

## FY2013 – FHIP AWARDS

### ALABAMA

#### Mobile

**Mobile Fair Housing Center, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$319,795.00**

The Mobile Fair Housing Center will use its grant to conduct fair housing investigative and enforcement activities. Investigative activities will include: recruiting and training testers and providing refresher training for current testers. The Center will conduct rental, national origin, sales, pre-qualifying mortgage lending, design and construction accessibility, and reasonable accommodation testing and site assessments; and complaint intake, processing, referral, and counseling. Enforcement activities will include: accessibility workshops, for English-speaking and limited English proficiency participants; outreach for accessibility design and construction and mortgage and predatory lending; compliance audits for housing for the disabled; referral of enforcement proposals and assistance to clients seeking reasonable accommodations/modifications; accessibility design and construction, mortgage and predatory lending education; a regional fair housing summit; fair housing enforcement education; and counseling activities for underserved victims of rental discrimination.

#### Montgomery

**Central Alabama Fair Housing Center  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$324,000.00**

The Central Alabama Fair Housing Center (CAFHC) will use its grant to continue full service fair housing activities in Montgomery, Selma, and 29 counties in Central Alabama. Activities will include: challenging racial steering and other discriminatory housing practices in Montgomery and adjacent counties; combating discrimination in the west Alabama “Black Belt;” expanding outreach and enforcement actions to combat escalating discrimination against Latino residents after passage of HB 56; continuing investigating and combating race discrimination in small Central Alabama entitlement communities; and breaking down barriers for people with disabilities.

## **ARIZONA**

### **Tucson**

#### **Southwest Fair Housing Council FY12 Private Enforcement Initiative – Multi-Year Component - \$311,245.00**

The Southwest Fair Housing Council (SWFHC) will use its grant to provide full service fair housing enforcement across the state of Arizona. Activities will include testing, investigation, and resolution of fair housing complaints with an emphasis on fair housing enforcement on behalf of refugee through a partnership with the International Refugee Committee in Tucson. SWFHC will also provide fair housing services for active military personnel and veterans through collaboration with Davis Monthan Air Force Base that includes counseling to combat mortgage modification and foreclosure scams experienced by active service personnel and veterans. Further, the organization also will provide statewide fair housing training to consumers, housing providers, government entities, nonprofits and others.

#### **Southwest Fair Housing Council Education and Outreach Initiative - General Component - \$103,871.00**

The Southwest Fair Housing Council (SWFHC) will use this grant to continue fair housing and lending education and outreach in the Metropolitan Phoenix Area and expand into Apache and Navajo Counties to support the Fair Housing and Equity Assessment as part of Regional Plan for Sustainable Development in that area. The project will include fair housing workshops, presentations, clinics and training for housing providers and consumers as well as public and private agencies. SWFHC will also conduct individual counseling to assist homeowners at risk for discrimination. When appropriate, referrals for possible fair housing and lending complaints will be made to the HUD, the State Attorney General's Office, and the City of Phoenix Equal Opportunity Department.

## **CALIFORNIA**

### **Bakersfield**

#### **Greater Bakersfield Legal Assistance, Inc. FY12 Private Enforcement Initiative – Multi-Year Component - \$312,708.00**

Greater Bakersfield Legal Assistance, Inc. (GBLA) will use its grant to continue providing fair housing investigation and enforcement activities throughout Kern County, California and to expand its current services by initiating a systemic testing program through its Fair Housing Law Project (FHLP). In addition, the FHLP will engage in extensive outreach, education, and training targeting protected populations, groups serving protected populations, households, landlords,

State and local governments, and other partners. The long term outcome will include increasing community awareness of fair housing law, providing a well-publicized easily-accessed intake and complaint system, reducing the incidences of housing discrimination, and identifying and reducing and/or eliminating systemic barriers to affirmatively furthering fair housing (AFFH) in Kern County.

## **Fresno**

### **Fair Housing Council of Central California FY11 Private Enforcement Initiative – Multi-Year Component - \$259,034.00**

The Fair Housing Council of Central California will use its grant to increase the number of enforcement actions; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, the undocumented, and persons with disabilities.

## **Los Angeles**

### **Mental Health Advocacy Services, Inc. Education and Outreach Initiative – General Component - \$121,000.00**

Mental Health Advocacy Services, Inc. (MHAS) will use its grant to provide education and outreach to supportive housing providers, individuals with mental disabilities, individuals with limited English proficiency, disability support organizations, housing providers, and organizations that work with people with mental disabilities. MHAS will host fair housing workshops and develop materials for supportive housing providers and other housing and service providers as well as people with mental disabilities. MHAS will disseminate fair housing information to individuals, housing providers, and organizations through its monthly “Fair Housing Tip of the Month” messages published in English and Spanish, and distributed by mail, email, and social networking websites. MHAS will provide fair housing information and technical assistance to people with disabilities, housing and service providers, and other community-based organizations.

### **Southern California Housing Rights Center FY11 Private Enforcement Initiative – Multi-Year Component - \$324,980.00**

The Southern California Housing Rights Center (HRC) will use its grant to conduct systemic testing and an provide fair housing assistance in areas within Los Angeles County where complaint statistics and FHIP systemic testing statistics point to persistent housing discrimination based on race, familial status and disability. HRC will conduct intake of allegations of housing discrimination from bona fide complainants in areas of Los Angeles County not currently served by a qualified fair housing organization, and provide other

investigative work, including mediation and litigating fair housing cases, to achieve a just resolution for housing discrimination,.

## **Napa**

### **Greater Napa Fair Housing Center FY11 Private Enforcement Initiative – Multi-Year Component - \$309,000.00**

The Greater Napa Fair Housing Center (GNFHC), d/b/a Fair Housing Napa Valley (FHNV) will use its grant to provide fair housing enforcement services by implementing a broad-based fair housing intake, counseling, investigation, testing, mediation, and referral to address historically segregated housing patterns and barriers to fair housing in Napa County, California. FHNV will collaborate with 15 faith-based grassroots agencies to market its fair housing services in English and Spanish.

## **Oakland**

### **Bay Area Legal Aid FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Bay Area Legal Aid (BayLegal) will use its grant to continue fair housing enforcement services to address the fair housing needs of low-income Bay Area residents and build capacity among local, state, and regional public and private organizations. Specifically, BayLegal will: conduct intake and investigate complaints; conciliate complaints of housing discrimination; file and/or litigate meritorious complaints for judicial enforcement; and conduct complaint and audit-based testing. In addition, BayLegal will submit legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to affirmatively further fair housing under applicable laws and regulations. The organization's education and outreach activities will include fair housing education presentations, fair housing enforcement trainings for staff of local Bay Area government and community-based organizations, and regional trainings on fair housing law and litigation.

## **Rancho Cucamonga**

### **Inland Fair Housing Mediation Board FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to continue the enforcement work of its previous multi-year grant and, additionally, investigate three pattern-and-practice housing discrimination cases in a region that ranks in the top 10 of the U.S. Federal Bureau of Investigation Mortgage Asset Research Institute report for predatory housing discrimination activity. Enforcement activities will include matched-pair fair housing tests, with referrals of systemic discrimination cases to the U.S. Department of Housing and Urban Development for additional review and enforcement. INFHMP will monitor affirmatively

furthering fair housing efforts of 13 jurisdictions utilizing their municipal Consolidated Plans and Analyses of Impediments documents. Education and outreach efforts will include workshops focused on issues of limited English proficiency and disability issues.

**Inland Fair Housing Mediation Board  
Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to complete four objectives in the San Bernardino and Imperial Counties: conduct matched-pair fair housing tests and refer complaints to the U.S. Department of Housing and Urban Development; provide at least one systemic discrimination case to HUD for enforcement; conduct legal clinics in English and Spanish; and distribute educational literature throughout IFHMB's service area. IFHMB will focus on predatory mortgage and lending activities.

**Riverside**

**Fair Housing Council of Riverside County, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$284,894.00**

The Fair Housing Council of Riverside County, Inc. will use its grant to train testers and conduct rental, sales, and lending testing and referral and enforcement. Activities include referral of complaints to HUD, the California Department of Fair Employment and Housing, or private attorneys; mediation or conciliation on housing discrimination issues. The organization will also create partnerships with local agencies, and reach out to local groups and developers and conduct fair housing law and enforcement training/education.

**Santa Ana**

**Orange County Fair Housing Council, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$224,680.00**

Orange County Fair Housing Council, Inc. (FHCOC) will use its grant to expand its existing broad-based, full-service, complaint-driven, private enforcement program to focus on Fair Housing Act violations having particular impact on individuals who are racial minorities, immigrants, or disabled while continuing its other long-standing enforcement efforts. FHCOC will take action against steering or discouragement by real estate agents and brokers, leasing agents, and possibly home builders, resulting in denial of housing opportunities to persons in minority groups, immigrant communities or persons with disabilities. FHCOC will pay particular attention to immigrants with limited English proficiency.

## **San Diego**

### **Legal Aid Society of San Diego, Inc. FY13 Private Enforcement Initiative – Multi-Year Component - \$323,491.00**

The Legal Aid Society of San Diego, Inc. (LASSD) will work with the Fair Housing Council of San Diego (FHCSO) to promote fair housing choice. LASSD/FHCSO will establish and refine existing testing protocol for persons with mental disabilities and conduct testing for discrimination based on race, national origin, or religion. LASSD will conduct education and outreach to implement a Consumer Education Speaker's Council Group and complete a variety of other education-based activities. Among the anticipated benefits of this project are an elevated public understanding about fair housing laws, assertion of rights to housing choice, testing results that show systemic trends that need addressing in the San Diego area, and a testing protocol for mental health disabilities thereby meeting the needs of a much-underserved population.

## **San Francisco**

### **California Rural Legal Assistance, Inc. FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

California Rural Legal Assistance, Inc. (CRLA) provides legal services to farm workers and minority and low-income communities in rural California. CRLA will use its grant to target vulnerable and underserved rural regions and populations and expand client services to combat systemic discrimination in rural California. CRLA will provide full service fair housing enforcement, including investigation of systemic cases; increased outreach and trainings; and enforcement and tester training. CRLA will also facilitate local and state government compliance with Consolidated Plans, Housing Elements, and Analyses of Impediments to Fair Housing..

## **San Rafael**

### **Fair Housing of Marin FY13 Private Enforcement Initiative – Multi-Year Component - \$324,998.00**

Fair Housing of Marin (FHOM), will use its FHIP grant to strengthen existing programs while expanding into new areas of investigation. FHOM activities will include fair housing intake, mediation, complaint referral, investigation and lawsuits for Fair Housing Act violations. The activities include weekly onsite bilingual fair housing counseling for immigrants and counseling on loan modifications, short sales, assisted foreclosure, administrative complaints and/or lawsuits for other Fair Housing Act violations. FHOM will carry out systemic

investigations into real estate owned (REO) properties and discrimination based on deaf/hard-of-hearing, national origin/familial status, race/Section 8. FHOM will serve people of all protected classes in Marin, Sonoma, and Solano counties through newspaper ads, distribution of fair housing literature, presentations, predatory lending and foreclosure prevention counseling and workshops, and annual Fair Housing Law and Practice seminars. The organization also will make presentations at a local disability rights agency and hold reasonable accommodations conferences in Solano and Marin/Sonoma counties.

**Fair Housing of Marin  
Education and Outreach Initiative –  
Affirmatively Furthering Fair Housing Training  
Component - \$124,999.00**

Fair Housing of Marin (FHOM) will use its grant to develop and implement affirmatively furthering fair housing (AFFH) trainings and related programs in Marin, Solano, and Sonoma counties. FHOM has developed the capacity to implement this project through experience drafting Marin County's AI and providing AFFH training and working with jurisdictions, nonprofits, and other stakeholders to promote awareness of AFFH obligations. The core of this project will be a series of AFFH trainings for public housing authorities and Community Development Block Grant HOME Investment Partnerships Program recipients. This project will also include additional education and community outreach efforts to overcome misconceptions that hinder AFFH efforts and to enhance opportunities for meaningful public participation in housing planning decisions on an ongoing basis.

## **CONNECTICUT**

### **Hartford**

**Connecticut Fair Housing Center, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

The Connecticut Fair Housing Center, Inc. (Center) will use its grant to provide the full range of core fair housing services including intake, investigation, testing, and litigation of fair housing cases and systemic testing and investigations. The Center will serve individuals of all protected classes with an emphasis on discrimination based on race or ethnicity in the rental, home sales and lending markets; individuals with disabilities seeking housing and requesting reasonable modifications and accommodations; and the lesbian, gay, bisexual and transgendered community to determine if there is evidence of sex discrimination in the housing market.

**Connecticut Fair Housing Center, Inc.  
Fair Housing Organization Initiative –  
Lending Discrimination - \$301,781.00**

Connecticut Fair Housing Center, Inc. (Center) will use its grant to conduct intake, process complaints, and assist and/or provide legal advice to at-risk homeowners on fair lending,

mortgage modifications, and foreclosure issues and partner with local organizations to educate homeowners about discriminatory practices in foreclosure and lending, including mortgage modification processes/mortgage rescue abuse. Also, the Center will advocate with state and federal regulators and others involved in overseeing loan servicers to ensure that there is language access for LEP homeowners. Lastly, the Center will investigate whether there is a systemic problem with discrimination against women and people with disabilities, and, where appropriate, file complaints with HUD, the Connecticut Commission on Human Rights and Opportunities, or in court.

## **DELAWARE**

### **Wilmington**

#### **Community Legal Aid Society, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$311,807.00**

Community Legal Aid Society, Inc. (CLASI) will use its grant to reduce the instances of housing discrimination in the State of Delaware through increased enforcement efforts. CLASI will continue activities conducted under previous PEI grants, with greater emphasis on the investigation of systemic fair housing violations through an expanded testing program, conducted with the assistance of the University of Delaware's Center for Community Research and Services (CCRS). CLASI will also collaborate with other housing advocates in the state to implement recommendations in the Analysis of Impediments to Fair Housing Choice in Delaware.

## **DISTRICT OF COLUMBIA**

### **Washington**

#### **Equal Rights Center FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Equal Rights Center (ERC) will use its grant to conduct intake and investigate, through testing and other methods, complaints of housing discrimination alleging violation of federal fair housing laws and refer meritorious complaints to HUD or the DC Office of Human Rights. ERC will recruit and train testers to conduct rental, sales, and accessibility surveys. In addition, ERC will develop educational and counseling opportunities in the community through an integrated outreach approach that includes holding multiple intake clinics and community meetings or trainings, and drafting and distributing self-advocacy toolkits, including one addressing the fair housing rights of Housing Choice Voucher holders. Lastly, ERC will conduct multiple in-person accessibility site surveys of multifamily construction.



**Equal Rights Center  
Education and Outreach Initiative –  
General Component - \$125,000.00**

The Equal Rights Center (ERC) will use its grant to build on existing education and outreach activities. ERC will continue disseminating existing materials and brochures to targeted audiences, and will create new materials for significant segments of the disability community. ERC will hold "Know Your Rights" public presentations incorporating ASL, Mandarin, Vietnamese, Korean, and Arabic interpretation as needed in underserved communities in the greater Washington, DC area. ERC will also hold "Know Your Rights" trainings in conjunction with the District of Columbia Housing Authority and area shelters to inform Housing Choice Voucher holders of their fair housing rights. Other activities include email blasts and a quarterly newsletter to ERC members and the public; community meetings; design and distribution of self-advocacy toolkits specific to aging issues and the needs of veterans; translation of current ERC brochures to braille; and design of an e-learning course on accessible housing for housing developers.

**National Fair Housing Alliance  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

The National Fair Housing Alliance (NFHA) will use its grant to conduct rental, sales, lending and design and construction investigations. NFHA will conduct tests in multiple Community Development Block Grant (CDBG) jurisdictions across the country, targeting cities where no private, non-profit, full service fair housing centers currently operate. NFHA will develop systemic investigations based on initial testing evidence and bring administrative or legal enforcement actions. These systemic investigations will have the added benefit of providing HUD CDBG program recipients with more knowledge about how discrimination occurs in their localities so they can design better remedies in their Consolidated Plans for eliminating barriers to fair housing.

**National Fair Housing Alliance  
Fair Housing Organization Initiative –  
Lending Discrimination - \$324,943.00**

The National Fair Housing Alliance (NFHA) will use its grant to test and investigate mortgage lending discrimination and Real Estate Owned (REO) foreclosure discrimination in three metropolitan areas to analyze if and how mortgage credit may be limited or denied to members of the federally protected groups, especially people with disabilities. NFHA will further investigate the maintenance and marketing practices of REO properties in four cities to determine if the racial and/or ethnic composition of neighborhoods impact the quality of maintenance by the banks and asset managers. If NFHA identifies discriminatory conduct, it will file administrative/legal complaints against the discriminating banks and/or asset managers.

**National Fair Housing Alliance  
Education and Outreach Initiative –  
National Media Campaign Component - \$1,499,995.00**

The National Fair Housing Alliance (NFHA) will use its grant to complete several media-based activities. NFHA will produce a centralized, coordinated print, multi-media and web-based effort to educate the public about recognizing discrimination and knowing their fair housing rights. Web and social media efforts will include Google Adwords advertising with a retargeting strategy component, a You-Tube TrueView online video campaign, micro-targeted Facebook marketing, and a text/mobile engagement component. On air, the campaign will include TV Public Service Announcements (PSAs) in English and Spanish. NFHA will translate existing print PSAs into eight languages and create localizable and downloadable PowerPoint training programs and fair housing informational brochures, along with posters and mall posters. In addition to marketing fair housing, the campaign will work with the U.S. Department of Housing and Urban Development and private fair housing groups to collect information about the relationship between public service advertising and the filing of complaints. NFHA also will create a new web-based Fair Housing Resource Center and a new fair housing exclusive website.

**FLORIDA**

**Daytona Beach**

**Community Legal Services of Mid-Florida, Inc.  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Community Legal Services of Mid-Florida, Inc. (CLSMF) will use its grant to perform extensive fair housing outreach/education, throughout Central Florida in order to identify victims of housing discrimination in the areas of Citrus, Flagler, Hernando, Lake, Marion, Orange, Putnam and Sumter counties in Central Florida. CLSMF will provide fair housing educational material in English, Spanish, Vietnamese, and Creole, while the CLSMF staff will conduct fair housing and fair lending educational workshops in English and Spanish to educate service area residents on discriminatory housing practices. These projects will be combined with extensive testing in these areas.

**Community Legal Services of Mid-Florida, Inc.  
Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

Community Legal Services of Mid-Florida (CLSMF) will use its grant to provide complaint intake, and help homeowners resolve their complaints by filing them with the HUD, substantially equivalent agencies, regulatory and consumer protection agencies, and through litigation. CLSMF will provide outreach in English, Spanish, Vietnamese, Haitian Creole, and other languages, along with large print, to prevent lending abuses and to identify victims of lending

discrimination and foreclosure rescue scams. In addition, CLSMF will coordinate a statewide Fair Housing Summit and trainings about the importance of fair lending for state/local government employees, attorneys, and fair housing advocates, realtors, lenders, and other housing industry professionals, and build the capacity of at least one non-profit fair housing organization's fair lending program. Lastly, CLSMF will determine if discriminatory practices exist by examining lending patterns and auditing mortgage lenders and mortgage rescue services.

## **Jacksonville**

### **Jacksonville Area Legal Aid, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$324,902.00**

Jacksonville Area Legal Aid, Inc. (JALA) will use its grant to conduct intake, testing, investigations, enforcement, and mediation and litigation where necessary of fair housing discrimination complaints. Specifically, JALA will expand current investigations into systemic housing investigations and investigate discrimination against the LGBT community. Systemic investigations may include investigation of discrimination in rental, sales, and lending and include HUD-funded entities, institutional organizations, jurisdictional agencies, and public and private housing providers.

### **Jacksonville Area Legal Aid, Inc. Fair Housing Organization Initiative – Lending Discrimination - \$324,986.00**

Jacksonville Area Legal Aid (JALA) will use its grant award to prioritize and target mortgage abuses involving lending institutions and mortgage service providers by identifying mortgage abuses that are a direct product of the systemic discrimination directed at Jacksonville's African American and disabled communities. The goal is to increase loan modifications or homes otherwise saved from foreclosure for eligible protected class homeowners through temporary forgiveness of monthly payments, mortgage terms modification (i.e. reduction in principal and interest rates), and other foreclosure prevention loan servicing required by fair housing laws, federal regulations, and loan servicing guidelines.

### **Jacksonville Area Legal Aid, Inc. Education and Outreach Initiative – General Component - \$124,862.00**

Jacksonville Area Legal Aid, Inc. (JALA) will use its grant to enable its attorneys to address the systemic discrimination of African American families and the disabled in Duval, Clay, Nassau, and St. Johns Counties by educating consumers about mortgage abuses, debt relief options, and how to avoid scams. Education efforts will focus on relief options that may include temporary forgiveness of monthly payments, mortgage terms modification, Federal Trade Commission penalties, and other foreclosure prevention loan servicing required by fair housing laws, federal regulations, and loan servicing guidelines.

## **Lantana**

### **Fair Housing Center of the Greater Palm Beaches, Inc.**

#### **FY11 Private Enforcement Initiative –**

#### **Multi-Year Component - \$321,723.00**

The Fair Housing Center of the Greater Palm Beaches, Inc. (FHC) will use its grant to address housing discrimination covered by the Fair Housing Act and provide comprehensive services to persons with limited English proficiency. Activities will include: complaint intake and legal support to victims of illegal housing practices; housing discrimination testing. FHC will conduct testing programs for lending institutions, real estate, and rental management professionals. FHC will conduct fair housing education and outreach to the private housing industry, public housing authorities, and Community Development Corporations, as well as hold legal community seminars and education sessions for the general public, protected classes, new immigrants, traditionally underserved, and disadvantaged groups on first time home buying; predatory lending education for community based organizations, civic and faith-based groups, and condo/homeowner associations. FHC will also monitor media for compliance to fair housing advertising guidelines.

## **Melbourne**

### **Fair Housing Continuum, Inc.**

#### **FY11 Private Enforcement Initiative –**

#### **Multi-Year Component - \$320,667.00**

The Fair Housing Continuum, Inc. (Continuum) will use its grant to provide the full range of fair housing enforcement activities to all persons protected under the Fair Housing Act in its expanded service area, including Orlando. The grant emphasis will be underserved communities of homeless persons, issues of non-English speaking immigrant populations, and persons with disabilities. The Continuum will: recruit and train testers and conduct tests; conduct training events and accessibility workshops, assist persons with reasonable accommodations; and conduct intake of fair housing complaints and refer complaints to HUD.

## **Tampa**

### **Bay Area Legal Services, Inc.**

#### **FY11 Private Enforcement Initiative –**

#### **Multi-Year Component - \$292,920.00**

Bay Area Legal Services, Inc. will use its grant to serve populations in high needs areas identified in the County's Five Year Consolidated Plan and Analysis of Impediments to Fair Housing Choices. Bay Area Legal Aid will provide educational activities to residents who lack of knowledge of fair housing rights, and to housing providers about fair housing obligations. Bay area Legal Aid will use enforcement efforts to eliminate discriminatory practices in rental, sales, and lending; and obtain reasonable accommodations and accessibility for disabled persons.

## **West Palm Beach**

### **Legal Aid Society of Palm Beach County, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$313,246.00**

Legal Aid Society of Palm Beach County, Inc. (LASPBC) will use its grant to address local discriminatory housing practices. Enforcement and other activities will include investigating and litigating fair housing complaints; and referring complaints to HUD; recruiting and training new testers and conducting tests of the local housing market. LASPBC will also conduct education and outreach activities and produce a quarterly newsletter for distribution to case workers and housing advocates. The project will concentrate on resolving fair housing complaints through mediation or other voluntary resolution processes rather than through litigation whenever possible, practical, and in the best interest of the client.

### **Legal Aid Society of Palm Beach County, Inc. Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

The Legal Aid Society of Palm Beach County, Inc. (LASPBC) will use this grant to systematically investigate lending discrimination complaints and litigate if warranted. To assist in these efforts LASPBC will recruit and train new testers and conduct tests of lending institutions and mortgage-related services. LASPBC will also conduct education and outreach activities targeting underserved communities of immigrant populations, persons with disabilities, and veterans and hold fair housing workshops. The organization's enforcement activities will include intake and evaluation of lending discrimination complaints and systematic investigations for further enforcement processing by HUD. LASPBC will concentrate on resolving complaints through mediation or other voluntary resolution processes rather than through litigation whenever possible, practical, and in the best interest of the client.

## **GEORGIA**

### **East Point**

#### **Metro Fair Housing Services, Inc. FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Metro Fair Housing Services, Inc. (Metro) will use its grant to continue its core fair housing activities in the greater Atlanta MSA and open a satellite office in the northern region of Gwinnett County to provide greater access in bordering areas and in areas with large Latino communities that include Forsyth, Hall, Barrow, and Jackson Counties and the northern end of Fulton and DeKalb Counties. Activities will include a full-scale fair housing program that includes education and outreach, complaint intake, and systemic testing; the filing bona fide fair housing complaints with HUD and collaborations with faith-based and community organizations.

## **HAWAII**

### **Honolulu**

**Legal Aid Society of Hawaii  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

The Legal Aid Society of Hawaii's (LASH) Fair Housing Enforcement Program will use its grant to conduct a full service enforcement program for fair housing. Specific areas of concentration include increasing systemic testing in sex and gender discrimination; increasing systemic testing for accessibility and structural violations; and expanding testing statewide with a focus on recruitment and training for testers on islands other than O'ahu. Education and outreach activities will include participating in statewide education and outreach for Fair Housing Month, providing fair housing law education and outreach to individuals, including persons with disabilities, and to agencies servicing persons with disabilities, and distributing outreach brochures in English and other languages.

## **IDAHO**

### **Boise**

**Intermountain Fair Housing Council, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$324,630.00**

The Intermountain Fair Housing Council (IFHC) will use its grant to provide a statewide full-service fair housing enforcement program designed to address systemic housing issues across agencies and industries focused on home-seekers who are low-income rural, recent immigrants, persons with disabilities, and single female heads-of-households with children. IFHC will provide a full-spectrum of fair housing services. Fair housing investigation and enforcement activities will include systemic investigations and site design and construction assessments. Education activities will include education to housing providers and refugee/immigrant households; radio and cable TV fair housing programs in Spanish and events with community organizations or faith based organizations.

## **ILLINOIS**

### **Chicago**

**Access Living of Metropolitan Chicago  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Access Living of Metropolitan Chicago (Access Living) will use its grant to advance the housing rights of people with disabilities within its service area. Investigation and enforcement

services will include work on behalf of individuals with disabilities to combat discrimination, expand fair housing opportunities and choice, assist individuals' transition from institutions into community-based housing, improve rental housing, promote accessible housing, and foster compliance with fair housing laws. Access Living will recommend policy changes to expand housing opportunities and advance fair housing protections for people with disabilities, ensure interagency coordination to further fair housing, and educate and collaborate with public and private partners on developing affordable, accessible, and integrated housing. The organization's education assistance activities will include empowering consumers to solve fair housing disputes on their own, instructing housing providers on how to comply with fair housing laws, and teaching architects and developers about new construction requirements.

**Chicago Lawyers' Committee for Civil Rights Under Law, Inc.**  
**FY13 Private Enforcement Initiative –**  
**Multi-Year Component - \$325,000.00**

The Chicago Lawyers' Committee for Civil Rights (CLC) will use its grant to conduct intake, investigation including testing and systemic investigation, mediation and litigation, and outreach, education, and training. Specifically, CLC will receive discrimination complaints and refer cases to a panel of 35 pro bono lawyers from Chicago law firms. CLC will also recruit testers and conduct complaint-based and systemic testing for housing rental, sales, or lending. Lastly, CLC will reach people through its education and outreach efforts with fair housing brochures and presentations in English, Spanish, and other languages. In addition CLC will hold events in collaboration with the Illinois Department of Human Rights, a Fair Housing Assistance Program grantee.

**John Marshall Law School**  
**FY12 Private Enforcement Initiative –**  
**Multi-Year Component - \$279,951.00**

The John Marshall Law School will use its grant to continue to fund the Fair Housing Legal Clinic, a broad-based, full-service project assisting persons who have been discriminated against in housing with legal representation. The Clinic will educate approximately 116 law students and 3 attorney fellows; conduct matched tests to determine if discrimination has occurred and conduct investigations and analyze all documentation to uncover patterns of discrimination that would present the need for systemic investigation; conduct education and outreach activities to educate the community about the fair housing laws and to inform persons of their rights under the law; and develop new partnerships.

**John Marshall Law School**  
**Fair Housing Organization Initiative –**  
**Lending Discrimination - \$324,966.00**

The John Marshall Law School (JMLS) will use its grant to build its capacity to provide enforcement that addresses mortgage lending discrimination and provide education in the community about enforcing federal prohibitions on lending discrimination. To that end, JMLS will investigate allegations of lending discrimination; analyze evidence to uncover patterns of

discrimination and possible systemic violations; identify, interview, and assist borrowers who have been injured by discriminatory lending practices that relate to mortgages, refinancing or loan modifications, or mortgage rescue scams and when necessary file systemic complaints to remedy the violations and prevent illegal practices in the future.

**John Marshall Law School  
Education and Outreach Initiative -  
Higher Education Component - \$99,865.00**

The John Marshall Law School (JMLS) will use its grant to continue its Fair Housing Undergraduate Internship program. Specifically, the school's Fair Housing Legal Support Center (Center) will recruit, select, register, educate, and supervise internship placements for 12 students interested in fair housing law and enforcement. JMLS will also translate fair housing information for LEP populations. The school will distribute materials to the public at student-led presentations and two fair housing seminars, and to partners of higher education institutions and as well as local fair housing enforcement agencies and organizations. In addition, the Center will continue to strengthen its academic partnerships and establish a new partnership with a faith-based higher education institution, and strengthen its nonprofit local fair housing organization partnerships to develop viable internship placements.

**Homewood**

**South Suburban Housing Center  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$324,775.00**

South Suburban Housing Center (SSHC) will use its grant to continue on-going comprehensive fair housing and fair lending enforcement, counseling, and advocacy assistance for victims discriminatory practices, bolster education and outreach to heighten awareness by vulnerable protected groups. SSHC will help build the capacity of local governments through training and cooperative efforts to implement regional activities to affirmatively further fair housing.

**South Suburban Housing Center  
Fair Housing Organization Initiative –  
Lending Discrimination - \$224,400.00**

South Suburban Housing Center (SSHC) will use this grant to address lending discrimination in the south Chicago metropolitan region. To this end, SSHC will implement fair housing enforcement, counseling, and advocacy assistance for victims of mortgage discrimination and conduct education and outreach awareness to prevent predatory lending, mortgage fraud, and mortgage modification scams. SSHC will also create partnerships with local organizations, governments, and FHAPs to build capacity to overcome mortgage lending problems through regional efforts to Affirmatively Further Fair Housing. SSHC will assist mortgage distressed families affected by discriminatory lending market practices with their current loan workout, refinance, and other loan modification options to achieve successful resolutions. Finally the



Center will produce an instructional video and provide of education and counseling awareness activities to prevent the spread of fraudulent mortgage and rescue scam activities.

## **Rockford**

### **Prairie State Legal Services, Inc. Fair Housing Organization Initiative – Continued Development General Component - \$325,000.00**

Prairie State Legal Services, Inc. (PSLS) will use its grant to develop its enforcement and education and outreach capacity. PSLS will process and file or refer complaints, assist with reasonable accommodations, negotiate, monitor, and enforce agreements and provide legal representation. PSLS will recruit and train testers and conduct tests, including lending discrimination tests and investigate systemic discrimination against Hispanics in sales or lending and refer results HUD or the Illinois Department of Human Rights. PSLS will counsel individuals with limited English proficiency on fair housing rights, and deliver any required training. Community outreach will include a regional fair housing planning process and a referral protocol and work agreements with community agencies and fair housing based groups. PSLS will give fair housing and affirmatively furthering fair housing presentations, hold a housing resource fair, distribute materials, and place ads on public transportation and social network sites.

## **West Chicago**

### **HOPE Fair Housing Center FY11 Private Enforcement Initiative – Multi-Year Component - \$324,020.00**

HOPE Fair Housing Center (HOPE) will use its grant to conduct rental, accessibility, and lending investigations, and request and review Public Housing Authority affirmatively furthering fair housing plans. HOPE will expand its systemic investigations, including those for accessible housing, discrimination in availability or terms and conditions against disabled persons in rental housing, and investigations into bank owned, foreclosed homes. HOPE will begin conducting systemic investigations of real estate sales practices in Northern Illinois.

### **HOPE Fair Housing Center Education and Outreach Initiative – Affirmatively Furthering Fair Housing Training Component - \$124,991.00**

HOPE Fair Housing Center (HOPE) will use its grant to provide two web-based training sessions marketed to the Public Housing Authorities (PHAs) located in the HUD's Region V. The first training will include: the fundamental requirements of the Fair Housing Act, Section 504, and other key civil rights laws; HUD guidance and the requirement to affirmatively further fair housing (AFFH); and key points of data PHAs need to analyze for fair housing and AFFH compliance. The second training will include: a checklist of essential fair housing, civil rights, and HUD related policies; resources and information about PHA best practices, including Moving to Work, Mobility Counseling, and innovative programs such as the Inclusive

Communities Project “Mobility Works” program and outcomes; and resources for overcoming NIMBY-ism. Between the two trainings, HOPE will provide individual technical assistance sessions with HOPE mapping and data analysis staff to develop assessments for the PHAs in HOPE’s northern Illinois service area.

**HOPE Fair Housing Center  
Fair Housing Organization Initiative –  
Lending Discrimination - \$324,962.00**

HOPE Fair Housing Center (HOPE) will use its grant to expand its systemic investigations into Real Estate Owned (REO) homes in select comparable neighborhoods and continue to conduct lending investigations, focusing on Chicago, which has continued high foreclosure rates, and in the more remote and rural locations HOPE serves. In addition, HOPE will conduct systemic investigations of mortgage lending practices in Northern Illinois, including the lending terms and conditions or availability for persons with disabilities. Lastly, HOPE will use its grant to continue its education and outreach for persons in protected classes, neighborhood groups, housing providers, and the public.

**HOPE Fair Housing Center  
Education and Outreach Initiative -  
Higher Education Component - \$99,998.00**

HOPE Fair Housing Center (HOPE) will use its grant to target college, university and ESL (including adult classes) students by conducting presentations within HOPE’s 30-county service area to students and new immigrants learning English by providing useful fair housing information and resources. HOPE will continue to partner with the John Marshall Law School (JMLS) Fair Housing Clinic in recruiting interns for its Fair Housing Undergraduate Internship program. This collaboration between HOPE and JMLS maximizes and leverages HUD funds by creating a synergy in educating, recruiting, mentoring, and inspiring the next generation. HOPE will also review and analyze the before and after fair housing surveys and create a report documenting program outcomes.

**INDIANA**

**Indianapolis**

**Fair Housing Center of Central Indiana, Inc.  
Fair Housing Organization Initiative –  
Continued Development General Component - \$324,709.00**

The Fair Housing Center of Central Indiana (FHCCI) will use its grant to assist the 1.8 million residents of the 11 counties of Central Indiana (Boone, Clinton, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan, Rush, and Shelby). Specifically, the grant project will: 1) increase ability to affirmatively further fair housing, 2) expand the public’s knowledge of the services of the FHCCI to uncover allegations of housing discrimination, 3) build the capacity to conduct all forms of testing and enhance other investigation tools to effectively address

identified unlawful discrimination, 4) support additional public training programs on fair housing and diversify the types of programs, 5) increase distribution of publications and support partnerships to translate FHCCI publications into Burmese, and 6) expand capacity under current projects related to the investigation of systemic predatory lending allegations and other systemic investigations. The FHCCI is the only fair housing organization in Indiana. The organization will investigate and provide remedies for acts of discrimination in housing transactions in Central Indiana; and increase access to fair housing education for members of protected classes, specifically those with disabilities, of limited English proficiency or in underserved areas.

## **KENTUCKY**

### **Lexington**

#### **Lexington Fair Housing Council, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$296,996.00**

Lexington Fair Housing Council, Inc. (LFHC) will use its grant to conduct the following tasks: an expanded program of testing; a hotline and training for housing providers; a program to provide immediate advice to those under pressure to take out predatory loans; education and monitoring for local home ownership programs; multi lingual outreach and workshops to the community; promotion of language access by housing providers; a partnership with Kentucky State University to educate students about fair housing laws; and intake, litigation, and mediation of fair housing complaints.

## **LOUISIANA**

### **New Orleans**

#### **Greater New Orleans Fair Housing Action Center, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Greater New Orleans Fair Housing Action Center (GNOFHAC) will use its grant to provide services to individuals and families in the New Orleans Metropolitan Statistical Area. As the only Qualified Fair Housing Organization in the state, GNOFHAC will also continue to provide assistance to persons who believe that they have been victims of housing discrimination and investigate complaints of housing discrimination throughout Louisiana.

#### **Greater New Orleans Fair Housing Action Center Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

The Greater New Orleans Fair Housing Action Center (GNOFHAC) will use its grant to build its capacity to provide fair lending services throughout Southeast Louisiana, with a particular focus on New Orleans. Fair housing investigations and enforcement in relation to mortgage lending

discrimination and mortgage modification scams will include testing and systemic investigations, complaint intake and referral, and case management. GNOFHAC will assist clients facing foreclosure, because of probable violations of the Fair Housing Act, with housing counseling and foreclosure prevention assistance. Lastly, GNOFHAC will conduct education and outreach on the Fair Housing Act and other consumer protection laws, including information sessions, television or radio appearances, and prospective homebuyer education on predatory lending.

**Greater New Orleans Fair Housing Action Center  
Education and Outreach Initiative –  
General Component - \$125,000.00**

The Greater New Orleans Fair Housing Action Center (GNOFHAC) will use its grant to provide fair housing education, outreach, and referral services in the greater New Orleans metro area. Specifically, GNOFHAC will conduct student/teacher fair housing workshops based on the children's book *The Fair Housing Five & the Haunted House*, and distribute the book to all schools serving elementary and middle school age students in Orleans Parish. GNOFHAC will provide housing discrimination and financial management training to prospective homebuyers and develop a curriculum and course materials to train small landlords; and a second to train Louisiana tenants. They will further develop an online curriculum and course materials and obtain continuing education certification to provide fair housing training to architects and Louisiana realtors. In addition, GNOFHAC will produce a fair housing summit and events for Fair Housing Month and maintain a fair housing blog on GNOFHAC's website.

**MAINE**

**Portland**

**Pine Tree Legal Assistance, Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Pine Tree Legal Assistance, Maine's only qualified fair housing organization, will use its grant to operate Maine's only statewide full service fair housing project. Activities will include enforcement of federal and state laws prohibiting housing discrimination in rental housing as well as mobile home parks, an important source of homeownership in rural Maine. Testing will identify systemic discrimination against all protected categories, with a special emphasis on discrimination against underserved populations including individuals in rural areas, individuals with disabilities and those who are immigrants or have limited English proficiency. The project's education and outreach efforts will strengthen awareness of fair housing laws among individuals vulnerable to discrimination, and strengthen capacity among government and nonprofit partners to enforce and extend fair housing protections for all vulnerable individuals throughout Maine.

## **MARYLAND**

### **Baltimore**

#### **Baltimore Metropolitan Council, Inc. Education and Outreach Initiative – General Component - \$125,000.00**

Baltimore Metropolitan Council (BMC) will use its grant to contract or partner with public and private fair housing groups to conduct fair housing education and outreach. Education activities will include trainings for attorneys, real estate agents, landlords, property managers, and other housing professionals on fair housing; meetings and workshops to educate elected officials and high-level jurisdictional staff on their duty and responsibility to affirmatively further fair housing; and trainings for local housing counseling agency staff to better equip them to educate their clients on their fair housing rights. In addition, BMC will develop and distribute a comprehensive series of written materials targeted to various audiences, including tenants, prospective homebuyers, real estate agents, homeowner and condominium associations, and property managers and work with the Maryland Multi-Housing Association to improve online information on available rental units, including affordable units that have accessibility features for people with mobility impairments.

### **Baltimore Neighborhoods, Inc.**

#### **FY11 Private Enforcement Initiative – Multi-Year Component - \$324,411.00**

Baltimore Neighborhoods, Inc. (BNI) will use its grant to continue its ongoing activities of monitored testing, investigating fair housing complaints, mediating disputes between complainants and landlords, litigating fair housing cases, and disseminating information about fair housing laws. BNI will expand its fair housing activities to other jurisdictions throughout the state, focusing on the Eastern Shore, and Prince George's, Carroll, and Anne Arundel counties, which will enable it to create systemic investigations of housing discrimination.

## **MASSACHUSETTS**

### **Boston**

#### **Fair Housing Center of Greater Boston Education and Outreach Initiative - Higher Education Component - \$100,000.00**

The Fair Housing Center of Greater Boston (FHCGB) will use its grant to work with university faculty to develop three academic modules that will integrate a fair housing curriculum with a student internship component within a public policy and an urban design course offered at Tufts University and an urban design seminar offered through the Gateways Program at the Boston

Architectural College. The Tufts intern will research the effectiveness of Analysis of Impediments in Somerville, Medford, and Cambridge. The Boston Architectural College intern will help FHCGB set up fair housing/disability access trainings with the building departments of select cities and towns in FHCGB's five-county area. FHCGB staff will participate in seminars, colloquia, and campus events for faculty and students that will present the latest trends in fair housing and its impact on the urban planning/design profession, emphasize fair housing as a long-term career possibility, and introduce students to fair housing professionals.

**Fair Housing Center of Greater Boston  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Fair Housing Center of Greater Boston (FHCGB) will use its grant to serve the populations of the Essex, Middlesex, Norfolk, Suffolk, and Plymouth counties, and the project will serve members of all protected classes under the Fair Housing Act and substantially equivalent state law. FHCGB will provide education and training sessions to housing seekers and housing providers in 12 languages and provide nine Affirmatively Furthering Fair Housing trainings to non-profit organizations, cities, towns, and/or municipalities.

**Fair Housing Center of Greater Boston  
Fair Housing Organization Initiative-  
Lending Discrimination - \$138,831.00**

The Fair Housing Center of Greater Boston (FHCGB) will use its grant to serve Essex, Middlesex, Norfolk, Suffolk and Plymouth counties. FHCGB activities include: studying two area banks and preparing a report on how they maintain and market foreclosed properties in our service area, through testing and surveying those properties in certain neighborhoods; conducting outreach in the targeted service areas to uncover discriminatory violations of lending laws and conducting intake for individual and/or systemic cases based on those violations. In addition, FHCGB will recruit, train, and/or re-train 20 lending testers (including surveyors/investigators for the REO study) and will conduct 50 tests, using matched-pair tests, testing by bona fide home-seekers, and testers seeking pre-approvals for loans to determine if disparate treatment based on protected classes is detected. FHCGB will conduct 10 fair lending trainings as needed, as both a preventive measure and a remedial measure, after a fair lending enforcement action has been brought, provide outreach and five training sessions on fair lending issues to our partner organizations, and refer general housing counseling matters to our partner organizations. FHCGB's project will serve members of all protected classes under the Fair Housing Act and substantially equivalent state laws.

**Suffolk University  
Education and Outreach Initiative -  
Higher Education Component - \$100,000.00**

The Suffolk University Law School (SULS) Housing Discrimination Testing Program will use its grant to create a fair housing fellowship program with four internships in government, non-profit, and other organizations conducting fair housing work. Additionally, SULS will develop

and offer a for-credit, experiential learning fair housing seminar course that will allow students to engage in the investigatory process related to fair housing testing. SULLS will also host a one and a half day fair housing conference to bring together students and those working across the country to affirmatively further fair housing. Lastly, SULLS will host quarterly meetings with students, the U.S. Department of Housing and Urban Development (HUD) Fair Housing Initiatives Program and Fair Housing Assistance Programs, and others engaged in fair housing work to discuss best practices and share knowledge.

### **Suffolk University**

#### **Fair Housing Organization Initiative – Continued Development General Component - \$175,000.00**

The Suffolk University Law School (SULLS) Housing Discrimination Testing Program (HDTP) will use its grant to build its capacity to enforce the prohibitions on discrimination as set forth under the Fair Housing Act through testing, education, and bringing fair housing cases. The school program will continue its systemic and complaint-based testing in the Metropolitan Boston region, referring bona fide complaints to partners such as the Massachusetts Attorney General's Office, the Massachusetts Commission Against Discrimination, and the Boston Fair Housing Commission. In addition, the SULLS-HDTP will offer educational opportunities including workshops, training sessions, and a fair housing course for law students. SULLS is a HUD collegiate partner that has offered a fair housing course to law students and will work to continue to offer the course.

### **Holyoke**

#### **Housing Discrimination Project Inc. FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Housing Discrimination Project Inc. (HDP) will use its grant to address housing discrimination and segregation in an MSA currently ranked number one for White/Latino segregation. HDP will recruit testers and conduct complaint-based or systemic tests and systemic testing investigation to uncover discriminatory treatment of individuals with limited English proficiency, individuals with hearing, vision, and cognitive impairments, and discriminatory treatment of Latinos and African Americans by realtors and mortgage lenders. Where testing shows evidence of discrimination, HDP will seek to negotiate settlements that provide for broad affirmative relief including damages, training, affirmative advertising, and active monitoring. Meritorious complaints will be filed with the U.S. Department of Housing and Urban Development, the Massachusetts Commission Against Discrimination, or in court. HDP also will partner with the Holyoke Housing Authority to create a housing mobility program for Section 8 voucher holders, analyze zoning policies in local municipalities, and conduct education and outreach.

## **Worcester**

### **Community Legal Aid, Inc. FY13 Private Enforcement Initiative – Multi-Year Component - \$320,214.00**

Community Legal Aid, Inc. (CLA) of Worcester, Massachusetts will use its grant to perform fair housing investigation and enforcement activities throughout central Massachusetts. Specifically, CLA will conduct outreach and investigate complaints of housing discrimination, recruit and train testers for complaint-based and audit tests, and litigate meritorious cases, obtaining monetary damages and injunctive relief for clients. In addition, CLA will educate the region's public housing authorities on their obligations to applicants and tenants with limited English proficiency and their fair housing responsibilities during the admissions and eviction processes. In addition, CLA will develop and distribute fair housing materials, and hold community legal education workshops for vulnerable populations, housing providers, local government, and human service providers. Lastly, CLA will participate in a working group of the HUD Fair Housing Initiatives Program-funded organizations and the state's largest HUD Fair Housing Assistance Program.

### **Community Legal Aid, Inc.**

#### **Fair Housing Organization Initiative – Lending Discrimination - \$204,800.00**

Community Legal Aid, Inc. (CLA) will use its grant for investigation and enforcement activities for vulnerable homeowners at risk for, threatened with, or experiencing lending discrimination or foreclosure due to unfair lending practices and other violations of state and federal law throughout central and western Massachusetts. CLA will research to pinpoint concentrations of minority, immigrant, and other vulnerable homeowners for outreach to include legal lending, foreclosure, and mortgage rescue scheme education workshops, brochure creation and distribution, newspaper articles and advertisements, and local cable television appearances. To expand its systemic work, CLA will investigate whether communities of color are being affected by discriminatory maintenance and marketing of Real Estate Owned (REO) properties. Lastly, CLA will participate in a working group of the state's FHIP-funded organizations and its largest FHAP to share best practices.



## **MICHIGAN**

### **Ann Arbor**

#### **Fair Housing Center of Southeastern Michigan FY11 Private Enforcement Initiative – Multi-Year Component - \$275,765.00**

The Fair Housing Center of Southeastern Michigan (FHC-Southeast) will use its grant to provide services in Washtenaw, Ingham, Jackson, Lenawee, Livingston, and Monroe counties. FHC-Southeast will continue to assist residents with reasonable accommodations and make important gains in litigation and testing on behalf of women facing sexual harassment, people with disabilities, complainants suffering retaliation, victims of domestic violence, and same-sex couples. These services will be targeted using systematic testing, advertising, advocate trainings, and referrals for legal aid.

### **Detroit**

#### **Fair Housing Center of Metropolitan Detroit FY11 Private Enforcement Initiative – Multi-Year Component - \$299,525.00**

Fair Housing Center of Metropolitan Detroit (FHCMD) will use its grant to continue work for effective resolutions of complaints of discrimination. The **HUD FHIP/PEI** funds will be used to conduct investigations of 180 complaints; that **FHCMD** will conduct 270 fair housing tests in relation to those 180 complaints; that those investigations, and other investigations conducted by **FHCMD**, will provide sufficient basis to refer 180 complainants to administrative agencies and 15 of the cases will have sufficient evidence to warrant referral to **FHCMD** Cooperating Attorneys for administrative and/or possible court action.

### **Flint**

#### **Legal Services of Eastern Michigan FY11 Private Enforcement Initiative – Multi-Year Component - \$266,448.00**

Legal Services of Eastern Michigan (LSEM) will use its grant to address the needs of low-income and disabled individuals who have experienced housing-related discrimination. LSEM will offer a full range of fair housing testing and enforcement services in four of its service counties, and complaint-based fair housing services in 10 counties. Activities will include comprehensive fair housing testing activities; fair housing education and outreach; targeted investigations; and the filing of an enforcement proposal.

## **Grand Rapids**

### **Fair Housing Center of West Michigan FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Fair Housing Center of West Michigan (FHCWM) will use its grant to provide comprehensive fair housing enforcement services in a 12-county service area in west Michigan and fair housing services to two-thirds of Michigan as needed. Activities will include working the rental and homeownership markets to provide fair housing enforcement and related services to people within all federally protected classes. The FHCWM will undertake activities specifically targeted toward expanding previous FHIP funded activities and conducting systemic investigations of housing discrimination.

## **MINNESOTA**

### **Minneapolis**

#### **Mid-Minnesota Legal Aid FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Mid-Minnesota Legal Aid (Legal Aid) will use its grant to partner with Southern Minnesota Regional Legal Services to improve Fair Housing Act enforcement in 53 southern and central Minnesota counties. Legal Aid will provide fair housing enforcement services to complainants, conduct fair housing testing, and collaborate with the St. Paul Department of Human Rights to address systemic discrimination through testing, training, and enforcement. Legal Aid also will help strengthen area jurisdictions' efforts to develop the 2014 Regional Analysis of Impediments, participate in local transit oriented development planning, analyze regional Section 8 voucher utilization data and use the analysis to develop and advocate for best practices to increase use and mobility of the vouchers, and create a Spanish language mirror site for its web-based fair housing resource guide.

#### **Mid-Minnesota Legal Aid Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

Mid-Minnesota Legal Aid (Legal Aid) will use its grant to provide services in 53 southern and central Minnesota counties. Legal Aid's activities will include provide lending abuse enforcement services to victims of lending discrimination and scams, bait and switch schemes, loan flipping, loan packing, mortgage servicing scams, and equity stripping,. They will provide full-service investigation, testing, preparation, negotiation, counseling, and assistance with loan modifications, litigation, and related legal services to lending abuse complainants to obtain remedies. Legal Aid will investigate and litigate systemic discriminatory lending practices to provide relief to complainants and protect others. It will further provide outreach and education

about unfair housing practices to new immigrant communities and training to local communities on ways to affirmatively furthering fair housing; and train foreclosure counselors, attorneys, other professionals, government officials, and community groups on best practices to address lending discrimination and scams.

## **MISSISSIPPI**

### **Jackson**

#### **Mississippi Center for Justice Fair Housing Organization Initiative – Continued Development General Component - \$125,000.00**

The Mississippi Center for Justice (Center) will use its grant to increase the Center's capacity in fair housing enforcement. Specifically, the Center will investigate and analyze allegations and refer complaints to HUD. It will conduct tests in the rental, sales, and lending and insurance markets statewide to investigate violations of the Fair Housing Act. The Center also will address systemic barriers to affirmatively furthering fair housing choice such as the use of exclusionary zoning ordinances and restrictive covenants in four "white flight" counties adjacent to metropolitan areas. Lastly, the Center will provide fair housing education and outreach to local and regional housing authorities and their staffs and fair housing presentations targeting single mothers.

## **MISSOURI**

### **St. Louis**

#### **Metropolitan St. Louis Equal Housing & Opportunity Council FY13 Private Enforcement Initiative – Multi-Year Component - \$324,996.00**

The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will use its grant to affirmatively further fair housing in Missouri and Southern Illinois by offering fair housing complaint intake and investigation, advocacy, education, and systemic and complaint-based testing. Education and outreach will include a newsletter, workshops, "Know Your Rights" sessions/workshops, and speaking engagements in the community. EHOC will continue to update its neighborhood housing locator for five counties in Missouri and Illinois - this tool helps people move to areas of opportunity. EHOC will utilize email testing to examine rates of discrimination in the rental, sales and lending markets.

## **MONTANA**

### **Butte**

**Montana Fair Housing, Inc.**  
**FY11 Private Enforcement Initiative –**  
**Multi-Year Component - \$167,900.00**

Montana Fair Housing, Inc. (MFH) will use its grant to eliminate the impediments to fair housing outlined in Montana's State Analysis of Impediments. Activities will include intake and the mediation of cases. MFHC will provide enhanced enforcement services through complaint investigation activities including testing and other research activities to identify discriminatory housing practices, and the monitoring of the design and construction of multi-family buildings. Also, MFHC activities include the referral of meritorious claims to HUD. MFH will provide educational opportunities for advocates, housing consumers, and housing providers; distribute a list of housing accessible/adaptable for persons with mobility limitations, and work with other organizations serving protected class members to affirmatively further fair housing.

## **NEBRASKA**

### **Omaha**

**Family Housing Advisory Services, Inc.**  
**FY11 Private Enforcement Initiative –**  
**Multi-Year Component - \$325,000.00**

Family Housing Advisory Services, Inc. (FHAS) will use its grant to serve Nebraska and western Iowa with broad-based, full service activities. These activities include on-site intake, fair housing assessments at partnering agencies. FHAS will conduct investigations and, when necessary fair housing testing. FHAS will further fair housing in the region through education and outreach services to the general public and professional fair housing enforcement training to staff of agencies; a 24-hour toll free hotline and website to assist persons throughout the states of Nebraska and Iowa with complaints of discriminatory housing actions; and work with governmental and other planning bodies to affirmatively further fair housing.

## **NEVADA**

### **Reno**

**Silver State Fair Housing Council**  
**FY11 Private Enforcement Initiative –**  
**Multi-Year Component - \$325,000.00**

Silver State Fair Housing Council (SSFHC) will use its grant to continue its enforcement program and expand its capacity to conduct systemic investigations of housing discrimination.

SSFHC will conduct complaint intake and assessment, develop viable enforcement proposals and refer all bona fide claims to the U.S. Department of Housing and Urban Development. SSFHC will continue its testing program as well as track new multifamily housing and conduct on-site assessments for enforcement purposes. This funding will also help SSFHC establish a new branch office, and develop a tool to help health care professionals write support letters for clients. As part of its outreach efforts, SSFHC will provide fair housing information through its website, advertising, social media, and mail and conduct trainings and outreach events for housing consumers and housing and social service providers.

## **NEW HAMPSHIRE**

### **Concord**

#### **New Hampshire Legal Assistance FY12 Private Enforcement Initiative – Multi-Year Component - \$271,061.00**

New Hampshire Legal Assistance (NHLA) will use its grant to sustain and expand its statewide fair housing operation. NHLA will conduct systemic testing and provide phone-assisted counsel and advice or full legal representation, as applicable. The organization will expand its work to identify and develop cases and strategies that help address systemic issues identified in the New Hampshire Analysis of Impediments to Fair Housing Choice. NHLA will also work to reinforce obligations of affirmatively furthering fair housing, and to build fair housing capacity and knowledge. Founded in 1971, NHLA is a statewide legal aid organization dedicated to providing high quality legal services to vulnerable low-income and elderly clients. NHLA has received statewide recognition for the expertise of its attorneys in fair housing law, landlord/tenant law, state and federal housing subsidy regulations, and homelessness prevention.

## **NEW JERSEY**

### **Hackensack**

#### **Fair Housing Council of Northern New Jersey FY13 Private Enforcement Initiative – Multi-Year Component - \$302,487.00**

The Fair Housing Council of Northern New Jersey (the Council) will use its FHIP grant to serve the entire state of New Jersey. The Council will provide intake, investigate, and refer FHIP funded complaints of housing discrimination to HUD. The Council will work closely with HUD, the U.S. Department of Justice, and the New Jersey Division on Civil Rights on developing and processing systemic complaints of housing discrimination, including recruiting and training testers and conducting rental and sales tests. The Council will provide education and outreach on fair housing and Title VIII by addressing community organizations and distributing flyers to faith based, veterans, religious, and disability advocacy groups, as well as to local merchants and grass roots organizations. The Council also will purchase newspaper, print, and journal ads to advertise the project and its services.

## **Newark**

### **Citizen Action of New Jersey Education and Outreach Initiative – General Component - \$125,000.00**

Citizen Action of New Jersey (NJCA) will use its grant to educate New Jersey's underserved communities on avoiding and reporting predatory lending, foreclosure rescue scams, and other fair housing violations, as well as on new issues and trends such as housing discrimination against displaced homeowners and renters affected by Hurricane Sandy. Educational and media activities will include: train-the-trainer workshops for community leaders and consumer workshops for minority, LEP, and individuals with disabilities. NJCA will produce updated materials and curricula that are audience-specific and, targeted for distribution. NJCA will prepare a print and broadcast public education media campaign and a social media campaign on fair housing, financial education, and avoiding predatory lending and foreclosure rescue scams; as well as a story bank of predatory lending and/or foreclosure scam first-person stories for media and consumers.

## **NEW YORK**

### **Bohemia**

#### **Long Island Housing Services Inc. FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Long Island Housing Services (LIHS) will use its grant to provide comprehensive Fair Housing services for the Long Island region. Services will include counseling, investigations, and tests for familial status in the rental market. LIHS will pursue enforcement actions in cases where evidence supports an ability to challenge discrimination. LIHS also will conduct systemic rental and sales investigations of real estate agents and housing providers to audit for race, national origin, and disability discrimination, and investigate lenders' practices related to real estate owned (REO) Quick Sales in communities with disproportionately large African American and Latino populations identified as impacted by foreclosure crisis and predatory lending abuses. Outreach and education will include educational events and presentations to raise awareness of rights/resources for vulnerable target groups, including English language learner populations, *Language Line* facilitation of communication with limited English proficiency requests, and expansion of materials for people with visual and auditory disabilities.

#### **Long Island Housing Services Inc. Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

Long Island Housing Services (LIHS) will use its grant to by investigate systemic lending discrimination in Long Island’s residential mortgage market. Among other activities, LIHS will partner with Hofstra University to analyze lending practices; host a regional conference and distribute a report on the lending market of Long Island. LIHS will analyze Home Mortgage Disclosure Act data and related mapping to determine discriminatory patters, refine a previously developed lending database, and screen lenders through in-house clients’ experience/documents for systemic fair lending violations. LIHS will recruit and train qualified testers to initiate systemic lending testing; and, if evidence is found, meet with attorneys to develop casework.

## **Bronx**

### **LSNY Bronx Corp. d/b/a Legal Services NYC – Bronx Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

Legal Services NYC - Bronx’s Foreclosure Prevention Project will use it grant to serve Bronx homeowners with services to prevent foreclosure, redress the effects of discriminatory mortgage practices, prevent or report mortgage rescue scams and/or servicing abuses, and engage in litigation to address discriminatory lending practices and servicing abuses. These services will include a walk-in community court clinic, a foreclosure prevention and fair lending hotline, screening for mortgage rescue scams, mortgage loan servicing abuses, and fair housing claims, and foreclosure prevention counseling and legal advice. In addition, Legal Services NYC will coordinate the Bronx Foreclosure Prevention and Fair Lending Taskforce, conduct foreclosure and fair lending homeowner events, and conduct a Bronx foreclosure and fair lending state-of-the-borough event about the current state of the foreclosure crisis in Bronx County.

## **Brooklyn**

### **Brooklyn Legal Services Corporation A Fair Housing Organization Initiative – Lending Discrimination - \$325,000.00**

Brooklyn Legal Services Corporation A (Brooklyn-A) will use its grant to continue support of its Anti-Predatory Lending/Foreclosure Defense Project, which it implements within a federal government identified mortgage foreclosure “hot zone.” The project includes: intake at various sites throughout the community to identify homeowners in need of investigation of allegations of housing and lending discrimination; abatement of damages through loan modifications, refinancing, and loan workouts; and advocacy and direct assistance to victims of the violation of fair housing and fair lending laws and regulations as applied to fraudulent or predatory foreclosure rescue schemes and practices. In addition, Brooklyn-A will conduct workshops on site and at local community-based organizations and present workshops sponsored by another organization.

**South Brooklyn Legal Services, Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

South Brooklyn Legal Services (SBLs) will use its grant to work with an experienced coalition of partners to provide comprehensive assistance to New York City. SBLs will generate, screen and investigate referrals where violations of fair housing laws are alleged; test and evaluate complaints; refer to HUD and other agencies meritorious cases that appear to violate fair housing laws; and provide comprehensive assistance to ensure that persons protected under the fair housing laws do not lose their homes as a result of discrimination. SBLs will also train and support advocates assisting homeowners at risk of foreclosure and disseminates information about housing and lending discrimination.

**South Brooklyn Legal Services, Inc.**

**Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

South Brooklyn Legal Services (SBLs) will use its grant to work with an experienced coalition of partners to assist New York City residents facing foreclosure due to discriminatory financing, servicing, and foreclosure rescue scams. Focusing on central and east Brooklyn, SBLs will generate and accept referrals of clients at risk of foreclosure due to lending discrimination; screen, investigate, and analyze complaints through a testing methodology that identifies individual and systemic patterns of discrimination; and map housing discrimination claims. SBLs will refer bona fide complaints to state and federal enforcement agencies; file enforcement litigation to address systemic lending abuses; and provide legal and other assistance to help targeted homeowners avoid foreclosure and access affordable loan modifications. In addition, SBLs will provide training and support to partner local agencies and organizations and promote fair housing choice by educating the public about discriminatory practices in lending and home sales and foreclosure prevention.

**Buffalo**

**Housing Opportunities Made Equal, Inc.  
FY11 Private Enforcement Initiative –  
Multi Year Component - \$308,167.00**

Housing Opportunities Made Equal, Inc. (HOME) will use its grant to recruit, select and train testers and implement testing in the Buffalo, New York area. HOME will conduct intake of housing discrimination allegations involving federal or state protected classes, mediate, and file validated cases of discrimination. Outreach activities will include conducting outreach to municipal code enforcement officers about federal accessibility requirements, training participants at agencies serving the disabled; and conducting trainings about federal and state fair housing and landlord-tenant law, and landlord trainings to promote opportunities for inclusive housing. HOME will attempt to reach potential victims of housing discrimination by distributing



bilingual fair housing brochures and designing fair housing advertisements for bus shelters and public buses.

## **Dunkirk**

### **Chautauqua Opportunities, Inc. Education and Outreach Initiative – General Component - \$112,233.00**

Chautauqua Opportunities, Inc. (COI) will use its grant to conduct education and outreach on discriminatory housing practices to Spanish speaking individuals, homebuyers, Hispanics, lenders, and landlords. COI will hold classes to educate participants about fair housing laws. Activities include: distribution of fair housing information and counseling; homebuyer education and housing counseling; outreach to landlords and lenders, including fair housing classes; and radio and television fair housing public service announcements. Throughout the project, COI will refer bona fide complaints to fair housing enforcement organizations and legal aid.

## **New York City**

### **Fair Housing Justice Center FY11 Private Enforcement Initiative – Multi-Year Component - \$324,999.00**

Fair Housing Justice Center (FHJC) will use its grant to provide fair housing counseling, investigative services, and testing, as well as legal referrals of housing discrimination complaints. FHJC will assist households with federal housing vouchers, homeless individuals, and families with rental subsidies to overcome barriers to housing choice. FHJC will conduct outreach meetings tailored to address issues specific to persons with disabilities, homeless populations, immigrant and limited English-speaking communities, and racial minorities, as well as general presentations for others facing barriers to obtaining and maintaining housing.

### **Fair Housing Justice Center, Inc. Fair Housing Organization Initiative – Lending Discrimination - \$322,078.00**

The Fair Housing Justice Center (FHJC) will use its grant to design and implement systemic testing investigation into the pre-application practices of lenders to determine whether homebuyers of different races and national origins are afforded the same service and treatment as well as the same information about and access to mortgage financing services and products. During the course of the investigation, FHJC will coordinate testing and develop and maintain working partnerships with fair lending programs in the New York region, recruit and train additional testers to participate in the investigations, coordinate tests of selected lenders of interest, and analyze test results. At the end of the project, FHJC will brief fair lending organizations and fair housing law enforcement agencies on the outcome of the investigations.

## **Rochester**

**Legal Assistance of Western NY, Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$298,000.00**

Legal Assistance of Western New York, Inc. (LawNY) will use its grant to focus on testing and enforcement in Monroe County and five adjoining rural counties. LawNY's complaint-based and systemic testing of the rental housing market will be coordinated with the Geneva Human Rights Commission (GHRC) and systemic testing for discriminatory practices related to Section 8 Vouchers will be coordinated with the Rochester Housing Authority. LawNY will conduct testing of Low Income Tax Credit projects. Meritorious complaints from the rural area surrounding Geneva will be investigated and referred to LawNY attorneys for enforcement in U.S. District Court and administrative forums. The project will assist the Rochester Housing Authority and the City of Rochester to formulate strategies to address discriminatory housing practices revealed by systemic testing.

**Staten Island**

**Legal Services NYC  
Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

Staten Island Legal Services will use its grant to support work to prevent foreclosure of homes owned by members of racial minorities, elderly persons, and immigrants. The individual casework will include legal advice and assistance to pro se litigants, loan negotiation, representation in court, and referral to housing counselors, government enforcement agencies. They will also provide financial counseling; and community education. These services will produce measurable outcomes: homes will be saved by the end of the grant period; complaints will be filed with government enforcement agencies; pro se pleadings will be filed in court by homeowners that otherwise would default in their foreclosure cases; homeowners will receive financial counseling; force-placed insurance will be removed for homeowners' accounts; and loan insurance abuse cases will be referred for investigation.

**Legal Services NYC Staten Island  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Staten Island Legal Services (SILS) will use its grant to provide client-based and systemic work to prevent foreclosure of homes owned by members of racial minorities, elderly persons, and immigrants. SILS will continue to expand their current work of serving additional homeowners and undertaking new systemic efforts. Grant activities will include legal advice and assistance to pro se litigants; loan negotiation; representation in court; referral to housing counselors, government enforcement agencies, and financial counseling; and community education.

**Syracuse**

**Fair Housing Council of Central New York, Inc.  
FY12 Private Enforcement Initiative – Multi-Year  
Component - \$322,025.00**

The Fair Housing Council of Central New York, Inc. (Fair Housing Council) will use its grant to conduct telephone intake as the first step to opening fair housing investigations and screening complaints. The organization will analyze the business practices of housing providers of all types for compliance with fair housing laws. Additionally, the Fair Housing Council will recruit and train testers annually and administer paired rental tests during the project's duration. The organization will also conduct fair housing counseling for clients in need of information regarding their fair housing and fair lending rights; maintain a website with fair housing information establish web pages for social networking sites, create a blog page, and update the web site. The Council will conduct outreach throughout the organization's service area to educate the public, service providers, and distribute posters and brochures to educate and inform the public about fair housing.

**White Plains**

**Westchester Residential Opportunities, Inc.  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Westchester Residential Opportunities, Inc. (WRO) will use its grant to continue to implement a systemic fair housing testing program and expand its geographic reach by engaging in more comprehensive testing throughout the lower Hudson Valley region of New York, including Westchester, Rockland, and Putnam Counties. WRO will continue testing for unlawful discrimination against Section 8 voucher holders, expanding to cover all three counties; and continue administering a comprehensive fair housing enforcement program, providing assistance to victims of housing discrimination through a vigorous program of complaint intake and investigation, and resolution through mediation or litigation. New activities will include co-sponsoring CLE education with Pace Law School to train regional lawyers how to litigate fair housing complaints, and implementing an Equal Housing in the Lower Hudson Valley Program.

**North Carolina**

**Raleigh**

**Legal Aid of North Carolina, Inc.  
Fair Housing Organization Initiative –  
Continued Development General Component - \$325,000.00**

The Fair Housing Project of Legal Aid of North Carolina (LANC) will use its grant to provide a full-service fair housing project to residents throughout North Carolina, targeting underserved populations including racial and ethnic minorities, people with disabilities, individuals with Limited English Proficiency (LEP), low income rural residents, and immigrants. Specifically, LANC will provide complaint intake and referral services, assisting individuals with fair housing

matters and referring potential complaint to HUD, local FHAP agencies, and state and federal courts; conduct matched pair rental, lending, insurance, sales, and single design and construction/accessibility tests;. LANC will hold education and outreach training events, for homebuyers, renters and the Hispanic, the LEP and the disability communities. They will also train local governments and CDBG recipients on AFFH, and train housing providers and local housing providers on design and construction accessibility requirements. LANC will hold a conference focused on fair housing and sustainability issues while continuing to convene a Fair Housing Working Group consisting of FHAP agencies and local advocates from around the state. Finally they will distribute a total of 5,000 pieces of literature in English and Spanish. LANC is currently the only Fair Housing Enforcement Organization (FHO) agency in North Carolina available to provide comprehensive fair housing services to residents in all protected classes and markets across the State.

## **OHIO**

### **Akron**

#### **Fair Housing Contact Services, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Fair Housing Contact Service (FHCS) will use its grant to continue delivering comprehensive fair housing investigation, testing, and enforcement activities to all persons protected under Federal, state, and local fair housing laws. FHCS will also expand activities to include systemic housing investigations, affirmatively furthering fair housing and the development of mobility counseling protocols and local policies to remove identified impediments to fair housing choice.

#### **Fair Housing Contact Service, Inc. Education and Outreach Initiative – Affirmatively Furthering Fair Housing Training Component - \$118,739.00**

Fair Housing Contact Service (FHCS) will use its grant to continue delivering comprehensive fair housing investigation, testing, and enforcement activities along with expanded education and outreach. FHCS will expand activities to include the development and production of an affirmatively furthering fair housing (AFFH) curriculum to train recipients of federal funds and to provide to teachers and students, landlords and housing industry representatives, and state and local government personnel. FHCS will conduct outreach to households to provide information on available affordable housing in jurisdictions that have open, diverse, and equitable housing patterns, and work with developers to provide information on universal design and visitability standards.

## **Cincinnati**

### **Housing Opportunities Made Equal of Greater Cincinnati, Inc. FY13 Private Enforcement Initiative – Multi-Year Component - \$324,530.00**

Housing Opportunities Made Equal of Greater Cincinnati (HOME) will use its grant to provide comprehensive fair housing enforcement services under, state and local civil rights laws, including investigating client concerns, advising clients on enforcement options, and conducting systemic testing of the housing market. HOME will audit new multifamily construction to ensure compliance with the accessibility requirements of the Fair Housing Act and review condominium and homeowner association rules for discrimination against families with children. HOME also will train local government departments on fair housing law and conduct advertising and presentations in the community to ensure that residents know their fair housing rights and are aware of HOME's services. Lastly, HOME will help families with Housing Choice vouchers make integrative moves to neighborhoods of opportunity and sponsor a roundtable to share best practices in building stable integrated communities.

## **Cleveland**

### **Housing Research & Advocacy Center FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Housing Research & Advocacy Center (Housing Center) will use its grant to provide services to all protected class members in Ohio's Cuyahoga and Lorain Counties with a focus on tasks designed to reduce discrimination against persons with disabilities, African Americans, Hispanic/Latinos, Arab Americans and Muslims, and families with children. Enforcement-related activities will include assisting potential victims of housing discrimination through intake, investigation of complaints, and assistance with the filing of complaints with administrative agencies, fair housing audits, reviews of rental policies and procedures, monitoring housing advertisements for illegal statements, and housing related research reports. Education and outreach activities will include trainings for real estate professionals about fair housing laws, trainings for transitional housing residents and/or providers, and preparation and distribution of quarterly newsletters.

## **Dayton**

### **Miami Valley Fair Housing Center, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Miami Valley Fair Housing Center, Inc. (MVFHC) will use its grant to address housing discrimination through ongoing enforcement and education activities. MVFHC will continue to implement systemic investigation and enforcement by intake of allegations of housing

discrimination, testing, and other investigative work to provide a just resolution for fair housing discrimination; mediation or other voluntary resolution of allegations of fair housing; and litigation of fair housing cases, including procuring expert witnesses. MVFHC will conduct fair housing and fair lending workshops for residential housing consumers, private and public housing professionals, and underserved individuals in all protected classes under Federal, state and local laws, and distribute print materials, PSAs and pre-recorded and live broadcast programs for television, internet, and radio, certified professional curricula, and fair housing information on its websites.

**Miami Valley Fair Housing Center, Inc.  
Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

The Miami Valley Fair Housing Center, Inc. (MVFHC) will use its grant to continue its lending discrimination work through: intake and investigation of lending discrimination and complaint support to enforce other fair lending laws. MVFHC will assist consumers with loan workouts, refinancing, or modifications resulting from violations of the Fair Housing Act and provide education and counseling to those who may have encountered lending discrimination in services, terms, strategies, or schemes related to the prevention of mortgage default or foreclosure.

**Painesville**

**Fair Housing Resource Center, Inc.  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

Fair Housing Resource Center, Inc. (FHRC) will use its grant to continue and expand systematic housing discrimination investigations via rental, lending, sales, zoning, and accessibility testing programs, and educational programs. The initiatives will be expanded through fair housing complaint and investigation services into the tri-county area of Lake, Geauga, and Ashtabula Counties. FHRC will also conduct one regional Fair Housing Seminar and six county-specific fair housing seminars; conduct an analysis of Ashtabula and Geauga Counties Community Housing Improvement Strategy to determine if they are affirmatively furthering fair housing; conduct monitoring of Lake County; expand education and outreach initiatives through various media outlets; and engage and involve the community in the tri-county region.

**Toledo**

**Fair Housing Opportunities Inc. dba Fair Housing Center  
FY12 Private Enforcement Initiative –  
Multi-Year Component - \$325,000**

The Toledo Fair Housing Center (FHC) is the only fair housing enforcement agency offering comprehensive fair housing services to the Ohio counties of Lucas and Wood and the cities of Bowling Green and Toledo. Grant activities will include five project components: victims' assistance; complaint investigation; outreach; monitoring; and prevention. Under these

components, FHC will use its grant to intake, investigate, and resolve discrimination complaints, process complaints on all bases of allegations, and refer complaints to the U.S. Department of Housing and Urban Development. The project's goal is effective enforcement of the Federal Fair Housing Act and §4112 of the Ohio Revised Code, which is the state's substantially equivalent fair housing statute.

**Fair Housing Opportunities Inc. dba Fair Housing Center  
Fair Housing Organization Initiative –  
Lending Discrimination - \$325,000.00**

The Toledo Fair Housing Center (FHC) is the only fair housing enforcement agency serving the Ohio counties of Lucas and Wood and the cities of Toledo and Bowling Green. FHC will use its grant to carry out pre-application lending testing and conduct an audit of Real Estate Owned (REO) properties to determine if banks are maintaining properties equally in minority neighborhoods. FHC will conduct intake and investigate lending discrimination complaints; address systemic patterns and practices of discrimination; provide remedies for violations of fair housing laws and refer jurisdictional complaints to HUD.

**OKLAHOMA**

**Oklahoma City**

**Metropolitan Fair Housing Council of Oklahoma, Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component \$324,479.00**

The Metropolitan Fair Housing Council of Oklahoma, Inc. (MFHC) will use its grant to expand MFHC's current statewide fair housing enforcement activities to increase complaint referrals to HUD using fair housing testing and other HUD-approved enforcement tools to gather evidence and investigate complaint-based and systemic complaints, including accessibility audits of covered, multi-family housing. MFHC also will partner with public and private organizations in Oklahoma to provide fair housing and fair lending education for low-and moderate-income persons, persons with disabilities, the LGBT community, veterans, the elderly, minorities, housing providers, faith-based communities, families with children, persons who are non-English Speaking or have limited English proficiency and natural disaster victims about.

**OREGON**

**Portland**

**Fair Housing Council of Oregon  
FY13 Private Enforcement Initiative –  
Multi-Year Component - 325,000.00**

The Fair Housing Council of Oregon (FHCO) will use its grant to conduct a full service fair housing enforcement-related project throughout Oregon and SW Washington State, serving

housing providers, housing consumers (in particular those with limited English proficiency, people with disabilities, and the homeless), and advocates serving the targeted consumer populations. FHCO's activities will include identification, investigation, and referral of alleged fair housing violations to HUD; continued development and expansion of current systemic investigations efforts; increased fair housing enforcement, including expanding intakes from groups who are least likely to report discrimination; and increasing housing choice for protected class groups through identification and elimination of community policies that perpetuate segregation.

**Fair Housing Council of Oregon  
Education and Outreach Initiative – Affirmatively Furthering Fair Housing Training  
Component - \$125,000.00**

Fair Housing Council of Oregon (FHCO) will use its grant to enhance its ongoing affirmatively furthering fair housing (AFFH) training for publicly funded Oregon entities. Specifically, FHCO will assist federal funding recipients by providing technical assistance workshops and on-going individual technical assistance, and analytical tools and existing data to identify and address segregation. FHCO will partner with planning students at institutions of higher education to develop presentations about the impacts of land use and zoning policies in English and Spanish and conduct programming on these topics. FHCO will also deliver fair housing materials and outreach through at least web-based and in-person training sessions that will include pictographic materials to facilitate easy understanding of fair housing concepts; and conduct social media outreach by posting articles, blog entries, or posts/tweets for public consumption.

**PENNSYLVANIA**

**Fort Washington**

**Fair Housing Council of Suburban Philadelphia, Inc.  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$324,877.00**

Fair Housing Council of Suburban Philadelphia, Inc. (FHCSF) will use its grant to affirmatively further fair housing and reduce discrimination in the Greater Philadelphia and Lehigh Valley regions of Pennsylvania, through ongoing enforcement and systemic investigation. FHCSF will serve all protected classes in seven counties in Eastern Pennsylvania: the City of Philadelphia, including three Empowerment Zones; Bucks, Chester, Delaware, and Montgomery Counties; and Lehigh and Northampton Counties (the Lehigh Valley), to educate these regions through outreach programs that target the discriminated with the help of intake and investigations.

**Fair Housing Council of Suburban Philadelphia, Inc.  
Education and Outreach Initiative –  
General Component - \$124,849.00**

The Fair Housing Council of Suburban Philadelphia (FHCSF) will use its grant to expand existing fair housing education programming. Activities will include fair housing law education



and training for local governments and housing programs receiving HUD CDBG, HOME, or ESG funding, including workshops on access to HUD-funded programs for individuals with Limited English Proficiency; trainings or webinars for nonprofits, housing providers, and consumers; training on design/construction requirements for builders, architects, and public officials; and a conference on zoning/land use compliance for local government and municipal solicitors. In addition, FHCSF will revise and distribute fair housing brochures; develop ads for newspaper, TV, or online use; and develop and distribute fair housing posters to providers and agencies. Throughout the project, FHCSF will refer potential victims and complaints to enforcement agencies, HUD, the Pennsylvania Human Relations Commission, the U. S. Department of Justice, or private attorneys.

## **Glenside**

### **Fair Housing Rights Center in Southeastern Pennsylvania FY11 Private Enforcement Initiative – Multi-Year Component - \$324,000.00**

The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will use its grant to combat housing discrimination by providing full service, broad based fair housing enforcement activities. The project will concentrate on: intake, investigation and enforcement of fair housing violations in the rental, sales, lending, insurance, and advertisement of housing; auditing rental, sales, lending, and insurance activities; advertisement, design, and construction of new multi-family housing units; increasing filings and/or referrals of complaints with HUD, the Pennsylvania HUD Fair Housing Assistance Program agency, U.S. Department of Justice, and the courts; fair housing education to first time homebuyers, lending institutions, and insurance companies; capacity building and knowledge sharing with community organizations; and development of a “Fair Housing Stewards” program for college students and students from 4th - 12th grades.

## **Pittsburgh**

### **Fair Housing Partnership of Greater Pittsburgh FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

The Fair Housing Partnership of Greater Pittsburgh (FHP), a qualified, experienced fair housing organization, will use its grant to continue to provide fair housing services to the City of Pittsburgh and the Pittsburgh Metropolitan Statistical Area. Through this project, FHP will conduct intake of allegations of housing discrimination, carry out both audit and complaint based testing and assist in the enforcement of alleged violations of the Fair Housing Act and substantially equivalent State and local fair housing laws. FHP’s enforcement related work will involve activities serving all protected classes under the Fair Housing Act.

## **Washington**

### **Southwestern Pennsylvania Legal Services, Inc.**

#### **FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

Southwestern Pennsylvania Legal Services, Inc. (SPLAS) and its partners will use its grant to expand an established testing program for housing discrimination and to increase the provision of legal counsel and representation on behalf of individuals who, through the project's information/outreach process, are made aware of illegal acts affecting themselves or others in their community, because of their race, color, religion, national origin, sex, familial status or disability. SPLAS is a 44-year old provider of comprehensive legal assistance, representation, education and outreach, in coordination with four legal services program partners, four independent living services partners, and one county fair housing office partner.

### **Southwestern Pennsylvania Legal Services, Inc.**

#### **Education and Outreach Initiative – General Component - \$125,000.00**

Southwestern Pennsylvania Legal Services, Inc. (SPLAS) will use its grant to partner with four legal services programs to expand its community education and outreach by adding four neighboring West Virginia Counties with similar economic circumstances to its existing service area. West Virginia events will be delivered to the public, community service providers, and housing providers. Within its entire service area, SPLAS will expand its outreach to mental health and intellectual and physically disabled protected class members, and providers and domestic and sexual violence advocacy organizations. Throughout the project, SPLAS will maintain a protocol for referral of complaints of discrimination; refer complaints to HUD and the Pennsylvania Human Relations Commission; and conduct six special events recognizing and publicizing Fair Housing Month, with at least one event in West Virginia.

## **TENNESSEE**

### **Jackson**

#### **West Tennessee Legal Services, Inc.**

#### **FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

West Tennessee Legal Services, Inc. will use its grant to provide statewide full service, broad-based comprehensive fair housing enforcement services to all protected classes in all markets, with emphasis on underserved populations. Activities will include: analysis of housing related issues; complaint intake; investigation of allegations of discrimination; complaint based and systemic testing; evaluation of test results; mediation services; and enforcement of meritorious claims through litigation and/or the administrative process and/or refer to appropriate agencies. Education activities will include development and distribution of fair housing literature and PSAs in English and Spanish and fair housing workshops for a variety of audiences.

**West Tennessee Legal Services, Inc.  
Fair Housing Organization Initiative –  
Establishing New Organizations Component - \$975,000.00**

West Tennessee Legal Services, Inc., in cooperation with Legal Aid Services of Oklahoma (LASO), will use its grant to create a fair housing project that will become a viable fair housing organization. The organization's statewide work will comprise a network for enforcement that will include: analysis of housing related issues; complaint intake; investigation of allegations of discrimination; complaint-based and systemic testing; mediation services; and enforcement of meritorious claims through litigation and/or the administrative process and/or referral to HUD, the Oklahoma Attorney General's Office of Civil Rights Enforcement, and/or the U.S. Department of Justice. The entity will also develop and distribute literature and PSAs, and conduct fair housing workshops and presentations on lending and fair housing for a variety of audiences.

**Nashville**

**Tennessee Fair Housing Council Inc.  
FY11 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

The Tennessee Fair Housing Council (TFHC) will use its grant to provide enforcement activities in Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson, and Wilson counties of Tennessee, and education and outreach activities throughout Tennessee. Specific activities include comprehensive fair housing enforcement and testing in the areas of rental, sales, accessibility and zoning. TFHC will provide training for multifamily owner/operators group home operators and other providers, hold "Community Fair Housing Partnership" trainings, and host two fair housing conferences (a Tennessee Fair Housing Matters Conference and Annual ECHO Fair Housing Conference). TFHC will also print and distribute two publications on NIMBYism and group homes.

**Tennessee State University  
Education and Outreach Initiative  
Higher Education Component - \$99,939.00**

Tennessee State University (TSU) will use its grant to incorporate engaged learning activities for participating students, collaborative fair housing education outreach, and research and knowledge sharing into TSU's curriculum. Activities will include internships with partner organizations during which interns will participate in outreach and education, undertake research, and participate in information sharing. TSU faculty and students will collaborate with partner organizations throughout this project to assist with fair housing education and outreach to the public through workshops, educational efforts, and other activities that will increase public awareness of fair housing, linking students, community, and fair housing advocates in educational endeavors aimed at reducing barriers to fair housing choice in Metro Nashville.

## **TEXAS**

### **Austin**

**Austin Tenants Council Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$324,742.00**

The Austin Tenants' Council (ATC) will use its grant to identify discrimination and enforce violations under the Fair Housing Act. Specifically, ATC will provide intake and referral of fair housing complaints. ATC will audit the accessibility of new multi-family rental housing and reviews housing advertisements, conduct fair housing testing and refer bona fide complaints and enforcement proposals to the City of Austin Equal Employment/Fair Housing Office, the Texas Workforce Commission Civil Rights Division, or HUD for enforcement and/or to legal services. ATC also will partner with the Housing Authority of the City of Austin to train new Section 8 voucher holders on their fair housing rights. Finally, ATC will promote fair housing and the availability of ATC's services on television and radio and in print advertisements.

### **Dallas**

**North Texas Fair Housing Center  
Fair Housing Organization Initiative –  
Continuing Development General Component - \$309,890.00**

The North Texas Fair Housing Center (NTFHC) will use its grant to continue development of NTFHC's enforcement and outreach programs to provide services to 12 counties that make up the Dallas and Fort Worth Metropolitan Statistical Areas (MSA), including: Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, and Wise. NTFHC will conduct systemic testing and fair housing education and outreach in the North Texas region. The organization will conduct race and familial status tests, test new construction to determine compliance with the Fair Housing Act's accessibility requirements, and conduct fair housing education and outreach activities. NTFHC will analyze test results and use the information to inform the community and local jurisdictions about housing discrimination in their communities. NTFHC will follow-up on potential sustainable cases of discrimination by filing complaints with HUD and local FHAP agencies. NTFHC's project will affirmatively further fair housing by uncovering discrimination through proactive investigation that is systemic and results in HUD filings or litigation, educate the community on the goal and importance of equal housing opportunity, and send a strong deterrent message to property owners and managers. .

### **Houston**

**Greater Houston Fair Housing Center, Inc.  
FY13 Private Enforcement Initiative –  
Multi-Year Component - \$325,000.00**

The Greater Houston Fair Housing Center, Inc. (GHFHC) will use its grant to continue providing fair housing enforcement services—complaint intake, investigation, mediation, and referral services for victims of discrimination, tester recruitment and training, testing, and inspection of multifamily housing for compliance with fair housing requirements in the Houston metropolitan area. These services will be available in both English and Spanish. Additionally, GHFHC will continue providing fair housing training for local government agencies, nonprofits, and faith-based organizations. Specifically, GHFHC will conduct affirmatively furthering fair housing (AFFH) capacity building programs for local partners and sponsor media programs in English and Spanish to promote AFFH and fair housing enforcement.

## **San Antonio**

### **San Antonio Fair Housing Council, Inc. FY11 Private Enforcement Initiative – Multi-Year Component - \$325,000.00**

San Antonio Fair Housing Council, Inc. (SAFHC) will use its grant to conduct preliminary investigations of fair housing claims through various investigative methods, including conduct systemic investigations, resident surveys, rental tests, sales tests, and lending tests. These initiatives will take place in 35 counties in South Texas (Atascosa, Bandera, Brooks, Cameron, Comal, Dimmit, Duval, Edwards, Frio, Gillespie, Gonzales, Guadalupe, Hidalgo, Jim Hogg, Jim Wells, Karnes, Kendall, Kenedy, Kerr, Kinney, Kleberg, LaSalle, Live Oak, Maverick, McMullen, Medina, Real, Starr, Uvalde, Val Verde, Webb, Willacy, Wilson, Zapata, and Zavala counties).

## **UTAH**

### **Salt Lake City**

#### **Disability Law Center FY13 Private Enforcement Initiative – Multi-Year Component - \$234,297.00**

The Disability Law Center (DLC) will use its grant to expand its current fair housing services. The DLC is the protection and advocacy agency for people with disabilities in the State of Utah. To date, fair housing complaints and litigation have focused only on disability status, and the grant will enable DLC to include all protected classes. Fair housing services offered will include education and outreach, self-advocacy training, legal representation, filing complaints, and fair housing testing. The DLC will recruit more fair housing testers, the number of tests performed each year, and expand its scope of testing to the entire state. DLC's education and outreach activities will focus on educating the community about fair housing laws. The DLC will continue to partner with other agencies with an investment in fair housing to address systemic issues, such as Good Landlord Programs and discrimination against select groups.

## **VERMONT**

### **Burlington**

**Vermont Legal Aid, Inc.**  
**FY11 Private Enforcement Initiative –**  
**Multi-Year Component - \$324,987.00**

Vermont Legal Aid (VLA) will use its grant to conduct a full service, comprehensive fair housing program of testing, targeted private enforcement actions, and broad systemic investigation. VLA will engage with the land use and transportation planning process and collaborate to raise public awareness of housing discrimination in Vermont, through public education, media outreach, and advocacy in the State legislature.

## **VIRGINIA**

### **Charlottesville**

**Piedmont Housing Alliance**  
**Education and Outreach Initiative –**  
**General Component - \$66,234.00**

Piedmont Housing Alliance (PHA) will use its grant to implement a coordinated fair housing education and outreach campaign that will include extensive and inclusive community education and outreach, an accessibility compliance initiative, and complaint intake and compliance information. Specific activities will include general and targeted education sessions to raise public awareness about housing discrimination, fair housing rights and responsibilities, and equal housing opportunity for the general public and underserved populations and a fair housing forum. Fair and accessible housing education sessions will focus on fair housing for people with disabilities. PHA will participate in Livable for a Lifetime, a leadership group to promote accessibility, visitability, and universal design. Other community outreach will consist of: meetings with community partners; print, radio, and TV advertisements; articles; website/social media; outreach to Latino and African-American organizations and communities; community event displays; and regional advisory group meetings.

## **WASHINGTON**

### **Spokane**

**Northwest Fair Housing Alliance**  
**Fair Housing Organization Initiative –**  
**Lending Discrimination - \$325,000.00**

Northwest Fair Housing Alliance (NWFHA) will use its grant to build upon its recently enhanced capacity to provide comprehensive fair lending services . Specifically, NWFHA will

leverage these funds to conduct fair lending intake and email, phone, and site follow-up tests for discriminatory underwriting policies; investigate mortgage modification scams and conduct systemic investigations to identify redlining and data origination and denial disparity practices for loans for protected classes, as well as refer fair lending and mortgage modification scam complaints to HUD and the Washington State Department of Financial Institutions and continue advocacy for ongoing complaints. NWFHA further will hold fair lending trainings for mortgage originators; and modify an online fair housing curriculum approved for mortgage lenders.

## **Tacoma**

### **Fair Housing Center of Washington FY11 Private Enforcement Initiative – Multi-Year Funding Component - \$325,000.00**

The Fair Housing Center of Washington will use its grant to contribute to HUD's core goals and policy priorities. The organization's activities will include: intake, investigation and filing of housing discrimination complaints; assisting with reasonable accommodation/ modification requests; recruiting testers and conducting tests; conducting systemic audits. The Center will also provide fair housing education and outreach to faith- and community-based homeless shelters and new immigrants, and training to housing consumers and providers. It will produce written materials in multiple languages, conduct trainings at an annual conference and develop webcast training for elected officials and key planning/policy staff; hold an annual fair housing summit for Region X HUD Fair Housing Initiatives Program Qualified Fair Housing Organizations; collaborate on a Fair Housing Month conference, prepare a statewide newsletter, and conduct other fair housing events.

## **WEST VIRGINIA**

### **Morgantown Northern West Virginia Center For Independent Living Fair Housing Organization Initiative- Continued Development General Component - \$240,401.00**

The Northern West Virginia Center for Independent Living (NWVCIL) will expand Fair Housing advocacy and enforcement in West Virginia. NWVCIL will continue to develop an enforcement component to increase the organization's efforts to combat the fair housing education and enforcement impediments noted in the Morgantown 2011 Analyses of Impediments (AI) for the state's entitlement communities', including: "lack of an organization dedicated to fair housing mitigation" and "residents likely do nothing when they experience discrimination" as barriers. The Fair Housing Partnership of Greater Pittsburgh (FHP), an experienced fair housing organization, will provide NWVCIL with technical assistance to conduct 125 tests based on disability, race, national origin, and familial status in WV to uncover the presence of discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination to assist communities to Affirmatively Further Fair Housing.

## **WISCONSIN**

### **Milwaukee**

#### **Metropolitan Milwaukee Fair Housing Council FY11 Private Enforcement Initiative – Multi-Year Component - \$322,629.00**

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to conduct statewide enforcement activities to identify and eliminate discriminatory housing practices. Activities will include multi-jurisdictional investigations of discrimination against African Americans and persons with disabilities; intake, investigation and case management of fair housing complaints; partnering with a statewide disability advocacy agency to conduct technical assistance and referral of complaints; partnering with nonprofit organizations to recruit testers; cross-programmatic training for the HUD and other public enforcement agencies referral of complaints to HUD, other administrative agencies and/or attorneys.

#### **Metropolitan Milwaukee Fair Housing Council Fair Housing Organization Initiative – Lending Discrimination - \$273,673.00**

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to conduct enforcement activities for the purpose of identifying and eliminating discriminatory housing practices by the lending industry in Milwaukee, Waukesha, Washington, and Ozaukee counties in Wisconsin. Specifically, MMFHC will: conduct a systemic investigation of racial discrimination in the maintenance and marketing of Real Estate Owned (REO) properties and an Investigate systemic forms of racial discrimination in lending and underwriting practices; refer complaints to HUD, other administrative agencies, and/or attorneys; and conduct community outreach to homeowners, neighborhood associations, city officials, and other stakeholders affected by REO-related lending practices to apprise them of investigation results and combat illegal housing discrimination.