28.40%
Head of household has a disability	27.90%	26.20%	25%	14.50%	18.10%	29%	6.40%	98.20%	27.70%
<b>FAMILIAL STATUS</b>									
Households with children	30.50%	41.80%	27.60%	30.90%	26.90%	0.30%	0.10%	2.30%	24.70%
<b>Total Households</b>	<b>1,104,667</b>	<b>141</b>	<b>803</b>	<b>10,178</b>	<b>216</b>	<b>111,745</b>	<b>123,142</b>	<b>32,371</b>	<b>1,384,049</b>

Source: Tenant Rental Assistance Certification System (TRACS)

**NOTE:** All data originated from the TRACS system for the 18 months period ending September 30, 2018. The table excludes all records showing head of households to be under 15 years of age or over 105 years of age, as well as any record showing the transaction type to be either "program termination" or "move-out".

**Table 5.4: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2019**

Protected Characteristics	Section 8 Project-Based	Rent Supp.	Rental Assist. Payment (RAP)	Section 236	Below Mkt Int Rate (BMIR)	Section 202/8	Section 202/PRAC	Section 811/PRAC	All Programs
<b>RACE OF HEAD OF HOUSEHOLD</b>									
White	48.9%	9.9%	36.1%	41.2%	53.3%	61%	56.8%	63.7%	50.8%
Black or African American	35.1%	0%	47.4%	38.5%	9%	23.6%	23.6%	24.7%	33%
American Indian or Alaskan Native	0.9%	0%	0%	0.5%	0.6%	0.7%	0.6%	0.9%	0.9%
Asian	4.7%	0%	3.2%	2.1%	13.3%	5.9%	8.8%	1.2%	5%



**Table 5.4: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2019, continued**

Protected Characteristics	Section 8 Project-Based	Rent Supp.	Rental Assist. Payment (RAP)	Section 236	Below Mkt Int Rate (BMIR)	Section 202/8	Section 202/PRAC	Section 811/PRAC	All Programs
<b>RACE OF HEAD OF HOUSEHOLD</b>									
Native Hawaiian or Pacific Islander	0.3%	0%	0%	0.3%	0.3%	0.2%	0.3%	0.5%	0.3%
Other	9%	100%	11.6%	15.7%	22.3%	7.9%	9.1%	7.9%	8.9%
Multiple Race	1.1%	0%	1.8%	1.6%	1.2%	0.7%	0.8%	1%	1.1%
<b>ETHNICITY OF HEAD OF HOUSEHOLD</b>									
Hispanic or Latino	16.3%	100%	20%	18%	26.6%	11.5%	15.3%	6.8%	15.7%
Not Hispanic or Latino	83.7%	0%	80%	82%	73.4%	88.5%	84.7%	93.2%	84.3%
<b>AGE OF HEAD OF HOUSEHOLD</b>									
Younger than 31 years	16.8%	0%	2.8%	13.8%	11.5%	1.3%	0%	8.6%	13.9%
31 – 41	13.2%	0%	8.8%	16%	16.4%	2.3%	0%	16.3%	11.3%
42 – 51	9.2%	100%	9.5%	13.5%	22.9%	3.6%	0%	19.9%	8.3%
52 – 61	14.1%	0%	15.8%	16.5%	17%	9.8%	0.2%	31.8%	13%
62 or older	46.8%	0%	63.2%	40.2%	32.2%	83%	99.8%	23.3%	53.6%
<b>SEX OF HEAD OF HOUSEHOLD</b>									
Female	72.4%	100%	75.8%	66.3%	62.2%	62.9%	70.3%	46.4%	70.9%
Male	26.7%	0%	24.2%	33.2%	37.8%	36.3%	28.5%	52.2%	28.2%
<b>DISABILITY</b>									
Any household member with a disability	29.3%	100%	18.6%	15.8%	14.2%	29.7%	6.5%	98.3%	28.8%
Head of household has a disability	28.4%	100%	18.2%	15%	12.4%	29.7%	6.5%	98.3%	28.1%



**Table 5.4: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2019, continued**

Protected Characteristics	Section 8 Project-Based	Rent Supp.	Rental Assist. Payment (RAP)	Section 236	Below Mkt Int Rate (BMIR)	Section 202/8	Section 202/PRAC	Section 811/PRAC	All Programs
<b>FAMILIAL STATUS</b>									
Households with children	29.7%	0%	20%	30.1%	32.2%	0.3%	0.1%	2.3%	24.2%
Total Households	1,113,458	1	285	8,080	323	102,669	123,265	32,135	1,381,536

Source: Tenant Rental Assistance Certification System (TRACS)

**NOTE:** All data originated from the TRACS system for the 18 months period ending September 30, 2019. The table excludes all records showing head of households to be under 15 years of age or over 105 years of age, as well as any record showing the transaction type to be either “program termination” or “move-out”.

## 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. While no longer providing insurance or subsidies for new mortgage loans, existing Section 236 properties continue to receive interest subsidies. Under this program, HUD provided interest subsidies to lower a project’s mortgage interest rate to as little as one percent. The interest reduction payment resulted in lower operating costs and, consequently, a reduced rent structure.

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 and, depending on their income level, may pay rent up to the Section 236 market rent.

Some Section 236 properties 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 have allocated 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.

## SECTION 221(D)(3) BELOW MARKET INTEREST RATE (BMIR) PROGRAM

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 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 a Section 8 Loan Management Set-Aside (LMSA) to these properties to decrease vacancies and improve the project's financial position.

**Table 5.5: Protected Characteristics of Recipients of Mortgage Insurance and Mortgage Interest Rate Subsidies, FY 2018**

Protected Characteristics	Section 236	Below Market Interest Rate (BMIR)	All Programs
<b>RACE OF HEAD OF HOUSEHOLD</b>			
White	40.3%	66.7%	51.1%
Black or African American	37.8%	2.8%	33%
American Indian or Alaskan Native	0.4%	1.4%	0.9%
Native Hawaiian or Pacific Islander	0.2%	0.0%	0.3%
Other	7.4%	17.1%	4.4%
Multiple Race	1.8%	1.4%	1.2%
<b>ETHNICITY OF HEAD OF HOUSEHOLD</b>			
Hispanic or Latino	20.1%	25.9%	15.4%
Not Hispanic or Latino	79.9%	74.1%	84.5%
<b>AGE OF HEAD OF HOUSEHOLD</b>			
Younger than 31 years	14.2%	8.3%	14.6%
31 – 41	16.2%	13%	11%
42 – 51	13.1%	19%	8.3%
52 – 61	16.5%	15.7%	13.1%
62 or older	40%	44%	52.9%
<b>SEX OF HEAD OF HOUSEHOLD</b>			
Female	66.3%	63.4%	71.1%
Male	33.2%	36.6%	28%
<b>DISABILITY</b>			
Any household member with a disability	15.5%	20.8%	28.4%
Head of household has a disability	13.7%	16.7%	27.2%
<b>FAMILIAL STATUS</b>			
Households with Children	30.9%	26.9%	24.7%
<b>Total Households</b>	<b>10,180</b>	<b>216</b>	<b>1,384,527</b>

Source: Tenant Rental Assistance Certification System (TRACS)

**NOTE:** The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD

**Table 5.6 Protected Characteristics of Recipients of Mortgage Insurance and Mortgage Interest Rate Subsidies, FY 2019**

Protected Characteristics	Section 236	Below Market Interest Rate (BMIR)	All Programs
<b>RACE OF HEAD OF HOUSEHOLD</b>			
White	41.2%	53.3%	50.8%
Black or African American	38.5%	9%	33%
American Indian or Alaskan Native	0.5%	0.6%	0.9%
Native Hawaiian or Pacific Islander	0.3%	0.3%	0.3%
Other	15.7%	22.3%	8.9%
Multiple Race	1.6%	1.2%	1.1%
<b>ETHNICITY OF HEAD OF HOUSEHOLD</b>			
Hispanic or Latino	18%	26.6%	15.7%
Not Hispanic or Latino	82%	73.4%	84.3%
<b>AGE OF HEAD OF HOUSEHOLD</b>			
Younger than 31 years	13.8%	11.5%	13.9%
31 – 41	16%	16.4%	11.3%
42 – 51	13.5%	22.9%	8.3%
52 – 61	16.5%	17%	13%
62 or older	40.2%	32.2%	53.6%
<b>SEX OF HEAD OF HOUSEHOLD</b>			
Female	66.3%	62.2%	70.9%
Male	33.2%	37.8%	28.2%
<b>DISABILITY</b>			
Any household member with a disability	15.8%	14.2%	28.8%
Head of household has a disability	15%	12.4%	28.1%
<b>FAMILIAL STATUS</b>			
Households with Children	30.1%	32.2%	24.2%
<b>Total Households</b>	<b>8,080</b>	<b>323</b>	<b>1,381,536</b>

Source: Tenant Rental Assistance Certification System (TRACS)

**NOTE:** The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD.



## HOUSING COUNSELING ASSISTANCE PROGRAM

The Housing Counseling Assistance program counsels consumers on seeking, renting, owning, financing, and maintaining a home. HUD provides counseling services through HUD-approved housing counseling agencies. Such agencies and national, regional, or multi-state intermediaries may apply for one-year grants through a notice of funding availability published by HUD.

**Table 5.7** contains information on the race and ethnicity of those participating in the Housing Counseling Assistance Program during FY 2018 and FY 2019.

**Table 5.7: Protected Characteristics of Households that Participated in HUD-Approved Housing Counseling Programs, FY 2018 and FY 2019**

Protected Characteristic	% of Participants in FY 2018	% of Participants in FY 2019
<b>RACE</b>		
White	36.2%	35.7%
Black or African American	39.0%	38.2%
American Indian/Alaska Native	0.7%	0.8%
Asian	3.2%	3.1%
Native Hawaiian or Other Pacific Islander	0.4%	0.4%
Other Multi-Racial	8.4%	8.3%
Black or African American and White	0.8%	0.9%
American Indian or Alaska Native and Black or African American Black or African American	0.2%	0.1%
American Indian or Alaska Native and White American Indian/Alaska Native	0.2%	0.9%
Asian and White	0.2%	0.7%
Chose not to respond	1.7%	12.0%
<b>ETHNICITY</b>		
Hispanic	18.5%	18.6%
Not Hispanic	71.5%	70.3%
Chose not to respond	10.0%	11.1%
<b>TOTAL NUMBER OF HOUSEHOLDS</b>	<b>1,055,167</b>	<b>1,015,911</b>

Source: Aggregate Data from HUD Form 9902 FY 2018 and FY 2019

**NOTE:** Data is available for all 8 quarters here:

<https://www.hudexchange.info/programs/housing-counseling/9902-quarterly-reports/>

# OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT PROGRAMS

## COMMUNITY DEVELOPMENT BLOCK GRANTS (CDBG)

The Community Development Block Grant (CDBG) program works to develop viable urban and rural communities by expanding economic opportunities and improving quality of life, principally for low income persons. The program provides annual grants to over 1,200 recipients, including large cities, urban counties, States, Puerto Rico, and the U.S. Territories. All cities and towns in the United States can potentially receive CDBG funding, either from HUD directly or through their respective State.

Communities utilize the funds for projects or activities initiated and developed at the local level based upon local needs, priorities, and benefits to the community. Activities range from planning, economic development, housing, public services, public facilities, utilities, infrastructure; there are 28 eligible general activity types in total. Each eligible activity must also meet a National Objective of either: 1) benefitting low- and moderate-income persons, 2) eliminating slums or blighting conditions, or 3) addressing urgent needs to community health and safety.

**Table 6.1** contains information on the race and ethnicity of households that benefited from CDBG-funded owner-occupied housing rehabilitation, rental housing rehabilitation, and homeownership assistance in FY 2018. The number of households represents only those beneficiaries for which grantees have submitted data. Additional CDBG activities also had beneficiaries.

**Table 6.1: Protected Characteristics of Households of CDBG Funded Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2018 and FY 2019**

Protected Characteristics	Owner Occupied Housing Rehabilitation		Rental Housing Rehabilitation		Homeownership Assistance	
	2018	2019	2018	2019	2018	2019
<b>RACE</b>						
White	55.9%	53.1%	59.7%	61.8%	53.0%	23.3%
Black/African American	34.9%	35.5%	21.2%	19.1%	36.9%	60.3%
American Indian/ Alaskan Native	0.4%	0.6%	1.0%	0.4%	0.4%	0.1%
Asian	2.1%	1.8%	7.6%	5.9%	3.9%	2.2%
Native Hawaiian/Other Pacific Islander	0.2%	0.3%	0.5%	0.5%	0.3%	0.2%
Black/African American & White	0.5%	0.8%	4.1%	0.6%	0.9%	7.3%
American Indian/Alaskan Native & White	0.5%	0.2%	1.0%	0.2%	0.4%	0.1%





**Table 6.1: Protected Characteristics of Households of CDBG Funded Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2018 and FY 2019, continued**

Protected Characteristics	Owner Occupied Housing Rehabilitation		Rental Housing Rehabilitation		Homeownership Assistance	
	2018	2019	2018	2019	2018	2019
<b>RACE continued</b>						
American Indian/Alaskan Native & Black/African American	0.1%	0.1%	0.1%	0.0%	0.1%	0.8%
Asian & White	0.1%	0.1%	0.1%	0.1%	0.2%	0.3%
Other Multi-Racial	5.5%	7.4%	5.6%	11.5%	4.1%	5.3%
<b>ETHNICITY</b>						
Hispanic or Latino	11.0%	14.2%	12.6%	31.4%	19.9%	10.3%
Not Hispanic or Latino	89.0%	85.8%	87.4%	68.6%	80.1%	89.7%
<b>Total Number of Participants</b>	<b>51,592</b>	<b>58,307</b>	<b>11,076</b>	<b>21,119</b>	<b>2,345</b>	<b>2,775</b>

Source: Integrated Disbursement and Information System (IDIS)

**NOTE:** Percentages are based on those households for which race/ethnicity data was reported.

## CDBG-DISASTER RECOVERY ASSISTANCE (CDBG-DR)

In response to Presidentially declared disasters, especially in low-income areas, Congress may appropriate additional funding for CDBG grantees through CDBG-Disaster Recovery grants to rebuild the affected areas and start the recovery process. Since CDBG-Disaster Recovery assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources. CDBG-Disaster Recovery grants often supplement disaster programs of the Federal Emergency Management Agency, the Small Business Administration, and the U.S. Army Corps of Engineers.

**Table 6.2** contains information on the race and ethnicity of households that benefited from CDBG-Disaster Recovery (CDBG-DR) in FY 2018 and FY 2019.

**Table 6.2: Protected Characteristics of Beneficiaries of CDBG-DR, FY 2018 and FY 2019**

Protected Characteristics	Affordable Rental Housing		Construction of New Housing		Homeownership Assistance		Rehabilitation/ Reconstruction of Residential Structures	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>RACE OF HEAD OF HOUSEHOLD</b>								
<b>White</b>	33.3%	56.0%	61.0%	45.0%	48.2%	61.3%	50.0%	57.6%
<b>Black/African American</b>	40.5%	37.3%	22.4%	53.8%	45.8%	30.4%	26.1%	41.3%
<b>American Indian/ Alaskan Native</b>	0.1%	0.6%	0.5%	0.0%	0.3%	0.0%	0.2%	0.2%
<b>Native Hawaiian/ Other Pacific Islander</b>	0.1%	0.4%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%
<b>Asian</b>	0.5%	1.4%	0.7%	0.2%	2.4%	3.6%	3.3%	6.7%
<b>Black/African American and White</b>	0.2%	1.1%	0.0%	0.0%	0.1%	0.6%	0.4%	0.0%
<b>American Indian/ Alaskan Native and White</b>	0.1%	0.1%	0.0%	0.0%	0.1%	0.6%	0.1%	0.0%
<b>American Indian/ Alaskan Native and Black/African American</b>	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
<b>Asian and White</b>	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%
<b>Other Multi-racial</b>	2.0%	0.0%	2.8%	0.5%	0.5%	1.2%	3.0%	7.3%
<b>Unknown</b>	23.0%	3.0%	12.3%	0.2%	2.4%	2.4%	16.5%	0.0%
<b>GENDER OF HEAD OF HOUSEHOLD</b>								
<b>Female Head of Household</b>	35.2%	36.3%	35.1%	33.2%	32.7%	46.4%	31.7%	67.9%

Source: Disaster Recovery Grant Reporting System (DRGR)



## HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

HOPWA is authorized under the AIDS Housing Opportunity Act. Under the program, HUD provides grants to states, local governments, and nonprofit organizations to address the housing needs of low-income persons living with HIV/AIDS and their families. Funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; short-term payments to prevent homelessness; and coordination and delivery of support services.

**Table 6.3** provides data on the race, ethnicity, age, and sex of persons receiving assistance from HOPWA in FY 2018 and FY 2019. The total represents only those beneficiaries for which grantees have submitted information to HUD.

**Table 6.3: Protected Characteristics of Persons Provided with Assistance through HOPWA Formula Grants and Competitive Grants, FY 2018 and FY 2019**

Protected Characteristics	Formula Grant		Competitive Grant		Total Program	
	2018	2019	2018	2019	2018	2019
<b>HIV/AIDS STATUS</b>						
<b>Persons with HIV/AIDS</b>	69.14%	60.21%	69.21%	94.65%	69.14%	80.30%
<b>HIV+ Family Members</b>	3.04%	0.00%	3.21%	2.67%	3.05%	1.56%
<b>Family Members who are not HIV+</b>	27.83%	39.79%	27.58%	2.67%	27.81%	18.14%
<b>RACE</b>						
<b>White</b>	32.32%	31.74%	47.13%	46.18%	33.50%	32.87%
<b>Black or African American</b>	57.61%	59.38%	41.45%	43.65%	56.32%	58.15%
<b>American Indian or Alaska Native</b>	0.66%	0.70%	1.56%	1.76%	0.73%	0.78%
<b>Asian</b>	0.77%	0.51%	1.71%	0.86%	0.84%	0.54%
<b>Native Hawaiian or Other Pacific Islander</b>	1.05%	0.30%	1.77%	2.40%	1.11%	0.47%
<b>Black or African American and White</b>	1.35%	1.41%	1.49%	1.17%	1.36%	1.39%
<b>American Indian or Alaska Native and White</b>	0.20%	0.37%	0.42%	0.29%	0.22%	0.36%

**Table 6.3: Protected Characteristics of Persons Provided with Assistance through HOPWA Formula Grants and Competitive Grants, FY 2018 and FY 2019, continued**

Protected Characteristics	Formula Grant		Competitive Grant		Total Program	
	2018	2019	2018	2019	2018	2019
<b>RACE continued</b>						
<b>American Indian or Alaska Native and Black or African American</b>	0.09%	0.17%	0.14%	0.07%	0.09%	0.16%
<b>Asian and White</b>	0.13%	0.07%	0.12%	0.30%	0.13%	0.09%
<b>Other Multi-Racial</b>	5.83%	5.34%	4.22%	3.32%	5.70%	5.18%
<b>ETHNICITY</b>						
<b>Hispanic/Latino</b>	16.75%	16.89%	16.11%	14.13%	16.70%	16.68%
<b>Non-Hispanic/Latino</b>	83.25%	83.11%	83.89%	85.87%	83.30%	83.32%
<b>AGE</b>						
<b>Younger than 18</b>	16.17%	15.79%	0.05%	0.02%	14.44%	14.13%
<b>18-30</b>	14.79%	15.21%	10.40%	9.82%	14.32%	14.64%
<b>31-50</b>	36.57%	36.08%	37.51%	36.67%	37.47%	36.97%
<b>51 or older</b>	32.47%	32.91%	31.38%	31.92%	33.77%	34.25%
<b>SEX</b>						
<b>Female</b>	39.75%	38.86%	30.21%	31.17%	38.75%	38.05%
<b>Male</b>	59.09%	59.60%	67.37%	66.23%	59.98%	57.33%
<b>Transgender Male to Female</b>	1.12%	1.43%	2.34%	2.55%	1.25%	2.91%
<b>Transgender Female to Male</b>	0.04%	0.11%	0.08%	0.05%	0.05%	0.17%



**Table 6.3: Protected Characteristics of Persons Provided with Assistance through HOPWA Formula Grants and Competitive Grants, FY 2018 and FY 2019, continued**

Protected Characteristics	Formula Grant		Competitive Grant		Total Program	
	2018	2019	2018	2019	2018	2019
<b>AREA MEDIAN INCOME</b>						
<b>Extremely Low Income (0-30% of Area Median Income)</b>	77.26%	75.35%	79.37%	79.45%	77.42%	75.67%
<b>Very Low Income (31-50% of Area Median Income)</b>	15.76%	70.53%	14.16%	13.99%	15.64%	17.12%
<b>Low Income (51% - 80% of Area Median Income)</b>	6.98%	100.0%	6.47%	6.5%	6.94%	7.21%
<b>Number of Recipients of Housing Assistance</b>	46,406	49,160	3,930	4,134	50,336	53,294

Source: HOPWA Consolidated Annual Progress Evaluation Reports (Formula Grants) and Annual Progress Reports (Competitive Grants)

**NOTE:** Data on the number of beneficiaries of HOPWA Competitive and Formula Projects in FY 2018-2019 with corresponding demographic data comes in reports submitted on 211 of 217 grants. Percentages may not equal 100% due to rounding. Denominator may vary slightly for Race, Ethnicity, Age and Gender due to Grantee reporting errors.

## HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

HOME is authorized by the Cranston-Gonzalez National Affordable Housing Act to provide annual grants on a formula basis to states and units of general local governments to fund a wide range of activities designed to create affordable housing to low-income and very-low income families. States and local governments may use their HOME allocations to construct or rehabilitate affordable housing for sale or rental, rehabilitate eligible owner-occupied properties, provide financial assistance to first-time or other qualified homebuyers, and provide tenant-based rental assistance.

**Table 6.4: Protected Characteristics of Beneficiaries of the HOME Investment Partnership Program, FY 2018 and FY 2019**

Protected Characteristics	TBRA		Rental Units		Homebuyer		Homeowner Rehabilitation	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>RACE OR ETHNICITY</b>								
<b>White</b>	55.16%	58.95%	42.08%	44.48%	53.16%	50.53%	64.10%	64.92%

**Table 6.4: Protected Characteristics of Beneficiaries of the HOME Investment Partnership Program, FY 2018 and FY 2019, continued**

Protected Characteristics	TBRA		Rental Units		Homebuyer		Homeowner Rehabilitation	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>RACE OR ETHNICITY continued</b>								
<b>Black or African American</b>	37.50%	32.18%	43.31%	41.27%	33.82%	34.72%	29.45%	29.24%
<b>American Indian or Alaskan Native</b>	1.91%	2.62%	1.48%	0.89%	0.44%	0.49%	1.04%	0.39%
<b>Asian</b>	1.17%	1.35%	3.03%	3.46%	3.29%	3.68%	1.29%	1.15%
<b>Native Hawaiian or Other Pacific Islander</b>	0.81%	1.15%	0.29%	0.30%	0.49%	0.44%	0.15%	0.13%
<b>Black or African American and White</b>	0.67%	0.48%	0.51%	0.65%	0.63%	0.72%	0.28%	0.45%
<b>American Indian or Alaskan Native and White</b>	0.42%	0.37%	0.37%	0.13%	0.12%	0.22%	0.11%	0.13%
<b>American Indian or Alaskan Native and Black/African American</b>	0.12%	0.17%	0.19%	0.07%	0.12%	0.06%	0.17%	0.16%
<b>Asian and White</b>	0.14%	0.08%	0.08%	0.04%	0.21%	0.18%	0.23%	0.10%
<b>Other Multi-Racial</b>	2.09%	2.65%	8.66%	8.71%	7.72%	8.96%	3.18%	3.33%





**Table 6.4: Protected Characteristics of Beneficiaries of the HOME Investment Partnership Program, FY 2018 and FY 2019, continued**

Protected Characteristics	TBRA		Rental Units		Homebuyer		Homeowner Rehabilitation	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>ETHNICITY</b>								
<b>Hispanic or Latino</b>	10.60%	10.43%	16.44%	17.25%	22.93%	23.63%	10.12%	10.71%
<b>Non-Hispanic or Latino</b>	89.40%	89.57%	83.56%	82.75%	77.07%	76.37%	89.88%	89.29%
<b>FAMILIAL STATUS</b>								
<b>Families with Children</b>	48.5%	45.55%	28.70%	29.69%	60.03%	57.98%	24.56%	21.99%
<b>Total Assisted Households</b>	16,955	14,299	10,020	8,950	9,027	8,169	4,487	3,820

Source: Integrated Disbursement and Information System (IDIS)

## NEIGHBORHOOD STABILIZATION PROGRAM

The Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Through the purchase and redevelopment of foreclosed and abandoned homes and residential properties, the goal of the program is being realized.

**Table 6.5** contains information on the race and ethnicity of households that benefited from NSP in FY 2018 and FY 2019.

**Table 6.5: Protected Characteristics of Beneficiaries of NSP, FY 2018 and FY 2019**

Race	Construction of New Housing		Homeownership Assistance to Low and Moderate Income		Rehabilitation/ Reconstruction of Residential	
	2018	2019	2018	2019	2018	2019
White	38.8%	24.7%	55.6%	N/A	41.9%	20.7%
Black/African American	48.1%	54.7%	28.2%	N/A	43.6%	68.3%
American Indian/Alaskan Native	0.8%	2.5%	0.5%	N/A	0.8	0.2%

**Table 6.5: Protected Characteristics of Beneficiaries of NSP, FY 2018 and FY 2019, continued**

Race	Construction of New Housing		Homeownership Assistance to Low and Moderate Income		Rehabilitation/ Reconstruction of Residential	
	2018	2019	2018	2019	2018	2019
Native Hawaiian/Other Pacific Islander	0.5%	0.8%	0.3%	N/A	0.3%	1.6%
Asian	2.2%	0.1%	3.2%	N/A	2.2%	0.7%
Black/African American and White	0.4%	24.7%	0.2	N/A	0.9	20.7%
American Indian/Alaskan Native and White	0.2%	1.2%	0.1%	0%	0.1%	0%
American Indian/Alaskan Native and Black/African American	0.4%	0%	0.0%	0%	0.2%	0.07%
Asian and White	0.1%	0%	0.2%	0%	0.1%	0%
Other Multi-racial	4.8%	11.2%	7.9%	0.07%	4.6%	8.7%
Unknown	3.7%	4.4%	3.7%	0%	5.2%	N/A

Source: Disaster Recovery Grant Reporting System (DRGR)

**NOTE:** N/A: data not available due to grantees incorrectly recording beneficiary data.

## CONTINUUM OF CARE PROGRAM

The Continuum of Care (CoC) program is designed to:

1. Promote community-wide commitment to the goal of ending homelessness
2. Provide funding for efforts by nonprofit providers, States, and local governments to re-house homeless individuals and families rapidly while minimizing the trauma and dislocation caused to homeless individuals, families, and communities due to homelessness
3. Promote access to and effective use of mainstream programs by homeless individuals and families
4. Optimize self-sufficiency among individuals and families experiencing homelessness

The CoC Program is the consolidation of two of HUD's former competitive homeless assistance grants programs: Supportive Housing Program and Shelter Plus Care. There are still some projects operating with grants funded under these programs that have not yet renewed under the CoC Program.



**Supportive Housing Program.** The Supportive Housing Program defrayed the costs of providing housing and supportive services for homeless persons. The Supportive Housing Program helped homeless persons achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

**Shelter Plus Care Program.** The Shelter Plus Care Program provided rental assistance for homeless persons with disabilities (primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and AIDS and related diseases) and their families.

## **EMERGENCY SOLUTIONS GRANT (ESG) PROGRAM**

ESG is a formula grant program. Eligible recipients generally consist of metropolitan cities, urban counties, territories, and states, as defined in 24 CFR 576.2.

Metropolitan cities, urban counties and territories may subgrant ESG funds to private nonprofit organizations. Metropolitan cities and urban counties may also subgrant ESG funds to public housing agencies and local redevelopment authorities.

State recipients must subgrant all their ESG funds (except for funds for administrative costs and under certain conditions, HMIS costs) to units of general-purpose local government and/or private nonprofit organizations.

**All recipients** must consult with the [Continuum\(s\) of Care](#) operating within the jurisdiction in determining how to allocate ESG funds.

The ESG program provides funding for:

1. Essential services related to street outreach and emergency shelter for homeless individuals and families;
2. Rehabilitation and conversion of buildings to be used as emergency shelters for homeless individuals and families;
3. Operation of emergency shelters for homeless individuals and families;
4. Short-term and medium-term rental assistance for individuals and families who are homeless or at risk of homelessness;
5. Housing relocation and stabilization services for individuals and families who are homeless or at risk of homelessness; and
6. Homeless Management Information System (HMIS) participation costs.

**Table 6.6: Protected Characteristics of Participants in Homeless Assistance Continuum of Care Programs, FY 2018 and FY 2019**

Protected Characteristic	Percent of Participants*	
	2018	2019
<b>RACE OF PARTICIPANTS WHO ENTERED THE PROGRAM</b>		
American Indian or Alaska Native	2.00%	1.94%
Asian	0.70%	0.73%
Black or African American	46.60%	46.71%
Native Hawaiian or Other Pacific Islander	0.70%	0.63%
White	42.80%	44.14%
Multi-racial	5.00%	5.11%
<b>ETHNICITY OF PARTICIPANTS</b>		
Hispanic or Latino	14.50%	84.91%
Not Hispanic or Latino	83.90%	14.65%
<b>SEX OF PARTICIPANTS AND OTHER FAMILY MEMBERS</b>		
Female	49.50%	50.04%
Male	48.90%	49.51%
Transgender	0.30%	0.40%
Gender Non-conforming	0.00%	0.04%
<b>AGE OF PARTICIPANTS</b>		
Younger than 18	29.80%	30.67%
18–61	63.50%	61.82%
62 or Older	5.70%	7.26%

Source: SNAPS APR Data HMIS Reporting Repository

**NOTE:** Percentages do not always sum to 100 percent because of data not collected or clients declining to provide the information.



# OFFICE OF PUBLIC AND INDIAN HOUSING PROGRAMS

## HOUSING CHOICE VOUCHERS

The Housing Choice Voucher program is authorized by the U.S. Housing Act of 1937 to provide tenant-based rental subsidies to low- and very-low income families to help them afford decent, safe, and sanitary housing in the private market. The participant pays the difference between the subsidy and the rent charged by the landlord. Under certain circumstances, a participant may use his or her voucher to purchase a home.

## PUBLIC HOUSING

The Low-Rent Public Housing program is authorized by the U.S. Housing Act of 1937 to provide safe and decent rental housing for low-income families, the elderly, and persons with disabilities. Public housing comes in a variety of forms, from scattered-site single-family houses to high-rise apartments.

## MODERATE REHABILITATION

The Moderate Rehabilitation program provides project-based rental assistance for low-income families. This program began in 1978 as an expansion of the rental certificate program after HUD determined that at least 2.7 million rental units had deficiencies requiring a moderate level of upgrading. The program was repealed in 1991, but assistance is provided to properties previously rehabilitated.

**Table 7** provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending on September 30th, the last day of the fiscal year. The data for race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

**Table 7: Protected Characteristics of Assisted Households in PIH Programs, for the 18-month period for FY 2018 and FY 2019**

Protected Characteristics	Moderate Rehabilitation		Public Housing		Tenant-based Vouchers		All Programs	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>RACE OF HEAD OF HOUSEHOLD</b>								
<b>White</b>	53.50%	54.1%	52%	51.1%	46%	45.9%	47.80%	47.5%
<b>Black or African American</b>	42.90%	42.5%	43.90%	44.5%	48.60%	48.4%	47.10%	47.3%
<b>American Indian or Alaskan Native</b>	1.20%	1.1%	0.70%	0.8%	0.80%	0.8%	0.80%	0.8%
<b>Asian</b>	0.50%	0.5%	0.60%	0.6%	0.60%	0.6%	0.60%	0.6%
<b>Native Hawaiian or Other Pacific Islander</b>	0.50%	0.6%	0.50%	0.7%	1.50%	1.6%	1.20%	1.3%
<b>ETHNICITY OF HEAD OF HOUSEHOLD</b>								
<b>Hispanic or Latino</b>	28.20%	29.2%	18%	22.7%	17.50%	17.8%	17.80%	19.3%
<b>Not Hispanic or Latino</b>	71.80%	70.8%	82%	77.3%	82.50%	82.2%	82.20%	80.7%
<b>AGE OF HEAD OF HOUSEHOLD</b>								
<b>Younger than 31</b>	12.80%	12.2%	16.10%	15.5%	10.50%	10.1%	12.2%	11.7%
<b>31 – 41</b>	14.20%	14.4%	17.90%	18.2%	24.20%	23.7%	22.20%	22.1%
<b>42 – 51</b>	16.20%	15.6%	13.90%	13.8%	18.20%	17.9%	16.90%	16.7%
<b>52 – 61</b>	29.40%	28.8%	19.20%	19%	21.10%	20.9%	20.60%	20.4%
<b>62 or older</b>	27.40%	29.1%	32.90%	33.5%	25.90%	27.3%	28%	29.1%





**Table 7: Protected Characteristics of Assisted Households in PIH Programs, for the 18-month period for FY 2018 and FY 2019, continued**

Protected Characteristics	Moderate Rehabilitation		Public Housing		Tenant-based Vouchers		All Programs	
	2018	2019	2018	2019	2018	2019	2018	2019
<b>SEX OF HEAD OF HOUSEHOLD</b>								
<b>Female</b>	51.50%	51.5%	74.20%	74.2%	78.90%	78.4%	77.30%	77%
<b>Male</b>	48.50%	48.5%	25.80%	25.8%	21.10%	21.6%	22.70%	23%
<b>DISABILITY</b>								
<b>Any household member with a disability</b>	53.40%	55.6%	40.50%	42.1%	49.20%	49.7%	46.70%	47.6%
<b>Head of household has a disability</b>	52.20%	54.3%	36.70%	39.1%	44.20%	44.8%	42.10%	43.3%
<b>FAMILIES WITH CHILDREN</b>								
<b>Households with children</b>	19.1%	18.2%	37.70%	37.3%	43%	41.9%	41.20%	40.4%
<b>NUMBER OF ASSISTED HOUSEHOLDS</b>								
<b>Total Households</b>	27,785	25,368	949,880	911,988	2,213,100	2,244,528	3,187,765	3,181,884

Source: PIH Information Center (PIC)

**NOTE:** All data are from the PIC system for the 18 months period ending September 30, 2018-September 30, 2019. The table excludes all records showing head of households to be under 15 years of age or over 105 years of age, as well as any record showing type of action to be either “end of participation” or “portability move-out”.

\*This data is based on the definition of Disability included in HUD-50058, which states: A person with disabilities has one or more of the following: (a) a disability as defined in Section 223 of the Social Security Act, (b) a physical, mental, or emotional impairment which is expected to be of long-continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions, or (c) a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act. Note: Include persons who have the acquired immune deficiency syndrome (AIDS) or any condition that arises from the etiologic agent for AIDS. This definition is not as expansive as the definition of disability under the federal civil rights laws. Under Federal civil rights laws, an individual with a disability includes (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.





**[WWW.HUD.GOV/FAIRHOUSING](http://WWW.HUD.GOV/FAIRHOUSING)**

**U.S. Department of Housing  
and Urban Development  
451 7th St. SW  
Washington, DC 20410**

**Housing Discrimination Hotline  
1.800.669.9777 (Voice)  
1.800.927.9275 (TTY)**