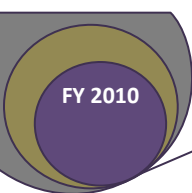


ANNUAL REPORT ON FAIR HOUSING FY 2010

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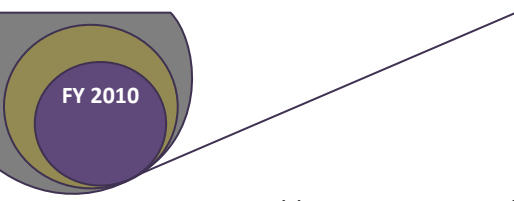
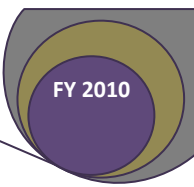


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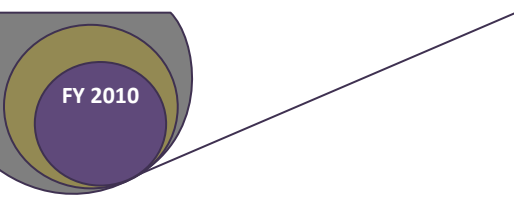


About This Report

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

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

This report provides information on the foregoing activities for the period beginning October 1, 2009, and ending September 30, 2010.



State of Fair Housing

Fiscal Year (FY) 2010 was a groundbreaking year for HUD, as the Department moved to address discrimination and promote fair housing more proactively, innovatively, and systematically. While identifying and responding to overt acts of discrimination against individuals and families remains a core mission for HUD, the Department recognizes that this work, alone, does not suffice to address the larger structural problems that undergird and give rise to discrimination—nor does it substitute for creating communities of opportunity in which all people have the ability to thrive and prosper, regardless of their race, religion, or disability, or where they live.

Studies show that segregated neighborhoods are still very much a reality in America. In areas with large African-American populations, declines in segregation have been minimal or nonexistent, and levels of Hispanic segregation are rising, in part due to immigration.¹ HUD has a mandate not only to address discrimination, but also to use the full bearing of its resources to affirmatively further fair housing across the country. Accordingly, while HUD continues to zealously investigate individual acts of discrimination, and to obtain appropriate redress for its victims, it has redoubled its efforts to create infrastructures of opportunity in high-poverty neighborhoods and more systematically tackle issues of equity and access in the contemporary housing market.

To these ends, the Department is currently revising its affirmative fair housing regulatory framework for funding recipients in certain HUD Community Planning and Development programs, to provide grantees with greater clarity and specificity regarding their obligations to use these funds in ways that affirmatively further fair housing (AFFH). HUD expects that its new AFFH rule, once finalized, will give grantees better tools with which to conduct a meaningful and thoughtful analysis around fair housing issues in their communities, as well as more specific direction about how they can effectively address these impediments.

While the Department works on this regulatory framework, it has increased the prominence of the AFFH requirement in its competitive grant programs. HUD's FY 2010 Notice of Funding Availability (NOFA) General Section required applicants to HUD's discretionary programs to describe in their applications how their proposed activities would affirmatively further fair housing, and provided examples of activities that would fulfill this requirement.

At the same time, HUD is stepping up its enforcement efforts under the existing AFFH framework. For example, HUD disapproved the FY 2010 Consolidated Plan submitted by the City of Joliet, Illinois, in part because the submission included an outdated, 12-year old *Analysis of Impediments to Fair Housing Choice* (AI) that was devoid of any discussion of impediments based on race, color, religion, sex, disability, familial status, or national origin. HUD determined that the inadequate AI rendered inaccurate the City's certification that it would affirmatively further fair housing as a condition of receiving HUD funding. The City then agreed to complete a new, more comprehensive AI as part of a broader agreement with HUD.

HUD also disapproved the Consolidated Plan because it determined that the City's actions with respect to its public and assisted housing stock rendered inaccurate the City's certifications that it would comply with civil rights and other applicable laws. For example, the City attempted through various means to oppose the continuation of a 356-unit assisted housing development (Evergreen Terrace) that is a vital resource for

¹ Rugh, J., and Massey, D. (2010) *Racial Segregation and the American Foreclosure Crisis*. American Sociological Review. Available at http://www.princeton.edu/news/Massey_Rugh_Foreclosure/.

African-American and female-headed families with children. The City filed an eminent domain lawsuit, alleging that the development was blighted and obsolete. Since then, more than \$3 million in rehabilitation work has been completed on Evergreen Terrace through HUD's Mark-to-Market program. HUD is a defendant in the lawsuit due to its mortgage and reversionary interests in the property, and is concerned about the harmful impact that such a taking would have on the availability of affordable housing for vulnerable populations in the City. Although the City and HUD reached an agreement under which the City would take several steps to satisfy HUD's certification concerns in order to remain eligible for Consolidated Plan-related funding for FY 2010, HUD continues to be concerned about the City's intentions regarding Evergreen Terrace and is working with it to assure fair housing compliance.

Additionally, back in FY 2009, HUD helped bring about a settlement in a case that alleged Westchester County, New York, had made false claims to the Federal Government when it certified that it was affirmatively furthering fair housing but had failed to analyze the existence and impact of race discrimination on housing opportunities and choice in its jurisdiction when creating its *Analysis of Impediments to Fair Housing Choice*. Under the settlement, Westchester County must, among other things, build new affordable housing units in locations that are currently less than 3 percent African-American and 7 percent Hispanic. In FY 2010, HUD continued to work with the court-appointed federal monitor and the County to ensure the County's full compliance with the terms of the settlement agreement.

As the country continues its recovery from the financial and mortgage crises of recent years, minorities continue to bear a disproportionate share of the economic harm. Studies have shown that African American and Hispanic borrowers were more likely than their white counterparts with similar financial means and credit ratings to receive subprime loans; these lending patterns, in turn, have contributed to higher foreclosure rates in minority neighborhoods.²

Because minorities have been disproportionately vulnerable to predatory lending and the housing downturn, they may also be uniquely at risk for yet another layer of housing-related harm—fraudulent offers of help from bad actors seeking to strip troubled homeowners of the last of their remaining assets. In order to combat these schemes, HUD has joined a partnership spearheaded by the Lawyers' Committee for Civil Rights Under Law, the Loan Modification Scam Prevention Network. The network developed <http://www.PreventLoanScams.org> to provide homeowners with a single destination to report alleged scammers. The network also is working to educate troubled homeowners about common scams, to direct them to free counseling from HUD-approved agencies, and to increase the reporting of alleged scams to assist in prosecuting them at the federal, state, and local levels.

HUD is also taking action against other forms of lending discrimination. Beginning in July 2010, HUD launched multiple investigations of several mortgage lenders to determine if they denied mortgages to families because the borrower is pregnant or on maternity leave. The investigations followed a report published in the New York Times that indicated that some mortgage lenders may be denying credit to borrowers because of a pregnancy or maternity leave. The Fair Housing Act prohibits discrimination in residential mortgage lending because of sex or because of familial status, which it defines to include pregnancy. On May 31, 2011, HUD entered into a conciliation agreement with Cornerstone Mortgage Company, a national mortgage lender based in Houston, which HUD alleged engaged in discriminatory lending practices against expectant mothers. Under the terms of the agreement, Cornerstone agreed to pay \$15,000 to an individual borrower, create a \$750,000 compensation fund for others who may have been harmed, and adopt a company policy addressing the availability of all home loan products regardless of an applicant's status as pregnant or as on pregnancy or maternity leave.

² Id.

While support for fair housing is widespread, housing discrimination unfortunately continues throughout the country. One of HUD's central missions is to investigate allegations of such acts, and to pursue relief for victims. In FY 2010, HUD and its state and local partners received 10,155 complaints alleging housing discrimination under the Fair Housing Act. Also during this period, HUD and its state and local partners obtained more than \$8 million in monetary relief as a result of their fair housing enforcement efforts.

HUD is also investing significant time and resources in investigating and charging Secretary-initiated cases. HUD's Secretary-initiated authority allows it to conduct investigations and file complaints when it has evidence of housing discrimination, but does not know of a specific aggrieved person or injured party that is willing or able to come forward to file a complaint. HUD also files Secretary-initiated complaints when it has received an individual complaint, but believes there may be additional victims of the discriminatory act or wants to obtain broader relief in the public interest. In FY 2010, HUD charged four such cases and conciliated another eight. In light of findings that only a very small percentage of persons who experience housing discrimination pursue remedial action,³ these actions sanction bad actors who would otherwise go unpunished. The media attention these cases draw also encourages others to come forward and educates housing providers about their legal fair housing obligations.

Because fair housing touches on and is necessary to protect a broad spectrum of concerns and people from all points on the economic spectrum, HUD's Secretary-initiated cases have involved a wide variety of fair housing issues. Several of these cases involved apartment complexes or other housing where building owners or managers were enforcing discriminatory policies against families with children. Others involved buildings that failed to meet accessibility requirements, including by having doorways that were too narrow and kitchens and bathrooms that did not contain adequate maneuvering space for wheelchairs. Others involved egregious instances of racial discrimination. In one such case, a Washington state apartment owner and property manager allegedly engaged in a pattern of adverse treatment against African Americans, Hispanics, Asian Americans, and families with children, offering higher rents and units with less desirable amenities to such applicants as compared to white childless persons, and making numerous disparaging and bias-motivated statements to members of such groups.

In another Secretary-initiated case, HUD alleged that the Cincinnati Metropolitan Housing Authority (CMHA) retaliated against a local attorney who filed a Fair Housing Act complaint on behalf of three African-American applicants for the CMHA's Housing Choice Voucher program. The Department obtained a settlement in which the CMHA manager who allegedly engaged in the discriminatory practices would not seek reappointment to the CMHA Board and would not be eligible to participate in most federal programs for a period of 3 years.

HUD remains committed to ensuring that its work reaches all regions and segments of the country, including the most vulnerable and hard-to-reach populations. The last year has seen the enactment of a wave of immigration-related state and local laws, some of which potentially implicate housing rights. These new laws raise concerns that they may embolden or exacerbate discrimination based on national origin, particularly against recent immigrants.

³ Abravanel, M.D., and Cunningham, M.K. (2002). *How Much Do We Know? Public Awareness of the Nation's Fair Housing Law*. Prepared by The Urban Institute for the Office of Policy Development and Research. Washington, D.C.: U.S. Department of Housing and Urban Development. Available at <http://www.huduser.org>; and Abravanel, M.D. (2006). *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*. Washington, D.C.: U.S. Department of Housing and Urban Development, Office of Policy Development and Research. Available at <http://www.huduser.org>.

In April 2010, Arizona passed SB 1070, which created state penalties for (among other things) harboring and transporting illegal immigrants. Although Arizona's enforcement of the more controversial provisions in the law was enjoined in response to several pending lawsuits, Latino advocacy groups, including the National Council of La Raza, expressed concern that some Arizonans would read the harboring provision as potentially affecting the traditional landlord/tenant relationship. In response to these concerns, FHEO worked with Arizona's Attorney General, which is also the state's Fair Housing Assistance Program (FHAP) agency, to help the state publish an advisory opinion clarifying that if enforced, SB 1070 would not nullify federal and state fair housing obligations prohibiting discrimination against protected class members and that its "harboring" provision would not apply to normal landlord/tenant relationships.⁴

In June 2010, residents of Fremont, Nebraska, passed an ordinance banning undocumented immigrants from renting, residing, and/or being employed within the city limits. Specifically, the ordinance requires that renters obtain a license from the City of Fremont, and that City officials check with the appropriate federal entities to verify that renters are in the country legally. The City has agreed to suspend the implementation and enforcement of the ordinance until a final judgment is rendered by the reviewing court. Nonetheless, HUD has worked to address any housing discrimination that may arise in its wake. HUD Assistant Secretary for Fair Housing and Equal Opportunity John Trasviña visited Fremont and met with community leaders who were concerned about mounting racial tensions there. Additionally, HUD has reached out to local real estate agents, landlords, City officials, and civil rights groups, reminding all parties that the federal Fair Housing Act prohibits discrimination on the basis of national origin.

In response to the recent spate of state and local immigration-related laws, HUD has launched an initiative to build a stronger network of community organization partners who serve the Hispanic population. Moving into 2011, HUD will be holding a series of 10 regional conferences to meet with organizations that work directly with the country's Hispanic population, which are key partners in HUD's fight against discrimination.

As HUD moves forward, it must also work to reach groups that have historically lacked adequate protection from housing discrimination, such as the lesbian, gay, bisexual, and transgender (LGBT) community. Because members of this group have little or no legal recourse in many jurisdictions, advocates believe that they often remain silent even in the face of overt discriminatory practices. While there are currently no national studies of the extent of housing discrimination against LGBT individuals, couples, and families, state and local studies have shown bias against this group. For example, a joint study by Michigan's Fair Housing Centers found that nearly 30 percent of same-sex couples were treated differently when attempting to buy or rent a home.⁵ Additionally, a recent survey of more than 6,000 transgender persons indicated significant levels of housing instability for this group. Twenty-six percent of respondents reported having to find different places to sleep for short periods of time due to bias. Eleven percent of respondents reported having been evicted due to bias, and 19 percent reported becoming homeless due to bias.⁶ In order to fill the current gap in comprehensive nationwide data, HUD has committed to undertake the first-ever national study of discrimination against members of the LGBT community in the rental of housing. HUD expects to have the results of this study by 2012, and will use the findings to take appropriate policy-related steps.

⁴ Arizona Attorney General, Advisory: SB 1070 and Fair Housing Laws. Available at http://www.azag.gov/civil_rights/fairhousing/SB1070Advisory.html.

⁵ Michigan's Fair Housing Centers, "Sexual Orientation and Housing Discrimination in Michigan," January 2007. Available at http://www.fhcmichigan.org/images/Arcus_web1.pdf.

⁶ National Center for Transgender Equality and the National Gay and Lesbian Task Force. "Preliminary Findings, National Transgender Discrimination Survey," November 2009. Available at http://www.thetaskforce.org/reports_and_research/trans_survey_preliminary_findings.

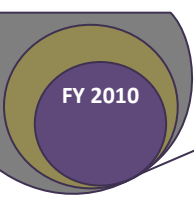
Additionally, although the Fair Housing Act does not include sexual orientation and/or gender identity as protected classes, HUD has taken several steps to ensure that LGBT individuals are not excluded from its programs, and to reinforce state and local laws that extend special legal protections to these populations. In keeping with its goal of ensuring that its programs are open and accessible, in FY 2010, HUD announced that it will issue proposed regulations to clarify that the term “family,” when used in HUD programs, includes all otherwise eligible LGBT couples and individuals. This revision will ensure that LGBT families have equal access to all HUD programs, including public housing and voucher programs that help more than three million families to rent affordable homes. HUD announced that the proposed regulations will also specify that any FHA-insured mortgage loan must be based on the credit-worthiness of a borrower and not on unrelated factors or characteristics such as LGBT status. On January 24, 2011, HUD issued a proposed rule that proposes these revisions.

HUD is also actively reinforcing state and local laws that extend special legal protections to LGBT persons. In the General Section of its FY 2010 Notice of Funding Availability (NOFA), HUD inserted an additional civil rights threshold requirement: Applicants that have received a cause determination from a substantially equivalent state or local fair housing agency concerning a systemic violation of provisions of a state or local law proscribing discrimination in housing based on sexual orientation or gender identity and have not resolved the cause determination to HUD’s satisfaction before the application deadline will be ineligible for funding under FY 2010 NOFAs. In April 2011, HUD announced that it will apply these requirements to applicants for funding under its FY 2011 NOFAs for discretionary programs.

HUD has also issued guidance instructing staff to carefully review housing discrimination allegations by LGBT persons to determine whether there may be a basis for investigation under one of the Fair Housing Act’s existing categories (e.g., disability where someone is discriminated against on the basis of HIV/AIDS status, or sex where someone is discriminated against for nonconformance to gender norms). The guidance also instructs HUD staff to refer, whenever possible, complaints based on LGBT status to state and local authorities that have jurisdiction over such complaints.

Similarly, HUD has also taken steps to combat discrimination on the basis of a lawful source of income (such as Section 8 Rental Assistance, Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), or earnings from seasonal employment). HUD recognizes that housing discrimination on these bases may serve as a cover for discrimination on other prohibited bases, such as race, national origin, disability, or familial status, as persons who belong to these protected classes disproportionately receive income or support from such sources. For this reason, HUD has required all discretionary grant applicants to demonstrate compliance with any state and local laws that prohibit housing discrimination based on source of income.

HUD’s mandate also includes ensuring that it provides meaningful access to its programs and activities to otherwise qualified persons who have a limited ability to read, write, speak, or understand English. The Department has worked diligently to provide language assistance to persons with limited English proficiency (LEP), and continued to do so in FY 2010, translating several additional documents into new languages and continuing to update and improve its LEP website. Additionally, HUD obligated a \$500,000 contract for translation services, and began the process of identifying vital documents, such as brochures, fact sheets, and application and other forms, for translation under this contract. HUD expects that this contract will allow the Department to significantly add to the inventory of translated documents it already maintains online, which will better facilitate the participation of LEP individuals in all HUD programs and activities and help housing providers communicate with them.



HUD is also working to ensure that its grantees comply with all applicable civil rights-related laws as they implement the Department's various programs funded under the American Recovery and Reinvestment Act of 2009. One such program, the Tax Credit Assistance Program (TCAP), is designed to address the financing gap experienced by projects being built or rehabilitated through the Low-Income Housing Tax Credit (LIHTC) program. When the market for these credits declined with the economy, several construction and rehabilitation projects that were already in the pipeline were at risk of not being completed. TCAP filled the gap for approximately 80,000 units of low-income housing by providing more than \$2 billion in direct federal assistance to such projects. Although LIHTC units are not normally subject to the accessibility requirements of Section 504 of the Rehabilitation Act or other civil rights-related obligations that attach to recipients of federal funds, the infusion of TCAP funds carried these statutory obligations to all participating properties. In the summer of 2010, HUD undertook a review of TCAP properties in six states, and provided technical assistance to state housing finance agencies that administer the program to ensure that they understood and were complying with these additional obligations.

In FY 2010, HUD also worked to improve compliance with Section 3 of the Housing and Urban Development Act of 1968, which requires that, to the greatest extent feasible, employment and other economic opportunities generated by certain HUD financial assistance be directed to low- and very-low income persons and to business concerns that provide economic opportunities to such persons. During FY 2010, HUD conducted an array of activities to promote Section 3, including sponsoring a listening forum to engage stakeholders and participating in more than 170 training sessions. Additionally, HUD issued a letter to more than 3,500 state and local agencies to remind them of their obligation to annually report their activities pursuant to Section 3. As a result of the letter, more than 3,100 recipient agencies submitted the required reports, the largest response since HUD made Section 3 reporting mandatory. According to information submitted by Section 3 recipient agencies for 2009, the expenditure of Section 3-covered funding generated more than 27,500 new jobs, and nearly 54 percent of these new jobs went to Section 3 residents. The reports also showed that more than 2,700 Section 3 businesses received contracts totaling approximately \$392 million in 2009.

The next several years will bring a wave of retirements within HUD and in other federal agencies. Looking strategically ahead to its future, HUD has launched a new education and outreach initiative to develop the next generation of civil rights leaders and activists in fair housing. The National Fair Housing Collegiate Partnership will connect HUD, colleges and universities, and fair housing groups in order to educate students about the Fair Housing Act and their legal rights, develop service-learning opportunities with fair housing groups, and encourage students to consider public service as a career.

These activities are part of a comprehensive approach to combat discrimination and segregation, and to affirmatively further fair housing across the country. The Department recognizes that ensuring fair housing and equal opportunity is an ongoing commitment, and one that requires much more than responding to reported individual acts of discrimination. As it moves forward, the Department remains committed to working innovatively and systematically to create and strengthen communities of opportunity across the country.

National Fair Housing Collegiate Partnership Campaign

On January 18, 2010, HUD launched a first-of-its-kind national fair housing collegiate partnership campaign to help educate college and university students about their fair housing rights and encourage them to consider public service as a career. As part of the campaign, HUD, with the assistance of its fair housing partners, will conduct a series of seminars that highlight the Fair Housing Act, involve colleges and universities in Fair Housing Month events, and provide fair housing information to schools of public administration and policy. In addition, fair housing materials will be included in freshmen orientation packets.

The campaign will encourage students to consider careers in public service by providing college and university career centers with federal vacancy announcements and by posting information about the campaign on Facebook and other social networking websites. The campaign was launched on the campus of Tennessee State University (TSU), one of the nation's premier historically black colleges and universities and a center of student activism during the Civil Rights Movement. Throughout the 1960s, students from the university participated in dozens of sit-ins and protests to desegregate Kress's, Woolworth's, and McClellan's department stores.

Before announcing the campaign, John Trasviña, HUD Assistant Secretary for Fair Housing and Equal Opportunity, took part in a 5,000-person march commemorating the birth of Dr. Martin Luther King, Jr., that began in Nashville's historic Jefferson Street district and ended on TSU's campus.

When asked about the campaign, Assistant Secretary Trasviña drew parallels to the Civil Rights Movement, saying "In 1963 Dr. King had a dream. Through this partnership, HUD empowers today's students to act on that dream in 2010. HUD is committed to ensuring that every door is open to future renters and homebuyers. We will accomplish this through education and vigorously enforcing the law."

For more information about the national fair housing collegiate partnership campaign, go to <http://www.hud.gov/fairhousing>.



John Trasviña (right), HUD Assistant Secretary for Fair Housing and Equal Opportunity, and Dr. Melvin Johnson (left), President of Tennessee State University, launch the national fair housing collegiate partnership campaign



Participants in the MLK Day March in Nashville, TN, on January 18, 2010

Participants in the MLK Day March in Nashville, Tennessee, on January 18, 2010

National Fair Housing Policy Conference 2010

From July 19-23, 2010, HUD held its National Fair Housing Policy Conference in New Orleans, Louisiana. The conference theme, "Fair Housing 2010: Time to Act," reflected the urgent need to promote communities where everyone has equal access to housing, transportation, education, and economic opportunities. The conference brought together advocates, attorneys, community leaders, government officials, and scholars to discuss these issues.

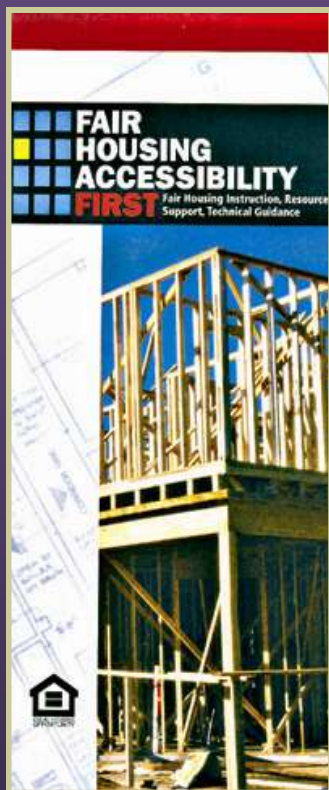
The conference covered a variety of fair housing topics, including affirmatively further fair housing; reasonable accommodations and reasonable modifications for persons with disabilities; housing discrimination against lesbian, gay, bisexual, and transgendered persons; discriminatory advertisements posted on the Internet; and discriminatory mortgage lending. The conference also covered a variety of issues that have fair housing implications, such as the creation of sustainable communities, the deinstitutionalization of persons with disabilities, the housing and health needs of an aging population, and the rebuilding of New Orleans after Hurricane Katrina.

The conference attendees also heard from Beryl Satter, author of *Family Properties*, and Wendell Pritchett, author of *Robert Clifton Weaver and the American City: The Life and Times of an Urban Reformer*. The conference attendees also took a guided tour through local neighborhoods that were hit hardest by Hurricane Katrina.



Fair Housing Accessibility FIRST

Since 2003, HUD has funded Fair Housing Accessibility FIRST, a program that provides training and technical guidance on the Fair Housing Act's accessibility requirements to architects, builders, developers, and others involved in the design and construction of multifamily housing. FIRST consists of a comprehensive training curriculum, a website (<http://www.fairhousingfirst.org>), and a toll-free hotline (1-888-341-7781). The training curriculum is accredited by the American Institute of Architects and various local professional groups. HUD contracts with Deloitte LLP to administer the program.



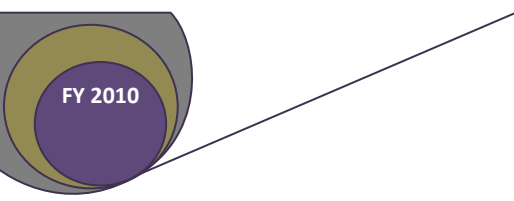
In general, HUD, in partnership with Deloitte, targets FIRST training sessions toward geographic areas where there are high rates of multifamily housing construction and/or current or recent enforcement activities involving multifamily housing accessibility. In FY 2010, emphasis was also placed on geographic locations that have been underserved by the Fair Housing Accessibility FIRST training, as well as areas that generate a large volume of calls to the FIRST Design and Construction Resource Center. In addition, FIRST continued to provide training sessions in hurricane-affected areas because of the large amount of construction that would be happening in those areas.

In FY 2010, FIRST trained 820 persons in 12 training sessions. These training sessions were held in Atlanta; Boston; Lincoln, Nebraska; Little Rock, Arkansas; Los Angeles; New Orleans; Portland, Oregon; Rockford, Illinois; Salt Lake City, Utah; San Antonio, Texas; San Juan, Puerto Rico; and Wilmington, Delaware.

The training sessions featured one or more of 11 training modules covering the Fair Housing Act; disability-rights laws; and the technical requirements of designing and constructing accessible routes, public and common-use areas, kitchens, and bathrooms. At the training sessions, the participants were asked about the number of multifamily units that they were working on. The participants who replied to this question reported a total of 372,236 multifamily units in which they were involved with development, design, or construction. As a result of the training, these units are more likely to be built in an accessible manner.

The FIRST website provides detailed information on the Fair Housing Act's design and construction requirements. The website includes the 11 training modules and 91 frequently asked questions and answers. In FY 2010, the FIRST website received 55,453 distinct hits.

The FIRST toll-free hotline is staffed by experts on the Fair Housing Act's design and construction requirements. Architects and other design professionals can call the toll-free hotline for technical guidance and support. In FY 2010, the FIRST toll-free hotline responded to 1,965 requests for technical guidance.



HUD and FHAP Enforcement of the Fair Housing Act

The Fair Housing Act prohibits discrimination based on race, color, national origin, religion, sex, disability, or familial status in most housing-related transactions. The Act covers public, assisted, and private housing, with a few exceptions. Under the Fair Housing Act and its implementing regulations, HUD has the authority to investigate, attempt to conciliate, and, if necessary, adjudicate complaints of discrimination involving, among other things, home sales, rentals, advertising, mortgage lending, property insurance, and environmental justice. HUD also investigates complaints alleging discriminatory zoning and land use, but must refer these complaints to the U.S. Department of Justice for enforcement.

HUD shares its authority to investigate housing discrimination complaints with state and local government agencies that participate in the Fair Housing Assistance Program (FHAP). To participate in the FHAP, a jurisdiction must demonstrate that it enforces a fair housing law that provides rights, remedies, procedures, and opportunities for judicial review that are substantially equivalent to those provided by the federal Fair Housing Act. HUD pays FHAP agencies for each complaint they investigate, based on the timeliness and quality of the investigation. In addition, HUD provides funding to FHAP agencies for capacity-building, training, and information systems.

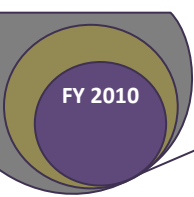
At the end of FY 2010, there were 102 FHAP agencies. The total number of agencies is less than last year due to the withdrawal of two agencies from the program: the Huntington (West Virginia) Human Relations Commission and the Topeka (Kansas) Human Relations Commission. In FY 2010, FHAP agencies were located in 39 states and the District of Columbia. For a list of FHAP agencies, see Appendix B.

A person who believes that he or she has experienced, or is about to experience, housing discrimination may file a complaint or may have a complaint filed on his or her behalf by someone else, such as a parent, child, spouse, or guardian. HUD and FHAP agencies accept complaints in person, by telephone, through the mail, and through their websites. If HUD receives a housing discrimination complaint where the alleged discriminatory act occurred within the jurisdiction of one of its FHAP agencies, HUD is required under the Fair Housing Act to refer the complaint to that agency.

HUD and FHAP agencies follow substantially similar, though not identical, procedures for handling complaints. In general, when HUD or a FHAP agency receives a complaint, it reviews it to determine if it meets minimal jurisdictional standards. If the complaint is jurisdictional, HUD or the FHAP agency accepts the complaint and serves a copy of it on the respondent.

At no cost to the complainant, HUD or the FHAP agency begins an investigation to determine if there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. As part of its investigation, HUD or the FHAP agency interviews the parties and witnesses, obtains and reviews relevant documents, and, when appropriate, conducts on-site investigations. HUD and FHAP agencies have the authority to issue subpoenas and seek temporary restraining orders. The Fair Housing Act and substantially equivalent state or local laws require HUD and FHAP agencies to complete their investigations and make determinations within 100 days, unless it is impracticable to do so. If the investigation has not been completed or the determination has not been made within the 100-day time limit, HUD or the FHAP agency notifies the complainant and respondent in writing of the reasons why it has not been able to do so.

From the time of the filing of a complaint, HUD or the FHAP agency works with all parties to resolve the case through conciliation, as required by the Fair Housing Act and substantially equivalent state or local laws.



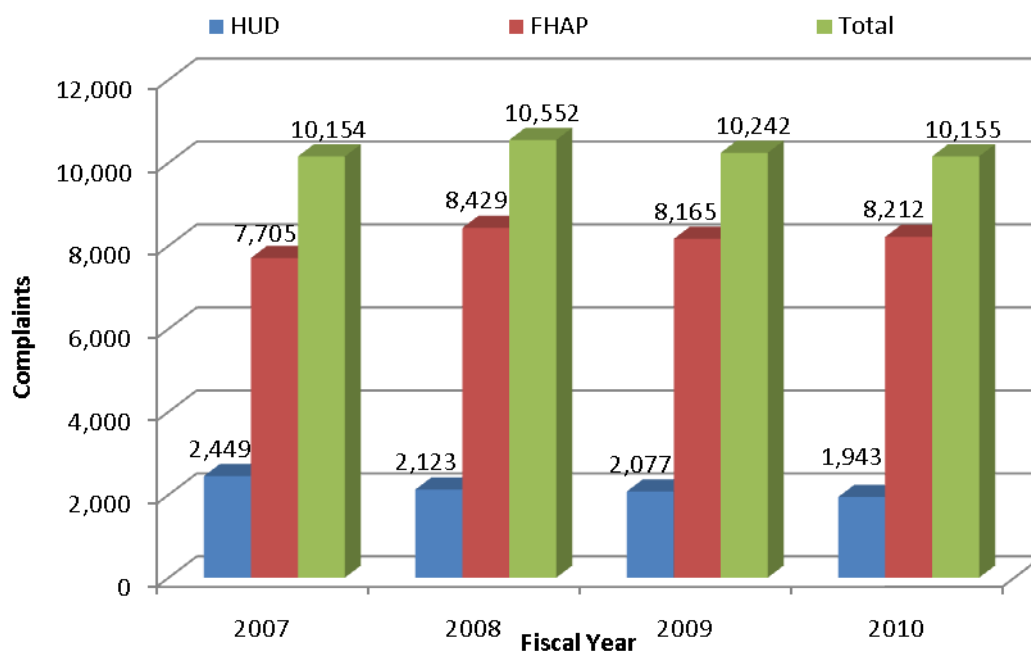
During conciliation, HUD or the FHAP agency represents the public interest in the case. HUD or the FHAP agency will attempt conciliation until a complaint is dismissed or a determination of reasonable cause is made. If the parties sign a conciliation agreement, HUD or the FHAP agency terminates its investigation and closes the complaint without making a determination on the merits of the complaint. Any conciliation agreement must be signed by the parties and approved by HUD or the FHAP agency. An agreement may include relief for the complainant, such as a monetary payment, access to previously denied housing, or the provision of a reasonable accommodation. An agreement may also include public interest relief, such as a requirement for the respondent to pay a civil penalty or to attend fair housing training. Additionally, an agreement typically includes assurances that the respondent will eliminate discriminatory policies and practices, provisions to remedy any other fair housing violations and prevent future violations, provisions for periodic reporting by the respondent, and provisions for HUD or the FHAP agency to monitor compliance with the agreement.

Throughout the conciliation process, HUD or the FHAP agency continues to investigate the complaint. If HUD or the FHAP agency is unable to conciliate the complaint, it determines whether there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. If HUD or the FHAP agency find no reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the complaint is dismissed. In that case, the complainant retains the right to pursue the matter through private litigation.

If HUD determines there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, it issues a charge of discrimination. The parties may choose to pursue the matter in an administrative proceeding or in federal district court. If a FHAP agency finds reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the agency or attorneys for the state or locality litigate that complaint in an administrative proceeding or in civil court. The system of adjudication is set forth in each jurisdiction's fair housing law.

Housing Discrimination Complaints

Chart 1 shows the number of housing discrimination complaints filed with HUD and FHAP agencies during the past 4 fiscal years. The complaint data is from HUD's database, the Title Eight Automated Paperless Office Tracking System (TEAPOTS).

Chart 1: Complaints Filed with HUD and FHAP Agencies (FY 2007-FY 2010)

Source: TEAPOTS

In FY 2010, HUD and FHAP agencies received a total of 10,155 housing discrimination complaints. This was the 5th consecutive year that HUD and FHAP agencies received more than 10,000 complaints.

Bases of Complaints

All complaints filed must allege a basis for discrimination. The Fair Housing Act and substantially equivalent state or local fair housing laws list seven prohibited bases for discrimination: race, color, national origin, religion, sex, disability, and familial status. The Fair Housing Act and substantially equivalent state or local fair housing laws also make it unlawful to coerce, threaten, intimidate, or interfere with anyone for exercising or enjoying their fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

Table 1 shows the number of complaints filed with HUD and FHAP agencies that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.

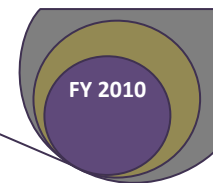
Table 1: Bases of HUD and FHAP Complaints (FY 2007-FY 2010)

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,410	43%	4,675	44%	4,458	44%	4,839	48%
Race	3,750	37%	3,669	35%	3,203	31%	3,483	34%
Familial Status	1,441	14%	1,690	16%	2,017	20%	1,560	15%
National Origin	1,299	13%	1,364	13%	1,313	13%	1,177	12%
<i>National Origin—Hispanic or Latino</i>	784	8%	848	8%	837	8%	722	7%
Sex	1,008	10%	1,133	11%	1,075	10%	1,139	11%
Religion	266	3%	339	3%	302	3%	287	3%
Color	173	2%	262	2%	251	2%	219	2%
Retaliation	588	6%	575	5%	654	6%	707	7%
Number of Complaints Filed	10,154		10,552		10,242		10,155	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS

Table 1 shows that the rank order of the most common to the least common bases of complaints has remained the same during the past 4 fiscal years. In FY 2010, disability was the most common basis of complaints filed with HUD and FHAP agencies, being cited as a basis for 4,839 complaints, or 48 percent of the overall total. This large number of complaints is due, in part, to the additional protections afforded persons with disabilities under the Fair Housing Act, i.e., reasonable accommodation, reasonable modification, and accessible design and construction. In FY 2010, race was the second most common basis of complaints, being cited as a basis for 3,483 complaints, or 34 percent of the overall total.

This data reflect a notable trend in the share of disability and race complaints. Whereas disability and race used to account for nearly the same share of complaints, the gap between these bases has grown over the years. In FY 2010, disability complaints accounted for 48 percent of complaints, while race complaints made up 34 percent of complaints, a difference of 14 percentage points. In FY 2007, this difference was much smaller. At that time, disability complaints accounted for 43 percent of complaints, while race complaints made up 37 percent of complaints, a difference of 6 percentage points.



In FY 2010, familial status was the third most common basis of complaints filed with HUD and FHAP agencies. Although the number and share of familial status complaints experienced a significant increase in complaints in FY 2009, this increase was not sustained in FY 2010. Instead, familial status complaints experienced the largest decrease, falling from 2,017 complaints, or 20 percent of the overall total in FY 2009, to 1,560 complaints, or 15 percent of the overall total in FY 2010.

In FY 2010, national origin and sex were the fourth and fifth most common bases of complaints filed with HUD and FHAP agencies. In FY 2010, national origin was cited as a basis for 1,177 complaints, or 12 percent of the overall total. Sex discrimination was alleged in 1,139 complaints, or 11 percent of the overall total.

Retaliation, religion, and color were the least common bases of complaints filed with HUD and FHAP agencies in the past 4 fiscal years. In FY 2010, retaliation was cited as a basis for 707 complaints, or 7 percent of the overall total; religion was cited as a basis for 287 complaints, or 3 percent of the overall total; and color was cited as a basis for 219 complaints, or 2 percent of the overall total.

Tables 2 and 3 provide a breakdown of the bases in HUD and FHAP complaints, respectively. Table 2 shows the number of complaints filed with HUD that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.

Table 2: Bases of HUD Complaints (FY 2007-FY 2010)

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	1,196	49%	1,037	49%	1,036	50%	1,023	53%
Race	942	38%	655	31%	574	28%	697	36%
Familial Status	298	12%	367	17%	455	22%	263	14%
National Origin	284	12%	194	9%	183	9%	156	8%
<i>National Origin—Hispanic or Latino</i>	181	7%	116	5%	121	6%	94	5%
Sex	203	8%	191	9%	181	9%	210	11%
Religion	54	2%	45	2%	35	2%	38	2%
Color	21	1%	28	1%	43	2%	29	1%
Retaliation	115	5%	77	4%	98	5%	93	5%
Number of Complaints Filed	2,449		2,123		2,077		1,943	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS

Table 3 shows the number of complaints filed with FHAP agencies that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each basis alleged.

Table 3: Bases of FHAP Complaints (FY 2007-FY 2010)

Basis	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	3,214	42%	3,638	43%	3,422	42%	3,816	46%
Race	2,808	36%	3,014	36%	2,629	32%	2,786	34%
Familial Status	1,143	15%	1,323	16%	1,562	19%	1,297	16%
National Origin	1,015	13%	1,170	14%	1,130	14%	1,021	12%
<i>National Origin—Hispanic or Latino</i>	603	8%	732	9%	716	9%	628	8%
Sex	805	10%	942	11%	894	11%	929	11%
Religion	212	3%	294	3%	267	3%	249	3%
Color	152	2%	234	3%	208	3%	190	2%
Retaliation	473	6%	498	6%	556	7%	614	7%
Number of Complaints Filed	7,705		8,429		8,165		8,212	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS

Issues in Complaints

All complaints must specify the discriminatory actions that allegedly violated or would violate the Fair Housing Act or substantially equivalent state or local fair housing laws. HUD and FHAP agencies record these discriminatory practices in overarching categories known as “issues.”

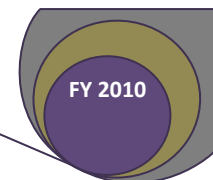
Table 4 shows the number of complaints filed with HUD and FHAP agencies from FY 2007 to FY 2010, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. Although the chart includes both complaints filed under the Fair Housing Act and substantially equivalent state and local laws, the table, for convenience, refers to the section of the Fair Housing Act that would apply.

Table 4: Issues in HUD and FHAP Complaints (FY 2007-FY 2010)

Issue	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	234	2%	214	2%	166	2%	205	2%
Refusal to Rent § 804(a) and § 804(f)(1)	2,649	26%	2,697	26%	2,430	24%	2,405	24%
Steering § 804(a) and § 804(f)(1)	76	1%	64	1%	58	1%	84	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	5,922	58%	5,862	56%	5,617	55%	5,959	59%
Discriminatory Notices, Statements, or Advertisements § 804(c)	593	6%	828	8%	1,223	12%	937	9%
False Denial or Representation of Availability § 804(d)	251	2%	303	3%	282	3%	256	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	169	2%	205	2%	178	2%	203	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	2,094	21%	2,401	23%	2,252	22%	2,556	25%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	195	2%	176	2%	155	2%	169	2%
Discriminatory Financing § 805(a)	411	4%	324	3%	392	4%	511	5%
Redlining § 804(b) and § 805(a)	12	<0.5%	8	<0.5%	14	<0.5%	6	<0.5%
Refusal to Provide Insurance § 804(a) and § 804(b)	3	<0.5%	5	<0.5%	3	<0.5%	2	<0.5%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,477	15%	1,402	13%	1,425	14%	1,478	15%
Number of Complaints Filed	10,154		10,552		10,242		10,155	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS

Table 4 shows that the rank order of the most common to the least common issues in complaints has remained the same during the past 4 fiscal years. In FY 2010, the most common issue in complaints was discriminatory terms, conditions, privileges, services, and facilities in the rental or sale of property. This was by far the most common issue in complaints, cited in more than 50 percent of complaints during each of the past



4 fiscal years. This broad category includes actions that unlawfully subject individuals to different treatment, such as when a landlord makes repairs for white tenants but not for minority tenants, when a landlord charges higher deposits to wheelchair users, or when a landlord imposes stricter rules on families with children. In FY 2010, discriminatory terms and conditions was alleged in 5,959 complaints, or 59 percent of the overall total.

The second most common issue in complaints was failure to make a reasonable accommodation. Under the Fair Housing Act, a reasonable accommodation is any change in the rules, policies, practices, or services that are necessary to afford a person with a disability an equal opportunity to use and enjoy a dwelling. An example of such a change is when an apartment manager grants the request of a tenant with a mobility impairment to have an assigned accessible parking space, even though the apartment complex is not in the practice of assigning parking spaces to tenants. In FY 2010, failure to make a reasonable accommodation was alleged in 2,556 complaints, or 25 percent of the overall total. These complaints accounted for more than half of the complaints alleging discrimination based on disability, helping to make disability the most common basis of complaints.

The table shows that refusal to rent was the third most common allegation in complaints. In FY 2010, refusal to rent was alleged in 2,405 complaints, or 24 percent of the overall total. This was the first year that complaints alleging refusal to rent trailed complaints alleging failure to make a reasonable accommodation. This change in ranking largely reflects an upward trend in the number of complaints alleging a failure to make a reasonable accommodation during the past 4 fiscal years. During this period, reasonable accommodation complaints have increased from 2,094 to 2,556, an increase of 22 percent. At the same time, there has been a decrease in complaints alleging refusal to rent; these complaints have decreased from 2,649 to 2,405, a decrease of 9 percent.

In FY 2010, the fourth most common issue in complaints involved coercion, intimidation, or threats, or interference with persons who exercised or enjoyed their fair housing rights or aided another person in exercising or enjoying their fair housing rights. These actions were alleged in 1,478 complaints, or 15 percent of the overall total. The fifth most common issue in complaints involved housing advertisements, notices, or statements that indicated discrimination, or a limitation or preference on the basis of race, color, national origin, religion, sex, disability, or familial status. These complaints accounted for 937 complaints, or 9 percent of the overall total. Although the number and share of such complaints experienced a significant increase in FY 2009, this increase was not sustained in FY 2010. During this year, such complaints experienced a significant decrease, falling from 1,223 complaints, or 12 percent of the overall total in FY 2009, to 937 complaints, or 9 percent of the overall total in FY 2010.

The remaining issue categories were each cited in 5 percent or less of complaints: discriminatory financing (5 percent), false representation of unavailability (3 percent), refusal to sell (2 percent), failure to permit a reasonable modification (2 percent), noncompliance with design and construction requirements (2 percent), steering (1 percent), redlining (less than 0.5 percent), and refusal to provide insurance (less than 0.5 percent).

Tables 5 and 6 provide a breakdown of the issues in HUD and FHAP complaints, respectively. Table 5 shows the number of complaints filed with HUD from FY 2007 to FY 2010, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. After each issue, the section of the Fair Housing Act prohibiting the activity is referenced.

Table 5: Issues in HUD Complaints (FY 2007-FY 2010)

Issue	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	46	2%	27	1%	19	1%	32	2%
Refusal to Rent § 804(a) and § 804(f)(1)	622	25%	527	25%	441	21%	427	22%
Steering § 804(a) and § 804(f)(1)	29	1%	13	1%	16	1%	18	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	1,534	63%	1,087	51%	1,020	49%	1,142	59%
Discriminatory Notices, Statements, or Advertisements § 804(c)	157	6%	286	13%	391	19%	198	10%
False Denial or Representation of Availability § 804(d)	62	3%	55	3%	53	3%	58	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	42	2%	56	3%	34	2%	45	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	583	24%	607	29%	560	27%	541	28%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	45	2%	66	3%	69	3%	69	4%
Discriminatory Financing § 805(a)	137	6%	62	3%	97	5%	143	7%
Redlining § 804(b) and § 805(a)	5	<0.5%	1	<0.5%	3	<0.5%	0	0%
Refusal to Provide Insurance § 804(a) and § 804(b)	1	<0.5%	2	<0.5%	1	<0.5%	1	<0.5%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	443	18%	327	15%	316	15%	346	18%
Number of Complaints Filed	2,449		2,123		2,077		1,943	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS

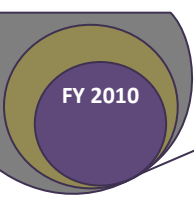
Table 6 shows the number of complaints filed with FHAP agencies from FY 2007 to FY 2010, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. While the

complaints are filed under state or local substantially equivalent fair housing laws, the table, for convenience, refers to the section of the federal Fair Housing Act that would apply to that issue.

Table 6: Issues in FHAP Complaints (FY 2007-FY 2010)

Issue	FY 2007		FY 2008		FY 2009		FY 2010	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	188	2%	187	2%	147	2%	173	2%
Refusal to Rent § 804(a) and § 804(f)(1)	2,027	26%	2,170	26%	1,989	24%	1,978	24%
Steering § 804(a) and § 804(f)(1)	47	1%	51	1%	42	1%	66	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	4,388	57%	4,775	57%	4,597	56%	4,817	59%
Discriminatory Notices, Statements, or Advertisements § 804(c)	436	6%	542	6%	832	10%	739	9%
False Denial or Representation of Availability § 804(d)	189	2%	248	3%	229	3%	198	2%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	127	2%	149	2%	144	2%	158	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	1,511	20%	1,794	21%	1,692	21%	2,015	25%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	150	2%	110	1%	86	1%	100	1%
Discriminatory Financing § 805(a)	274	4%	262	3%	295	4%	368	5%
Redlining § 804(b) and § 805(a)	7	<0.5%	7	<0.5%	11	<0.5%	6	<0.5%
Refusal to Provide Insurance § 804(a) and § 804(b)	2	<0.5%	3	<0.5%	2	<0.5%	1	<0.5%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,034	13%	1,075	13%	1,109	14%	1,132	14%
Number of Complaints Filed	7,705		8,429		8,165		8,212	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								

Source: TEAPOTS



Compliance with Notice Requirements

Complainant Notification

The Fair Housing Act requires HUD to serve notice upon the aggrieved person filing a housing discrimination complaint. The notice acknowledges the filing of a complaint and provides information regarding important deadlines and the choice of forums provided by the Fair Housing Act.

HUD has automated this function so that as soon as an investigator enters a complaint into HUD's database, the Title Eight Automated Paperless Office Tracking System (TEAPOTS), a notice is automatically printed out. The investigator then mails this notice to the aggrieved person. HUD sends its notices via first class mail with return receipt requested. In FY 2010, HUD routinely issued notices for the 1,943 complaints that were filed.

Respondent Notification

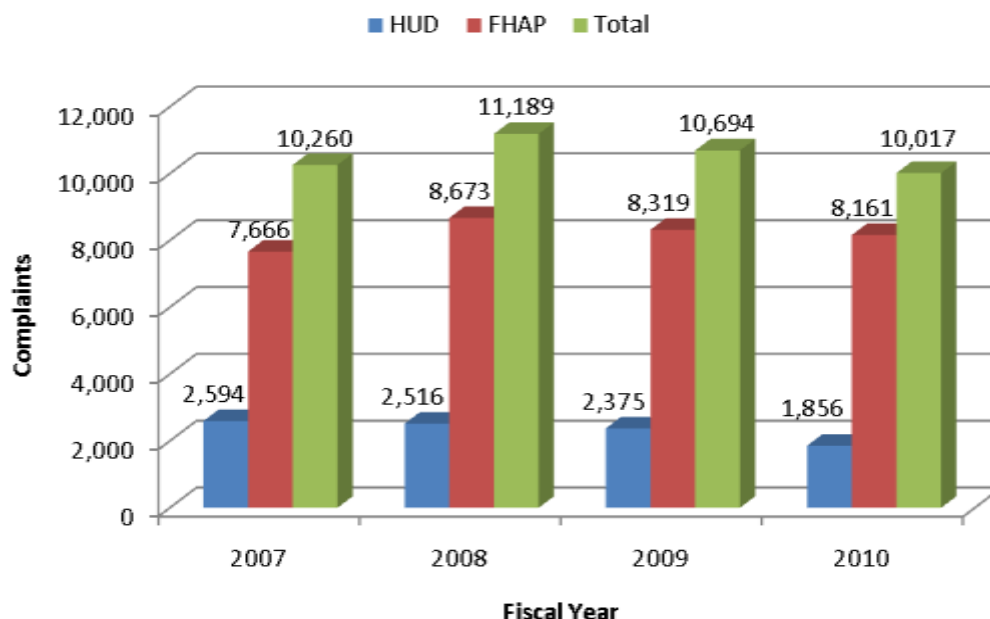
The Fair Housing Act requires HUD to serve notice on each respondent named in a complaint within 10 days of the filing of a complaint or the identification of an additional respondent. The notice must identify the alleged discriminatory housing practice(s) and advise the respondent of all procedural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

HUD has automated this function so that a notice and a copy of the complaint are automatically generated when a complaint is entered into TEAPOTS. An investigator then mails the materials to each respondent. HUD sends its notices via first class mail with return receipt so that investigators can verify that the respondents received the notices. In FY 2010, HUD consistently provided notice to the respondents for the 1,943 complaints that were filed.

In a small number of Fair Housing Act complaints, the respondent may not have been notified within 10 days. Pursuant to a memorandum of understanding (MOU) with the U.S. Department of Justice (DOJ), if a criminal investigation was under way, HUD may delay notification of the respondent until DOJ concluded its criminal investigation.

Complaint Closures

Chart 2 shows the number of complaints closed by HUD and FHAP agencies in each of the past 4 fiscal years.

Chart 2: HUD and FHAP Complaints Closed (FY 2007-FY 2010)

Source: TEAPOTS

In FY 2010, HUD and FHAP agencies closed 10,017 housing discrimination complaints; this included 1,856 complaints closed by HUD and 8,161 complaints closed by FHAP agencies. From FY 2007 to FY 2010, HUD and FHAP agencies closed an average of 10,540 complaints annually.

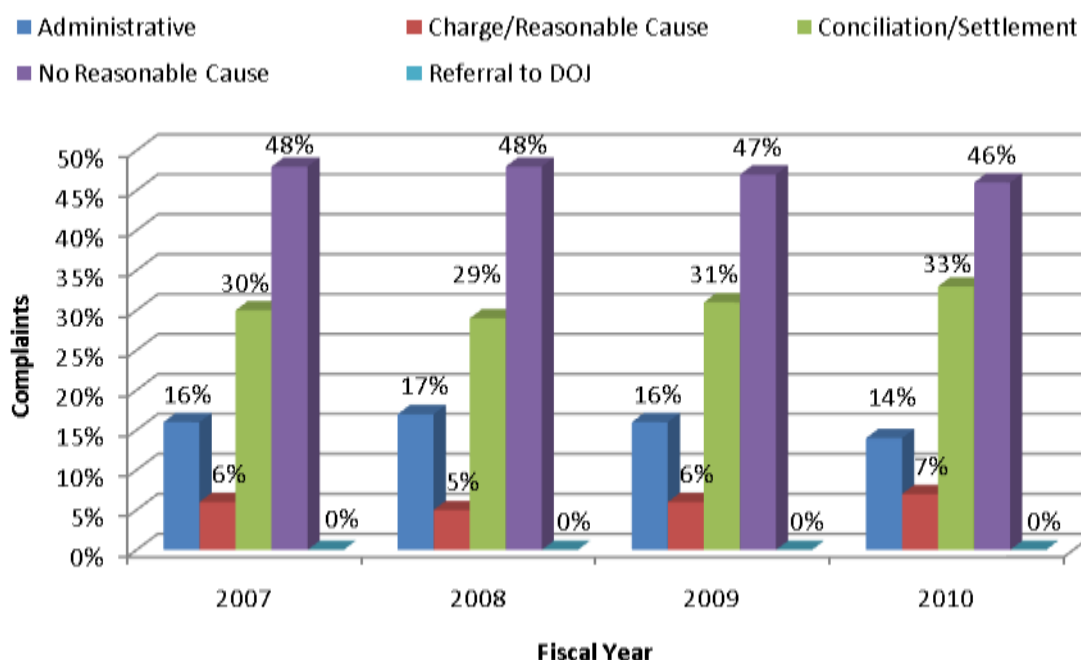
In FY 2010, HUD and FHAP agencies closed complaints in the following ways.

1. Administrative Closure—HUD and FHAP agencies administratively close complaints when the complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD and FHAP agencies also administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.
2. No Reasonable Cause Determination—HUD and FHAP agencies issue a no reasonable cause determination after conducting a full investigation and not finding reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
3. Conciliation/Settlement—A complaint may be voluntarily resolved in two ways. First, HUD and FHAP agencies attempt to resolve complaints through conciliation. If conciliation is successful, the complainant and respondent enter into a conciliation agreement that is approved by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest. A complaint may also be voluntarily resolved through a private settlement between the complainant and the respondent. A private settlement is not submitted to HUD or the FHAP agency for approval and usually does not contain public interest relief. HUD and FHAP agencies do not issue a determination for a complaint if it is conciliated or if it is settled prior to the completion of the investigation.

4. **Charge of Discrimination**—HUD issues a charge of discrimination when it has completed a full investigation and found that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
5. **Reasonable Cause Determination**—A FHAP agency issues a reasonable cause determination when it has completed a full investigation and found that there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur.
6. **U.S. Department of Justice (DOJ) Referral**—HUD refers housing discrimination complaints that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations to DOJ for enforcement.

Chart 3 shows the outcomes of complaints closed by HUD and FHAP agencies in each of the past 4 fiscal years.

Chart 3: HUD and FHAP Complaint Outcomes, by Type (FY 2007-FY 2010)^{7,8}



Percentages are rounded to the nearest whole number.

Source: TEAPOTS

In FY 2010, HUD and FHAP agencies made determinations on the merits of 53 percent of the complaints they closed: 46 percent of these complaints were closed with a no reasonable cause determination and 7 percent were closed with either an issuance of a charge of discrimination by HUD or a reasonable cause determination by a FHAP agency.

⁷ The category "Charge/Reasonable Cause" combines charges of discrimination by HUD and determinations of reasonable cause by FHAP agencies. Although these types of closures are not identical, this chart combines these categories, since they both involve making a determination that a discriminatory housing practice has occurred or is about to occur.

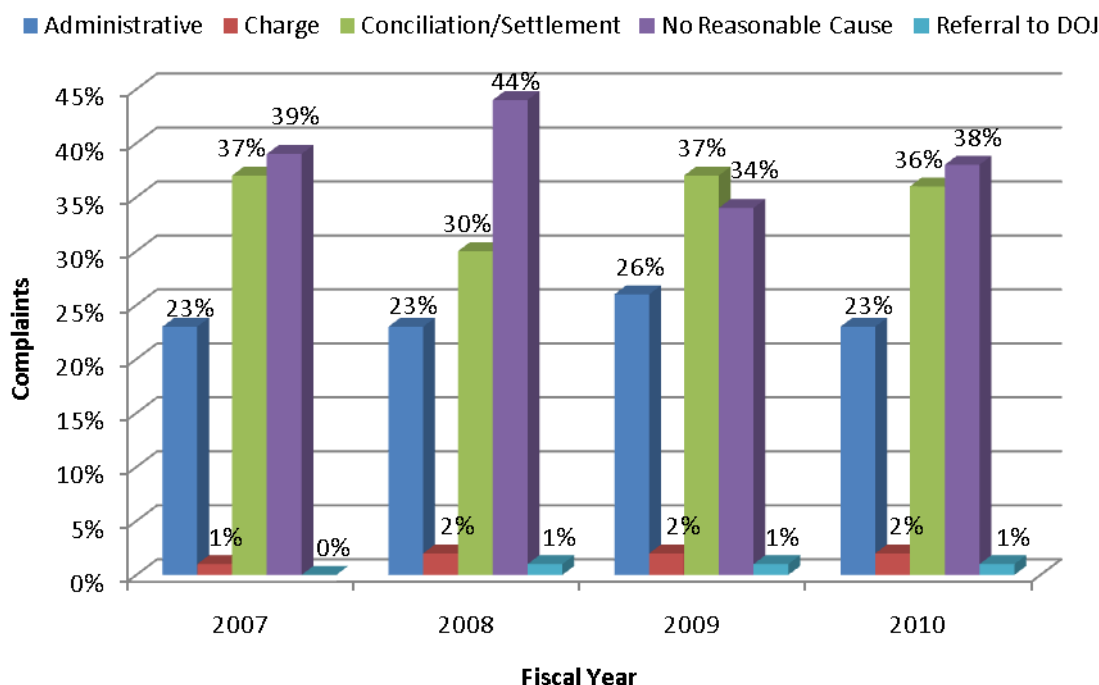
⁸ The category "Referral to DOJ" applies only to HUD.

During FY 2010, HUD and FHAP agencies conciliated or settled 33 percent of complaints and administratively closed 14 percent of complaints. During this period, HUD closed only a handful of complaints by referring them to DOJ for enforcement.

The following charts provide data on complaint closures for HUD and FHAP agencies, respectively. These charts show that the share of complaints in each closure category differs significantly between HUD and FHAP.

Chart 4 shows the outcomes of complaints closed by HUD in each of the past 4 fiscal years.

Chart 4: HUD Complaint Outcomes, by Type (FY 2007-FY 2010)



Percentages are rounded to the nearest whole number.

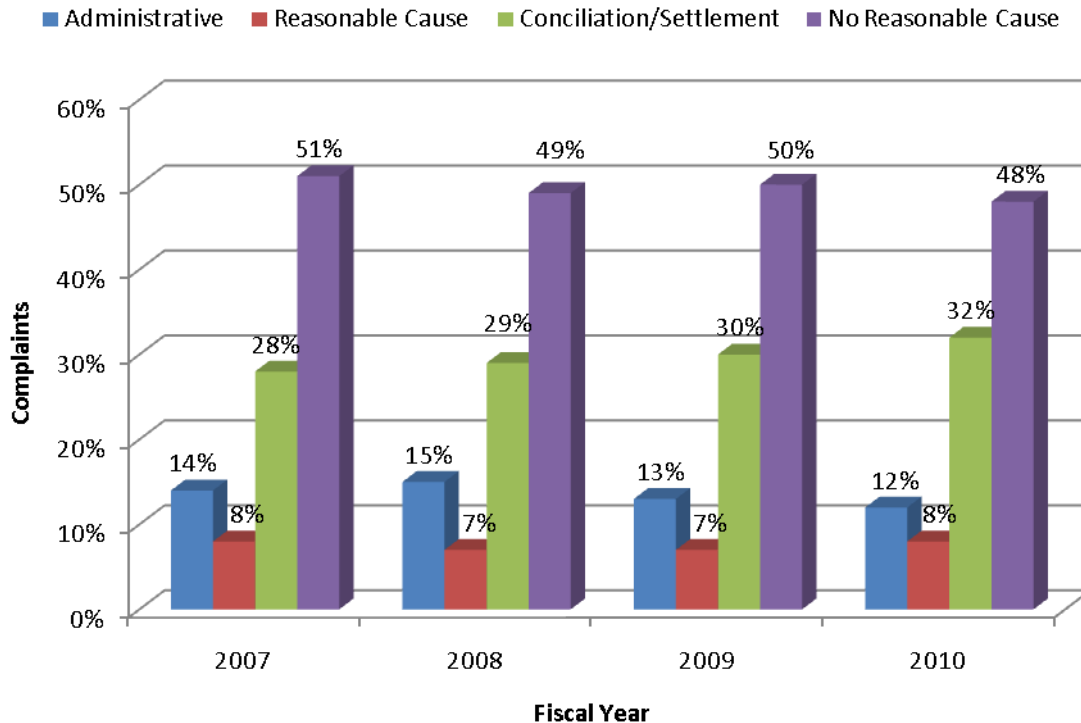
Source: TEAPOTS

Chart 4 shows that there have been some fluctuations in the outcomes of HUD complaints during the past 4 fiscal years. Most notably, from FY 2007 to FY 2008, the share of HUD complaints that were conciliated or settled dropped by 7 percentage points, while the share of complaints that were closed with a no reasonable cause determination increased by 5 percentage points. Then, in FY 2009, the share of HUD complaints that were conciliated or settled returned to its FY 2007 level. The share of HUD complaints that were closed with a no reasonable cause determination also decreased by 10 percentage points between FY 2008 and FY 2009.

However, in FY 2010, the outcomes of HUD complaints did not exhibit major fluctuations. In FY 2010, HUD made determinations on the merits of 40 percent of the complaints it closed: 38 percent of these complaints were closed with a no reasonable cause determination and 2 percent were closed with an issuance of a charge of discrimination. During this period, HUD conciliated or settled 36 percent of complaints and administratively closed 23 percent of complaints. HUD closed 1 percent of complaints by referring them to DOJ for enforcement.

Chart 5 shows the outcomes of the complaints closed by FHAP agencies in each of the past 4 fiscal years.

Chart 5: FHAP Complaint Outcomes, by Type (FY 2007-FY 2010)



Percentages are rounded to the nearest whole number.

Source: TEAPOTS

In contrast to the fluctuations in HUD complaint outcomes, the outcomes of FHAP complaints have been fairly stable during the past 4 fiscal years. In FY 2010, FHAP agencies made determinations on the merits of 56 percent of the complaints they closed: 48 percent of these complaints were closed with a no reasonable cause determination and 8 percent were closed with a reasonable cause determination. During this period, FHAP agencies conciliated or settled 32 percent of complaints and administratively closed 12 percent of complaints.

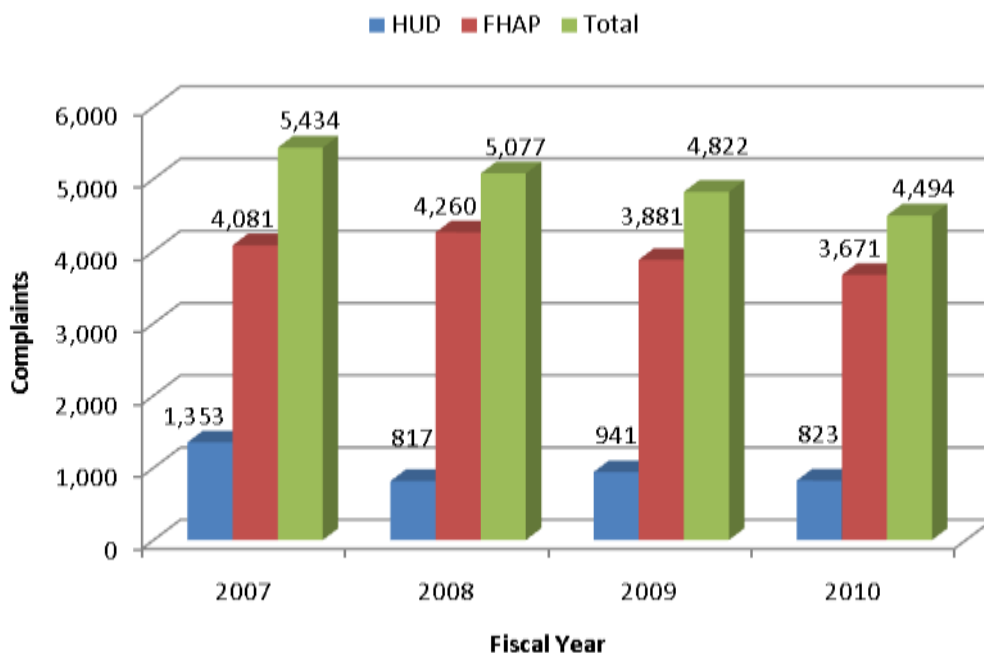
HUD and FHAP agencies also differed in how they closed complaints. Charts 4 and 5 show that FHAP agencies were more likely to make a determination on the merits of a complaint, determining that there was either reasonable cause or no reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. From FY 2007 to FY 2010, FHAP agencies made determinations on the merits of an average of 57 percent of the complaints they closed, while HUD made determinations on the merits of an average of 41 percent of the complaints it closed. On the other hand, HUD was more likely to conciliate or settle a complaint. From FY 2007 to FY 2010, HUD conciliated or settled an average of 35 percent of the complaints it closed, while FHAP agencies conciliated or settled an average of 30 percent of the complaints they closed. In addition, HUD was more likely to close a complaint for administrative reasons, closing an average of 24 percent of complaints administratively compared to FHAP agencies, which closed an average of 14 percent of complaints administratively.

Timeliness of Investigations

The Fair Housing Act and substantially equivalent state and local fair housing laws require that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable to do so. The Fair Housing Act requires HUD to report annually on the number of investigations that were not completed within 100 days of the filing of the complaint. In other words, HUD must report the number of investigations that passed the 100-day mark in the fiscal year. For FY 2010, these complaints could have been filed in FY 2009 or FY 2010.

Chart 6 shows the number of HUD and FHAP newly aged complaints, i.e., the number of investigations that passed the 100-day mark during each of the previous 4 fiscal years.

Chart 6: HUD and FHAP Newly Aged Complaints (FY 2007-FY 2010)



Source: TEAPOTS

Chart 6 shows that in FY 2010, a total of 4,494 investigations passed the 100-day mark; this included 823 HUD investigations and 3,671 FHAP investigations. This was the lowest number of newly aged complaints in the past 4 fiscal years. From FY 2007 to FY 2010, an average of 4,957 complaints passed the 100-day mark, annually. In general, it was impracticable to complete an investigation within 100 days when a complaint involved a great number of witnesses, large volumes of evidence, or particularly complex claims and evidence.

Adjudicating Fair Housing Act Complaints

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

If any party to the case elects to go to federal court, HUD transfers the case to DOJ, which prosecutes the complaint.

An administrative law judge (ALJ) presides over an administrative proceeding. Once before an ALJ, the parties may resolve the charge by entering into an initial decision and consent order signed by the ALJ. Otherwise, an ALJ will conduct an administrative hearing in the vicinity in which the discriminatory practice is alleged to have occurred. The Fair Housing Act requires that the hearing begin within 120 days of the issuance of a charge, unless it is impracticable to do so.

The Fair Housing Act requires that an ALJ issue an initial decision within 60 days after the end of the hearing, unless impracticable to do so. If the ALJ finds that the respondent has engaged, or is about to engage, in a discriminatory housing practice, the ALJ may award actual damages to the aggrieved persons and injunctive or other equitable relief. An ALJ may also impose a civil penalty of up to \$16,000 for a first offense of housing discrimination under federal, state, or local law; \$37,500 for a second offense during the 5-year period preceding the date of the filing of the charge; and \$65,000 for a third offense during the 7-year period preceding the date of the filing of the charge. Following the issuance of a final decision, the ALJ may award attorney fees and costs to a prevailing party other than HUD.

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

Table 7 shows the caseload for HUD's Office of Administrative Law Judges (OALJ) in FY 2010.

Table 7: Fair Housing Act Caseload (FY 2010)⁹

Status	Number of Cases
Fair Housing Act Cases Pending at the End of FY 2009	16
Fair Housing Act Cases Docketed in FY 2010	31
Total Fair Housing Docket During FY 2010	47

Source: OALJ

Table 8 shows the outcome of the 47 Fair Housing Act cases potentially before an ALJ in FY 2010.

Table 8: Administrative Outcomes (FY 2010)

Status	Number of Cases
Settlement by Consent Order	13
ALJ Decisions	2
Election to U.S. District Court	20
Pending Administrative Hearing or Election to U.S. District Court	12

Source: OALJ

⁹ The Fair Housing Act caseload reported by OALJ may be different than the number of charges reported by the Office of Fair Housing and Equal Opportunity (FHEO). This is because FHEO counts the number of complaints received from complainants, while OALJ counts the actual number of charges filed. Both numbers are accurate.

In FY 2010, there were 47 Fair Housing Act cases on the OALJ docket. In 13 of these cases, HUD, the aggrieved person, and the respondent settled the complaint through an initial decision and consent order issued by an ALJ. In two of these cases, an ALJ issued a decision.

Under the Fair Housing Act, the complainant, respondent, or aggrieved person on whose behalf the complaint was filed may elect to have his or her case heard in federal district court instead of before an ALJ. An election to federal district court must be made within 20 days after being served with the charge of discrimination. In 20 cases, one of the parties elected to proceed to federal court. At the end of FY 2010, 12 cases were still within the 20-day election period and none of the parties had elected to proceed in federal district court.

Table 9 shows the 13 cases that resulted in consent orders in FY 2010.

Table 9: Post-Charge Consent Orders (FY 2010)

Name	Basis	Damages	Civil Penalties
HUD v. HAL Development Corporation ¹⁰	Disability	\$0	\$0
HUD v. Paribelli ¹¹	Disability	\$0	\$0
HUD v. 40 West 75th Street, L.L.C.	Disability	\$10,000	\$0
HUD v. Paulsen Development of Albany, L.L.C.	Disability	\$7,275	\$0
HUD v. Trabaccone, et. al	Familial Status	\$10,250	\$0
HUD v. Prevost	Familial Status	\$750	\$0
HUD v. Endris, et. al	Familial Status	\$7,600	\$0
HUD v. Trucksess	Familial Status	\$40,000	\$0
HUD v. Serio, et. al	Familial Status	\$10,500	\$0
HUD v. Windsor Gardens Association	Familial Status	\$0	\$23,000
HUD v. Brooks, et. al	Race, Color, Sex	\$12,250	\$0
HUD v. Parker	Sex	\$7,500	\$0
HUD v. Duncan	Sex, Familial Status	\$400	\$100

Source: OALJ

Commencement of Administrative Hearings

The Fair Housing Act requires that an administrative hearing begin within 120 days of the issuance of a charge, unless it is impracticable to do so. In FY 2010, there was one hearing held before an ALJ and it did not begin within 120 days of the issuance of the charge. The hearing in the case, HUD v. Maze, did not commence within this time frame due to the pregnancy due date of one of the complainants. The hearing commenced on May 25, 2010, which was 159 days after the issuance of the charge.

Issuance of ALJ Decisions

The Fair Housing Act requires an ALJ to make findings of fact and conclusions of law within 60 days after an administrative hearing has ended, unless it is impracticable to do so. In FY 2010, there were two ALJ decisions, and one of these decisions was not issued within 60 days after the administrative hearing ended. The ALJ issued a notice that outlined several reasons for the delay, including the ALJ's medical appointments

¹⁰ The complainant was provided with an accessible parking space located close to her residence.

¹¹ The complainant was granted a reasonable accommodation to keep an emotional support animal in his home.

and scheduled leave, the increased workload of the ALJ due to the disqualification of another ALJ, and internal administrative issues within the Office of Hearings and Appeals.

Table 10 shows the two ALJ decisions that were issued in FY 2010.

Table 10: ALJ Decisions (FY 2010)

Name	Basis	Damages	Civil Penalties
HUD v. Mattson	Sex, Familial Status	\$0	\$750
HUD v. Elite Properties of Iowa, L.L.C., et. al	Retaliation	\$20,150	\$32,000

Source: OALJ

Cases Elected to DOJ

When HUD issues a charge of discrimination, the parties may choose to pursue the matter in an administrative proceeding or in federal district court. If any of the parties elect to proceed to federal district court, DOJ represents the government, bringing the case on behalf of the aggrieved person. If discrimination is proved, a district court may award actual damages for the aggrieved person, injunctive or other equitable relief, punitive damages, and attorney fees and costs for the prevailing party other than DOJ. District courts may also impose a civil penalty.

In FY 2010, DOJ resolved 28 cases that it received following a charge of discrimination by HUD. Table 11 shows the outcomes of these cases.

Table 11: Outcomes of Cases Elected to DOJ (FY 2010)

Name	Basis	Type of Outcome	Monetary Relief ¹²	Civil Penalties
United States v. Fountain View Apartments, Inc., et. al	Race, Familial Status	Consent Decree	\$315,000	\$100,000
United States v. Coldwell Banker Joe T. Lane Realty, Inc., et. al	Race	Consent Order	\$160,000	\$0
United States v. The Latvian Tower Condominium Association, Inc., et. al	Familial Status	Consent Order	\$112,500	\$15,000
United States v. GuideOne Mutual Insurance Company, et. al	Religion	Consent Decree	\$29,500	\$45,000
United States v. Fitchburg Housing Authority, et. al	Disability	Consent Order	\$65,000	\$0
United States v. Rogers, et. al	Race, Familial Status	Consent Order	\$50,000	\$9,000
United States v. Joyce, et. al	Familial Status	Consent Order	\$15,000	\$20,000
United States v. Kleinpeter, et. al	Sex	Consent Decree	\$30,000	\$0
United States v. Sunrise Villas, L.L.C., et. al	Disability	Settlement Agreement and Order	\$12,186	\$1,000

¹² This category includes compensatory damages, funds for victims who have not been identified as of the date the consent decree is filed, and other relief (e.g., donations to charity by the defendant).

Table 11: Outcomes of Cases Elected to DOJ (FY 2010) (Continued)

Name	Basis	Type of Outcome	Monetary Relief ¹³	Civil Penalties
United States v. Mississippi Regional Housing Authority VIII, et. al	Disability	Consent Decree	\$10,000	\$0
United States v. Georgian Manor Condominium Association, Inc., et. al	Familial Status	Consent Order	\$7,500	\$2,500
United States v. Marti, et. al	Familial Status	Consent Order	\$9,500	\$0
United States v. Wayne County Housing Authority, et. al	Race	Consent Order	\$8,750	\$0
United States v. Workman Living Trust, et. al	Familial Status	Consent Decree	\$8,250	\$0
United States v. Guntharp	Disability	Consent Order	\$3,000	\$0
United States v. Van Raden Properties, Inc., et. al	Disability	Consent Decree	\$3,000	\$0
United States v. Lund	Disability	Consent Decree	\$1,000	\$0
United States v. Bushee	Disability	Consent Decree	\$800	\$0
United States v. Lucas, et. al ¹⁴	Disability	Consent Decree	\$0	\$0
United States v. Alaska Housing Finance Corporation ¹⁵	Disability	Consent Decree	\$0	\$0
United States v. 75 Main Avenue Owners Corporation, et. al ¹⁶	Disability	Settlement Agreement and Order	\$0	\$0
United States v. Olmstead ¹⁷	Familial Status	Dismissal	N/A	N/A
Austin Tenants' Council v. Rios ¹⁸	Familial Status	Investigation Closed	N/A	N/A
Martin v. Metairie Towers Condominium Association, Inc. ¹⁹	Disability	Investigation Closed	N/A	N/A
Fair Housing Advocates Association v. Hunt, et. al ²⁰	Race	Investigation Closed	N/A	N/A
Housing Opportunities Made Equal v. Guido ²¹	Familial Status	Investigation Closed	N/A	N/A
Giles v. Perales ²²	Race	Investigation Closed	N/A	N/A
United States v. Collier	Race	Judgment	\$25,268.65	\$25,000

Source: DOJ

¹³ This category includes compensatory damages, funds for victims who have not been identified as of the date the consent decree is filed, and other relief (e.g., donations to charity by defendant).

¹⁴ The complainant intervened and entered into a separate confidential settlement with the defendants for monetary relief.

¹⁵ DOJ declared a divergence of interest with the complainant and entered into a consent decree for injunctive relief only.

¹⁶ The consent decree required the defendants to allow the complainant to keep her assistance animal in her unit and to withdraw their eviction action against her.

¹⁷ DOJ dismissed the case after the complainant and the defendants reached an out-of-court settlement.

¹⁸ The complainant entered into an out-of-court settlement with the respondent.

¹⁹ The complainant withdrew her complaint.

²⁰ The complainant entered into an out-of-court settlement with the respondent.

²¹ The complainant entered into an out-of-court settlement with the respondent.

²² HUD took back the case and vacated the charge.

Secretary-Initiated Enforcement

The Secretary of HUD, under Section 810(a)(1)(A)(i) and (iii) of the Fair Housing Act, 42 U.S.C. § 3610, has the authority to conduct an investigation in the public interest, and file a complaint where there is reason to believe that a discriminatory housing practice has occurred or is about to occur. HUD uses its authority to conduct Secretary-initiated investigations and file Secretary-initiated complaints when it has evidence of housing discrimination but does not know of a specific aggrieved person or injured party that is willing or able to come forward to file a complaint. Secretary-initiated investigations and complaints follow the same timelines and processes as housing discrimination complaints filed by individuals and fair housing organizations. The following sections provide detail on Secretary-initiated enforcement between October 1, 2009, and September 30, 2010.

Secretary-Initiated Investigations

HUD launches a Secretary-initiated investigation when it learns of allegations of unlawful discrimination in a housing or housing-related transaction, but does not have sufficient evidence to file a complaint. If a Secretary-initiated investigation finds evidence of unlawful discrimination, HUD files a Secretary-initiated complaint against the respondent(s). If the investigation does not find sufficient evidence of discrimination, HUD closes the investigation. In FY 2010, HUD began six Secretary-initiated investigations.

Table 12 shows the bases of the six Secretary-initiated investigations launched in FY 2010. If a Secretary-initiated investigation alleged more than one basis, it was counted once under each basis alleged. Because of the preliminary nature of Secretary-initiated investigations, HUD does not provide information regarding the respondents in such investigations.

Table 12: Bases of Secretary-Initiated Investigations (FY 2010)

Basis	Number of Complaints
Disability	3
Familial Status	3
National Origin	2
Race	2
Sex	3

Source: FHEO Office of Systemic Investigations

Table 13 shows that HUD closed two Secretary-initiated investigations in FY 2010. These investigations were launched in previous fiscal years. The Secretary-initiated investigations that were started in FY 2010 were still under way at the end of the fiscal year.

Table 13: Secretary-Initiated Investigation Outcomes (FY 2010)

Outcome	Number of Investigations
Administrative Closure	2

Source: FHEO Office of Systemic Investigations

Secretary-Initiated Complaints

HUD files a Secretary-initiated complaint when a Secretary-initiated investigation has found evidence that a discriminatory housing practice has occurred or is about to occur, but an aggrieved person has not come forward to file a complaint. HUD also files a Secretary-initiated complaint when it has received an individual complaint, but believes that there may be additional victims of the discriminatory act, or wants to obtain broader relief in the public interest. In FY 2010, HUD filed 10 Secretary-initiated complaints.

Table 14 shows the bases of the 10 Secretary-initiated complaints filed in FY 2010. If a single complaint alleged multiple bases, it was counted under each basis alleged.

Table 14: Bases of Secretary-Initiated Complaints (FY 2010)

Basis	Number of Complaints
Disability	2
Familial Status	3
National Origin	2
Race	5
Retaliation	1

Source: TEAPOTS

Of the 10 Secretary-initiated complaints that were filed during FY 2010, 7 remained open at the end of the fiscal year. The following section describes these complaints. Two of the Secretary-initiated complaints filed during the fiscal year were closed after the parties reached a conciliation agreement. These complaints are described under “Secretary-Initiated Complaints Closed.” The other Secretary-initiated complaint that was filed in FY 2010 was closed after an investigation found no cause to believe that the respondent engaged in a discriminatory housing practice.

Case Summaries of Secretary-Initiated Complaints Filed During FY 2010²³

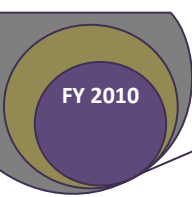
HUD v. Countrywide FSB

On April 16, 2010, HUD filed a Secretary-initiated complaint against Countrywide FSB. The complaint alleges that the bank utilizes a policy that classifies certain metropolitan areas as high risk for decline and subjects these areas to a 5 percent reduction on maximum financing. The complaint alleges that this policy has a discriminatory effect on minorities, who are more likely to live in metropolitan areas, relative to whites, who are more likely to live in nonmetropolitan areas. Under the Fair Housing Act and its implementing regulations, it is unlawful for lenders to subject persons to different terms and conditions based on race or national origin.

HUD v. Medallion Manor

On June 23, 2010, HUD filed a Secretary-initiated complaint against Medallion Manor, a transitional housing provider for men with mental illness or substance abuse. The complaint alleged that the owners had instructed staff not to rent to persons with HIV or Hepatitis. Under the Fair Housing Act, it is unlawful to refuse to rent to persons with disabilities.

²³ This section describes only Secretary-Initiated complaints that were filed during FY 2010 and remained open at the end of the fiscal year.



HUD v. Ledonne

On June 28, 2010, HUD filed a Secretary-initiated complaint against Gerald Ledonne. The complaint alleged that Mr. Ledonne placed a classified advertisement for a real estate transaction in the Post-Tribune of Northwest Indiana. According to the complaint, the advertisement invited readers and potential buyers to build a home in “all white” Lake Dale. According to the 2000 Census, the population of the Lake Dalecarlia, Indiana, also known as Lake Dale, is 98.2 percent white. Under the Fair Housing Act, it is unlawful to make, print, or publish, or cause to be made, printed, or published any advertisement that states a preference, limitation, or discrimination based on race.

HUD v. Sun-Times Media, LLC

On June 28, 2010, HUD filed a Secretary-initiated complaint against Sun-Times Media, LLC. The complaint alleged that a discriminatory advertisement appeared in the classified section of the Post-Tribune of Northwest Indiana, a daily newspaper headquartered in Merrillville, Indiana, and owned by the Sun-Times Media Group. According to the complaint, the advertisement invited readers and potential buyers to build a home in “all white” Lake Dale. According to the 2000 Decennial Census, the population of Lake Dalecarlia, Indiana, also known as Lake Dale, is 98.2 percent white. Under the Fair Housing Act, it is unlawful to make, print, or publish, or cause to be made, printed, or published any advertisement that states a preference, limitation, or discrimination based on race.

HUD v. Bank of America

On July 2, 2010, HUD filed a Secretary-initiated complaint against Bank of America. The complaint alleged that disabled loan applicants were subjected to different requirements than those applicable to others seeking a loan for residential real estate. The complaint states that HUD’s preliminary investigation revealed that the bank had been requesting that disabled loan applicants provide physician statements regarding the condition and duration of their disabilities. Under the Fair Housing Act and its implementing regulations, it is unlawful for residential mortgage lenders to impose more onerous requirements upon persons with disabilities.

HUD v. Bank of America

On July 2, 2010, HUD filed a Secretary-initiated complaint against Bank of America. The complaint alleged that the bank denied home purchase and refinance loan applications based on race and national origin. HUD filed the complaint after receiving multiple complaints alleging that the bank denied loan applications based on race and after finding evidence of disparities in denial rates between similarly situated white applicants and African-American, Hispanic, and Asian applicants. Under the Fair Housing Act and its implementing regulations, it is unlawful for lenders to deny loans based on race or national origin.

HUD v. Gunner Properties, et al.

On September 1, 2010, HUD filed a Secretary-initiated complaint against the owner and manager of a 12-unit apartment building located in Osseo, Minnesota. The complaint alleged that the owner and property manager of the building made discriminatory statements in an effort to steer families with children to only the first-floor units of the building. Under the Fair Housing Act, it is unlawful to refuse to rent, discriminate in the terms or conditions of the rental of housing, and make or cause to be made statements indicating a preference, limitation, or discrimination based on familial status.

Secretary-Initiated Complaints Closed

Table 15 shows the outcomes of the 14 Secretary-initiated complaints closed in FY 2010. This section includes cases where HUD issued a charge of discrimination, even though the case would still need to be closed through an administrative hearing, federal district court trial, consent order, or other means.

Table 15: Secretary-Initiated Complaints Closed (FY 2010)

Outcome	Number of Complaints
Administrative Closure	1
Charge	4
Conciliation/Settlement	8
No Cause	1

Source: TEAPOTS

The following section describes the outcomes of the eight Secretary-initiated complaints that were conciliated and the four Secretary-initiated complaints that were charged in FY 2010. Of the four complaints that were charged, three were settled through an initial decision and consent order signed by a HUD ALJ, and one was filed in federal district court by DOJ.

Case Summaries of Secretary-Initiated Complaints Closed During FY 2010²⁴

HUD v. Village Communities, L.C.

On July 19, 2007, HUD filed a Secretary-initiated complaint against Village Communities, L.C., the developers and builders of semi-custom homes in Utah. HUD filed the complaint when it learned that the company marketed its properties as communities for adults age 50 and older. The Fair Housing Act prohibits housing providers from excluding families with children unless the housing qualifies as “housing for older persons.” The Fair Housing Act defines “housing for older persons” to include housing intended and operated for occupancy by persons age 55 or older, subject to certain restrictions.²⁵ Properties do not qualify for the housing-for-older-persons exemption from liability for familial status discrimination if they require residents to be at least 50 years old, rather than 55.

On April 14, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents agreed to donate \$1,000 to a housing organization that assists first-time homebuyers, that expressly benefits families with children, or whose mission is to promote fair housing.

HUD v. Windsor Gardens Association

On July 19, 2007, HUD filed a Secretary-initiated complaint against the Windsor Gardens Association. Windsor Gardens is a condominium community consisting of 84 buildings and approximately 2,690 units located in Denver, Colorado. HUD filed the complaint when it learned that the property required that residents

²⁴ This section only describes Secretary-Initiated complaints that were closed through conciliation or a charge of discrimination during FY 2010.

²⁵ It is important to note that there are two additional categories of “housing for older persons” under the Fair Housing Act: (1) housing intended for, and solely occupied by, persons 62 years of age or older and (2) housing provided under any federal or state program that the Secretary of HUD determines is specifically designed and operated to assist elderly persons (as defined in the state or federal program).

be age 50 or older and that it marketed itself as a community for adults age 50 and older. The Fair Housing Act prohibits housing providers from excluding families with children unless the housing qualifies as “housing for older persons.” The Fair Housing Act defines “housing for older persons” to include housing intended and operated for occupancy by persons age 55 or older, subject to certain restrictions.²⁴ Windsor Gardens does not qualify as housing for older persons because it requires residents to be at least 50 years old, rather than 55.

HUD conducted an investigation and found reasonable cause to believe that a discriminatory housing practice had occurred. On July 9, 2010, HUD issued a charge of discrimination against Windsor Gardens Association. On August 6, 2010, the parties entered into a consent order. Under the terms of the consent order, the respondent will pay a civil penalty of \$23,000, train its staff on fair housing, and develop policies and procedures to ensure that its age restrictions do not violate fair housing law.

HUD v. CatholicAgent.com

On July 24, 2007, HUD filed a Secretary-initiated complaint against R. Scott Killian, d/b/a CatholicAgent.com, alleging that the Internet-based referral network limited membership on the basis of religion. The complaint alleged that the website described itself as a source for Catholics throughout the country to find a Catholic real estate agent and that it denied the benefits of membership to non-Catholic real estate agents. The Fair Housing Act makes it unlawful to make, print, or publish, or cause to be made, printed, or published, any advertisement that states a preference, limitation, or discrimination based on religion and to deny any person membership or participation in a real estate broker organization or any other similar organization on the basis of religion.

On April 8, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondent agreed to donate \$1,000 to a housing organization that assists low-income homebuyers. The respondent also agreed to attend fair housing training and to include the fair housing logo and fair housing language on any real estate website where he is the webmaster. The respondent also ceased operating CatholicAgent.com.

HUD v. Edge Las Vegas Development, et al.

On June 5, 2008, HUD filed a Secretary-initiated complaint against Edge Las Vegas Development, L.L.C., the owners and managers of Harbor Island Apartments, located in Las Vegas, Nevada. HUD filed the complaint after a resident of the property alleged that there were improper restrictions for families with children. For example, Harbor Island Apartments allegedly had rules that prohibited persons less than 18 years of age from being in the courtyard areas, laundry rooms, playground, and tennis court without the supervision of an adult. The property also allegedly had a curfew for all persons less than 18 years of age. The consequences for violating these rules allegedly included notices, fines, and eviction. The Fair Housing Act makes it unlawful to impose different terms and conditions for the rental of property to families with children.

On April 5, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents will establish an escrow account in the amount of \$5,000 that will be divided between any persons harmed by the discriminatory rules who are identified by HUD within 60 days. If the escrow account has not been depleted at the end of the 60 days, the remaining funds will be donated to the Silver State Fair Housing Council, a fair housing organization located in Reno, Nevada.

HUD v. Summerhill Place, et al.

On June 6, 2008, HUD filed a Secretary-initiated complaint against the owner and the resident manager of Summerhill Apartments for allegedly discriminating on the basis of race, national origin, and familial status. Summerhill Apartments consists of 268 units and is located in Renton, Washington. HUD filed the complaint after two employees of Summerhill Apartments reported allegedly discriminatory action by the resident manager to the King County Office of Civil Rights (KCOCR), a FHAP agency. Based on this information, KCOCR, in conjunction with the Fair Housing Center of Washington, conducted a number of tests based on race, national origin, and familial status. The results of the tests provided evidence that Summerhill Apartments was engaging in discrimination. For example, the resident manager offered white testers lower rates and different units than minority testers, and made statements that discouraged families with children from renting.

HUD conducted an investigation and found reasonable cause to believe that a discriminatory housing practice had occurred. On April 1, 2010, HUD issued a charge of discrimination against Summerhill Place and its resident manager. An election was made in this case to proceed in federal district court. On July 16, 2010, DOJ filed a complaint in federal district court, bringing the case on behalf of the aggrieved person and the public interest.

HUD v. Cornerstone Residential Management, Inc., et al.

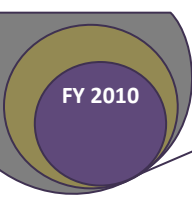
On June 9, 2008, HUD filed a Secretary-initiated complaint against Cornerstone Residential Management, Inc., Cornerstone Group Development Corporation, and The Oaks at Pompano, Ltd. The complaint alleged that the Oaks at Pompano Apartments, a 224-unit apartment complex located in Pompano Beach, Florida, utilized occupancy standards that discriminated against families with children. For example, in some two-bedroom properties, the number of occupants were allegedly limited to three persons, and in some three-bedroom properties, the number of occupants were allegedly limited to four or five. These policies were allegedly available at the front desk of each property and provided to potential renters, before they received an application. As a result, the complaint alleged that families who exceeded these occupancy restrictions were denied housing or forced to pay more for a larger unit. Under the Fair Housing Act, it is unlawful to discriminate based on familial status, including utilizing policies that impose unreasonable occupancy limits.

On July 16, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents agreed to new occupancy standards at the Oaks at Pompano Apartments: 1-bedroom units may be occupied by up to 2 persons, 2-bedroom units may be occupied by up to 4 persons, and 3-bedroom units may be occupied by up to 6 persons. The respondents also agreed to provide fair housing training to its staff at the Oaks at Pompano Apartments and other properties, and to allow HUD to provide fair housing training to tenants at the Oaks at Pompano Apartments.

Additionally, the respondents agreed to donate \$20,000 to fair housing organizations; use \$20,000 to make family-friendly improvements at the Oaks at Pompano Apartments, such as the installation of playground equipment, expansion of computer labs, and the addition of washers and dryers in the units; and use \$30,000 to give families with children rental incentives or discounts on their rental amounts at the Oaks at Pompano Apartments.

HUD v. Hector Castillo Architects, Inc.; HUD v. 914 W. Hubbard, Inc.

On October 30, 2008, HUD filed Secretary-initiated complaints against both the architect and the developer of a 22-unit condominium building located in Chicago, alleging that the property did not meet the Fair Housing Act's design and construction requirements. HUD filed the complaints based on testing done by



Access Living, a local disability rights group, which found that the dwelling units were not accessible to persons with disabilities. Among other things, Access Living alleged that the dwelling units had doorways that were not wide enough for persons in wheelchairs to pass through and kitchens and bathrooms that did not have adequate space for persons in wheelchairs to maneuver. The Fair Housing Act requires that certain multifamily building be designed and constructed according to the accessibility requirements of the Act.

HUD conducted an investigation and found reasonable cause to believe that a discriminatory housing practice had occurred. On July 26, 2010, HUD issued a charge of discrimination against Hector Castillo, Hector Castillo Architects, Inc., and 914 W. Hubbard, Inc. On January 10, 2011, the parties entered into a consent order. Under the terms of the consent order, the respondents agreed participate in two accessibility training programs and to volunteer 40 hours of architectural and/or construction-related services to building homes for Habitat for Humanity.

HUD v. Hanna Architects, Inc.; HUD v. Ospina

On November 4, 2008, HUD filed Secretary-initiated complaints against both the architect and the developer of a 19-unit condominium building located in Chicago, alleging that the property did not meet the Fair Housing Act's design and construction requirements. HUD filed the complaints based on an inspection by LCM Architects, an accessibility consulting service, which alleged that the dwelling units and common areas were not accessible to persons with disabilities. The complaints alleged that, among other things, the dwelling units had sinks and thermostats that were installed at heights that persons in wheelchairs are unable to reach and that the property did not have an accessible route to its basement parking. The Fair Housing Act requires that certain multifamily building be designed and constructed according to the accessibility requirements of the Act, and this property was covered by it.

On February 17, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents agreed to modify all units at the subject property that were leased prior to this agreement to make them compliant with the Fair Housing Act's accessibility requirements. The respondents also will provide written notice of the opportunity to request modifications to all owners of units at the subject property who purchased units prior to the execution of this agreement. The notice will inform owners that the modifications will be made free of charge and that there is no requirement that a unit owner or any member of his or her household be disabled in order to be eligible to have the unit modified. Prior to the execution of the conciliation agreement, the respondents modified several public and common use areas and any vacant units to make them compliant with the Fair Housing Act's accessibility requirements.

HUD v. Cincinnati Metropolitan Housing Authority

On October 26 2009, HUD filed a Secretary-initiated complaint against the Cincinnati Metropolitan Housing Authority (CMHA). The complaint alleged that the CMHA retaliated against a local attorney who filed a Fair Housing Act complaint on behalf of three African-American applicants for the CMHA's Housing Choice Voucher program. The complaint was filed after the Chairman of the CMHA Board of Commissioners, Arnold Barnett, was quoted in a newspaper article as having directed CMHA staff to acquire public housing units in the neighborhood where the attorney lives. Under the Fair Housing Act, it is unlawful to retaliate against any person on account of having aided any other person in the exercise of his or her fair housing rights.

On August 19, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, Mr. Barnett will not seek reappointment to the CMHA Board and will not be eligible to participate in most federal programs for a period of 3 years. The agreement also requires Mr. Barnett to serve as a witness

and otherwise cooperate with both HUD's ongoing investigation of CMHA under Title VI of the Civil Rights Act of 1964 and HUD's investigation of Fair Housing Act complaints related to this matter. Additionally, on the day of the agreement, Mr. Barnett announced his decision to resign from the CMHA Board.

HUD v. Distinctive Realty

On April 8, 2010, HUD filed a Secretary-initiated complaint against Distinctive Realty and one of its real estate agents, Donna Warren Holmes. The complaint alleged that Ms. Holmes placed a listing in the Multiple Listing Service regarding an apartment for rent in Marlborough, Massachusetts, that stated that the unit was "best suited for a single or couple" and that the other units in the building were occupied by singles. Under the Fair Housing Act, it is unlawful to make, print, or publish, or cause to be made, printed, or published any advertisement that states a preference, limitation, or discrimination based on familial status.

On July 8, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents agree to host a fair housing training session for their employees, present themselves as an equal housing opportunity provider in their routine advertisements, and forego compensation from the next two families with children who obtain housing using Ms. Holmes' services.

Complaint Summary

HUD Obtains \$6,000 Settlement for Disabled Veteran Who Alleged He Was Denied Permission to Have an Emotional Support Animal

For more than 30 years, a 70-year-old former Marine has lived in the same rent-stabilized apartment in New York City. The man states that he suffers from various disabilities, including depression and narcolepsy.

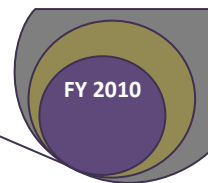
Following Hurricane Katrina in 2005, the man volunteered to run small boats with an emergency response team where he came across an abandoned beagle puppy. He returned home with the puppy, where he faced a strict “no dogs” policy in his apartment complex. But the animal provided comfort and emotional support.

“It’s a drag to sink into the torpor of not being used. If no one in the world wants you, it does nasty things to yourself,” the man said. “With [the dog] around, I pay attention to him and his needs—I don’t worry about getting embroiled in my situation. In that regard, he keeps me sane...”

The man states that he asked the apartment complex to allow him to keep his dog in his apartment as a companion animal for treatment of his depression, as recommended by his doctor, but he was denied and shortly thereafter served with an eviction notice.

The man contacted an attorney, and ultimately filed a complaint with HUD on February 18, 2009. The complaint alleged that his apartment complex, 407 Central Park West, refused to allow the man to keep his dog as a reasonable accommodation for his disability, in violation of the Fair Housing Act. The Fair Housing Act allows persons with disabilities to keep emotional support animals in their homes if they are necessary to afford them an equal opportunity to use and enjoy a dwelling, no matter the building’s rules.

On May 26, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents will pay the man \$6,000 to cover his attorney’s fees, allow him to keep his dog, and discontinue the eviction proceeding commenced against him.



C HUD Obtains \$40,000 Settlement for Single Mother Who Alleged She Was Evicted Because She **o** Adopted a Child

m In early 2007, a woman was looking for an apartment to rent. One of her sisters informed her that there was a vacancy at a property owned by her landlords, Charles and Patricia Trucksess. The woman viewed the apartment, located in Doylestown, Pennsylvania. During the viewing, the woman alleges that she informed the owners that she was planning to adopt a child. According to the woman, Mrs. Trucksess informed her that they never rented to a family with children because they felt that the property was not a safe place to raise a child due to the truck traffic entering and exiting the property.

p On March 1, 2007, the woman entered into a lease for the apartment. On December 15, 2007, the woman became a foster parent of a nine-year-old boy, who became a member of her household on that date. On December 30, 2008, the adoption was finalized.

I On April 8, 2009, the woman received a letter informing her that her lease was being terminated effective June 30, 2009. The letter did not state the reason that her lease was being terminated. When the woman contacted Mrs. Trucksess, she received an email stating:

a “When you rented the apartment...you were told we cannot have children living in the apartment because the property is zoned commercial and used commercially by three companies, we have never had children living on the property because of this liability.”

i On June 15, 2009, the woman and her son moved out of the apartment. The woman states that she was unable to find a comparable apartment in her price range in the local area so she and her son moved to an apartment located in another town that was 20 minutes away. Consequently, her son had to attend a new school and they no longer had the benefit of living within walking distance of her two sisters. As a result, the woman states that she experienced increased “frustration, anger, impatience, sleeplessness, anxiety, crying spells, and difficulty focusing, especially at work” and her son “experienced some of the same emotions and feelings.”

n On November 16, 2009, the woman filed a complaint with HUD alleging that her landlords, Charles and Patricia Trucksess, terminated her lease because she had a child, in violation of the Fair Housing Act. HUD conducted an investigation and found no evidence that other families with children were living in the subject property. The investigation also found no evidence that the subject property is zoned commercial and instead found evidence that it is approved for residential use. Furthermore, prior to the placement of the boy into the home, several social service agencies visited the subject apartment to perform a safety inspection and each determined that it was a safe environment for a child.

t On April 9, 2010, HUD issued a charge of discrimination against Charles and Patricia Trucksess. On September 21, 2010, the parties entered into a consent order. Under the terms of the consent order, the respondents agreed, among other things, to pay \$30,000 to the woman, pay \$10,000 to the fair housing group that assisted with her complaint, and undergo fair housing training.

C **o** **m** **p** **i** **a** **i** **n** **t** **S** **u** **m** **m** **a** **r** **y**

Corpus Christi Department of Human Relations Obtains an Estimated \$300,000 in Accessibility Upgrades on Behalf of Disabled Resident

On January 26, 2010, a disabled man filed a complaint with the Corpus Christi Department of Human Relations, a HUD-certified FHAP agency, alleging that the apartment complex where he resided, South Pointe Apartments, failed to meet some of the basic accessibility requirements of the Fair Housing Act.

The complainant, who uses a motorized power chair to get around, alleged that the lack of accessible common areas and accessible routes forced him to travel the same route as vehicles in order to access the bus stop adjacent to the complex. According to the complaint, the lack of sidewalks to the bus stop caused him to have to “go in traffic with cars” and have several “near misses.” When it would rain, he stated that he would have to dodge cars and potholes, as well as standing water left by poor drainage. Following heavy rains, he alleged that the flooding would force him to exit via the apartment entrance, where the standing water was like a “wading pool.” He stated that the standing water was navigable but required him to go against the flow of traffic, riding his power chair on the street into oncoming traffic.

The Corpus Christi Department of Human Relations conducted an investigation of the complex and found evidence that the dwelling lacked entry and exit sidewalks, that the entry/exit and parking areas were in a general state of disrepair, and that there was a lack of accessible parking at some of the complex common areas and no accessible route to other common areas, including the dumpsters and picnic tables.

On June 23, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, South Pointe Apartments will make an estimated \$300,000 in accessibility upgrades to the property over a multi-year period. When complete, the entire complex will feature accessible sidewalks connecting dwellings and common areas, curb cuts and ramps, and accessible common areas. The apartment complex also agreed to move the complainant to an apartment in the front in order to benefit from the first phase of the project. Additionally, the apartment complex will outfit the complainant’s new apartment with an automatic door and an accessible bathroom, handle his packing and moving arrangements, and have its maintenance staff perform the move-out cleaning of his current apartment.

In order to assist in the implementation of the agreement, the City of Corpus Christi installed accessible sidewalks in the front of the complex and waived permit fees for all phases of the construction project.

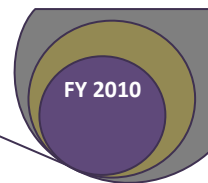
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y**St. Louis Civil Rights Enforcement Agency Obtains \$10,000 Settlement for Woman who Alleges She Was Forced to Move Because She Was Pregnant**

A woman and her boyfriend resided in a one-bedroom apartment at the Merchandise Mart Apartments, located in St. Louis, Missouri. When the couple learned that they were expecting their first child, they stated that they were so excited that they shared the news with office staff of their apartment complex. The manager of the apartment complex, however, allegedly responded that she would have to move into a bigger unit. The property manager allegedly told the woman that she would have to move before the baby was born and that she “can’t bring [her] baby home, not even for one day.” The woman stated that she was “very upset about it,” but could not afford to rent a two-bedroom apartment at the complex. The couple moved out prior to the expiration of their lease.

On December 17, 2009, the woman filed a complaint with the St. Louis Civil Rights Enforcement Agency, a HUD-certified FHAP agency, alleging that the apartment complex refused to renew her lease because she was pregnant, in violation of the Fair Housing Act. The investigation found evidence that both state and local occupancy codes would have allowed the presence of an infant in a one-bedroom apartment.

On March 25, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, Merchandise Mart Apartments will pay the complainant \$10,000 and have its staff attend fair housing training.



Complaint Summary

Louisiana Public Protection Division Obtains \$27,000 Settlement for African-American Couple Who Were Allegedly Denied a Loan Because of their Race

On December 10, 2009, an African-American couple filed a complaint with the Louisiana Public Protection Division, a HUD-certified FHAP agency, alleging that J.P. Morgan Chase Home Finance denied their loan application based on their race.

The couple alleges that they had been pre-approved for a loan for \$108,000 and were to receive \$50,000 in bond money through the Finance Authority of New Orleans. The couple stated that they were scheduled to close on the loan when they found out that their application had been sent to the senior processor for approval. According to the complainants, the senior processor informed them that they needed to meet a few more conditions in order to be approved. The couple stated that after meeting these conditions, they were informed that the senior processor would not approve their application because of structural problems with the property. The couple stated that they then hired an inspector, who submitted a report to the bank informing them that the property was structurally sound and met Federal Housing Administration (FHA) guidelines. According to the complainants, this report did not satisfy the senior processor. The couple stated that they were informed that they would have to find another property before a final decision could be made, and that even after the inspector wrote a more detailed report, the bank denied the loan application. The bank maintained that the loan was denied because the property did not meet FHA guidelines and that the bank verified that fact with HUD. However, the couple's agent allegedly contacted HUD to verify the property guidelines and found out that HUD had not received any inquiry about the property.

In a letter dated August 20, 2009, the couple was denied a loan due to insufficient funds, despite the fact that they had been pre-approved since April. The letter did not mention anything about the structure of the property. The couple eventually applied for a loan from another mortgage company. According to the couple, this company did not have any problem approving their loan or find any problem with the structure of the property. The couple was approved for an FHA loan and closed on the property on October 23, 2009.

The couple believes that the senior processor kept trying to find reasons to not approve the loan. The couple believes that they were treated in this manner and denied the loan because they were trying to purchase a property in predominately white area. The husband stated that he felt like the "entire hassle was due to my race" and that he was "mentally, financially, and emotionally hurt by [the bank's] actions." Furthermore, he stated that his wife, who was pregnant at the time, "was forced to have an early delivery because her blood pressure was extremely high due to the run around by [the bank]." The couple believes that a white couple would not have been treated in this discriminatory manner.

On May 28, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, J.P. Morgan Chase will pay the couple \$27,000.

The Fair Housing Initiatives Program

The Fair Housing Initiatives Program (FHIP) increases compliance with the Fair Housing Act and substantially equivalent state and local fair housing laws through private enforcement and educational activities. FHIP funds support a network of experienced fair housing enforcement organizations throughout the country and to educate the public and housing industry about their rights and responsibilities under the Fair Housing Act. Congress established FHIP under Section 561 of the Housing and Community Development Act of 1987. The implementing regulations are found at 24 CFR part 125.

FHIP consists of the following three funding initiatives: (1) Private Enforcement Initiative (PEI), (2) Education and Outreach Initiative (EOI), and (3) Fair Housing Organizations Initiative (FHOI). HUD makes most FHIP funds available competitively, through notices of funding availability (NOFAs) or requests for proposals (RFPs). Appendix D contains a summary of the FY 2010 FHIP grant awards.

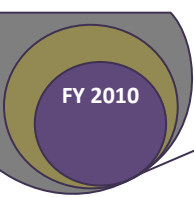
Private Enforcement Initiative (PEI)

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

In FY 2010, HUD solicited PEI applications under the General Component (PEI-GC), the Performance-Based Funding Component (PEI-PBC), and the Mortgage Rescue Component (PEI-MRC). PEI-GC provides 12- to 18-month grants of up to \$325,000 to fair housing enforcement organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience. PEI-PBC provides 36-month grants of up to \$975,000 (\$325,000/year) to Qualified Fair Housing Enforcement Organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience and that have performed well in their use of previously awarded PEI grants. The purpose of these long-term grants is to provide these organizations with the necessary funds to conduct systemic investigations that span multiple fiscal years.

PEI-MRC provides grants to fair housing enforcement organizations to conduct fair lending enforcement and assist persons who may have been victims of mortgage rescue scams. These organizations must meet certain requirements related to the length and quality of their fair housing enforcement experience. These activities will be conducted during a 12- to 18-month period. These activities will include: (1) conducting intake and investigation of lending discrimination complaints and providing support for administrative and judicial enforcement of fair lending laws; (2) investigating possible violations and taking enforcement actions pursuant to other equal opportunity and fair lending statutes when they accompany a suspected fair housing violation; (3) assisting clients with loan modifications, loan workouts, or refinancing that are necessary as the result of the violation of the Fair Housing Act; and (4) providing education and counseling to persons who may have encountered discrimination in mortgage rescue or foreclosure activities. Grants were made available for up to \$500,000.

In FY 2010, HUD awarded 93 PEI grants totaling \$27,950,175.46. There were 24 PEI-GC awards totaling \$7,099,175.17; 57 PEI-PBC awards totaling \$16,351,000.29; and 12 PEI-MRC grants totaling \$4,500,000.



Education and Outreach Initiative (EOI)

EOI provides funding to develop, implement, carry out, and coordinate education and outreach programs that inform the public about their rights and responsibilities under federal, state, and local fair housing laws. These activities may include, but are not limited to, developing brochures and other printed materials, producing public service announcements, creating websites, and conducting training. All EOI grantees are required to have a procedure for referring possible fair housing violations to HUD or FHAP agencies.

In FY 2010, HUD solicited EOI applications under two programs, consisting of five components: (1) the Regional/Local/Community-Based program, which consists of the General Component (EOI-GC), the Lending Component (EOI-LC), and the Higher Education Component (HEC); and (2) the National-Based Program, which consists of the National Media Component (EOI-NMC) and the National Lending Training Component (EOI-LTC). EOI-GC provides grants to public, private, or nonprofit organizations to conduct fair housing education and outreach activities, such as those described in the paragraph above. Additionally, EOI-GC recipients may educate consumers about credit management, financial literacy, and how to avoid high-cost loans and abusive lending practices that violate the Fair Housing Act. The project period is 12 to 18 months. Grants are available for up to \$125,000.

EOI-LC provides funding to nonprofit organizations and state or local government agencies to conduct education and outreach programs that focus on fair lending. These activities include community meetings and workshops, as well as individual counseling sessions for homeowners who are victims or potential victims of discrimination or mortgage rescue scams. The project period is 12 to 18 months. EOI-LC provides grants of up to \$125,000.

EOI-HEC provides funding to accredited universities, colleges, community colleges, or student leadership organizations to formulate and carry out fair housing education and training programs for a 12-month period. These activities include educating students on their fair housing rights through conferences, lectures, seminars, and/or workshops; developing and implementing curricula for students to pursue careers in fair housing law and investigations; and developing and implementing internships or employment opportunities for students. EOI-HEC provides grants of up to \$100,000.

EOI-NMC provides grants to fair housing enforcement organizations or other nonprofit organizations that have at least 5 years of experience as an advertising, media, or public relations organization or that partner with an advertising and media services organization with the requisite experience. The purpose of the grant is to develop and implement a national fair housing media campaign, with emphasis on the development and distribution of a fair housing public service announcement. The campaign may use a variety of electronic and printed media, including, but not limited to, television, radio, the Internet, newspapers, brochures, and posters. The campaign may also include conferences, seminars, and other events. Additionally, the campaign will provide information in languages other than English. The project period is 12 to 18 months. EOI-NMC provides grants of up to \$2 million.

EOI-LTC provides funding to fair housing enforcement organizations and other nonprofit organizations for the development and implementation of a nationwide training program on mortgage lending and lending discrimination for consumer advocates, fair housing organizations, and housing counseling agencies. The training program must include a complementary Internet-based component. The curriculum should cover the basics of mortgage lending, such as the mortgage process, loan terms, loan structure, and loan modifications.

In addition, the curriculum should include information on mortgage legal aid assistance and mortgage workouts, as well as legal remedies for mortgage fraud and lending discrimination. The project period is 12 to 18 months. EOI-LTC provides grants of up to \$1 million.

In FY 2010, HUD awarded 36 EOI grants totaling \$6,755,000. There were 12 EOI-GC awards totaling \$1,334,819, 19 EOI-LC grants totaling \$2,320,201, one EOI-HC grant totaling \$99,980, two EOI-NMC grants totaling \$2,000,000, and two EOI-LTC grants totaling \$1,000,000.

Fair Housing Organizations Initiative (FHOI)

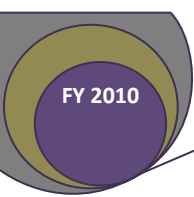
FHOI provides funding to help establish new fair housing enforcement organizations or build the capacity of existing organizations in underserved areas of the country, particularly rural areas or areas with a large influx of immigrants. The goal of FHOI is to build capacity in fair housing enforcement activities, including investigating, mediating, and litigating housing discrimination complaints, as well as testing housing providers for unlawful discrimination.

In FY 2010, HUD solicited FHOI applications under the Continued Development General Component (FHOI-CDC), the Establishing New Organizations Component (FHOI-ENOC), and the Continued Development Mortgage Rescue Scams Component (FHOI-MRC). FHOI-CDC provides grants to fair housing enforcement organizations or other nonprofit organizations in areas with high concentrations of mortgage scams to help them build their capacity to provide fair housing enforcement. These organizations may build their capacity through activities such as opening a satellite office or hiring persons with legal or investigative skills in lending. FHOI-CDC provides grants of up to \$750,000 for a 12- to 18-month period.

FHOI-ENOC provides funding to fair housing enforcement organizations or other nonprofit organizations to help establish new fair housing enforcement organizations in underserved areas of the country, particularly rural areas or areas with a large influx of immigrants. At the end of the grant period, the new organization will be able to conduct fair housing activities, including investigating, mediating, and litigating housing discrimination complaints, as well as testing housing providers for unlawful discrimination. FHOI-ENOC provides grants of up to \$1,125,000 for a 12- to 18-month period.

FHOI-MRC provides grants to fair housing enforcement organizations or nonprofit organizations that have at least 3 years of experience assisting persons in the pursuit of their rights under deceptive practice laws and consumer protection statutes, other than the Fair Housing Act or substantially equivalent state or local laws or the Equal Credit Opportunity Act. Applicants must have extensive experience providing assistance to victims of mortgage fraud or predatory lending, through counseling, loan workouts, mortgage modifications, refinancing, and other foreclosure prevention activities. The goal of FHOI-MRC is to build the capacity of these organizations to take enforcement action against fraudulent or predatory mortgage rescue scams that violate both the Fair Housing Act and other fair lending or equal opportunity statutes. In addition to the activities under the FHOI-MRC, applicants may propose to provide education, training, technical assistance, and other services to enhance the capability of existing organizations to investigate and enforce fair lending laws and provide advocacy and direct assistance to victims of fraudulent or predatory mortgage rescue schemes. FHOI-MRC provides grants of up to \$500,000 for a 12- to 18-month period.

In FY 2010, HUD awarded 12 FHOI grants totaling \$6,049,914.54. There were two FHOI-CDC awards totaling \$1,000,000; three FHOI-ENC grants totaling \$2,393,119.54, and seven FHOI-MRC grants totaling \$2,656,795.

**FHIP Grant Awards****Table 16: FHIP NOFA Awards (FY 2007-FY 2010)**

	FY 2007	FY 2008	FY 2009	FY 2010
PEI	55	78	79	93
EOI	33	15	24	36
FHOI	0	0	8	12
Total	88	93	111	141

Table 17: Funds Distributed Through the FHIP NOFA (FY 2007-FY 2010)

	FY 2007	FY 2008	FY 2009	FY 2010
PEI	\$14,000,000	\$20,000,000	\$21,000,000	\$27,950,175.46
EOI	\$4,100,000	\$2,800,000	\$3,100,000	\$6,755,000.00
FHOI	\$0	\$0	\$2,100,000	\$6,049,914.54
Total	\$18,100,000	\$22,800,000	\$26,300,000	\$40,755,090.00

FHIP Testimonials

FHIP provides funding for fair housing enforcement, education, and outreach activities in local communities. Below, executive directors from several fair housing and civil rights groups describe how they have been able to address housing discrimination in their area using the funding they receive from FHIP.

Fair Housing Council of Northern New Jersey



Lee Porter, Executive Director, Fair Housing Council of Northern New Jersey

“The Fair Housing Council of Northern New Jersey was founded in 1959 and is one of the nation’s oldest fair housing groups.

During FY 2010, the Fair Housing Council provided housing counseling, fair housing services, and education and outreach to more than 700 clients. The council processed 63 complaints of possible housing discrimination, conducted 37 targeted investigations, and 199 audits of the statewide housing market.

Through the Fair Housing Initiatives Program, the Fair Housing Council is able to help New Jerseyans find the housing of their choice at a price they can afford. FHIP funding allows us to ensure that the rights guaranteed by the Fair Housing Act are protected and that individuals and families who have experienced the special pain of discriminatory housing practices have someone to turn to for help.

The Fair Housing Council supports HUD’s goal to affirmatively further fair housing by ensuring access to a fair and effective administrative process to investigate and resolve complaints of discrimination, improving public awareness of rights and responsibilities under fair housing laws, improving housing accessibility for persons with disabilities, and ensuring that HUD-funded entities comply with fair housing and other civil rights laws.”

Access Living



Marca Bristo, CEO and President, Access Living

“Discriminatory treatment, combined with the lack of affordable housing and the gloomy prospect of finding accessible housing, presents a potent barrier for persons with disabilities in need of housing. With the support of HUD’s Fair Housing Initiatives Program (FHIP), Access Living protects and advances the fair housing rights of people with disabilities in Chicago, helping them secure and maintain housing and avoid homelessness or institutionalization. In 2010, our clients won reasonable accommodations or modifications, successfully challenged discriminatory rules or practices, and compelled the retrofitting of units built in violation of the Fair Housing Act’s new construction provisions. Those victories were made possible because of FHIP.”

FHIP Testimonials

Northwest Fair Housing Alliance



Marley Hochendoner, Executive Director, and staff of the Northwest Fair Housing Alliance

“Founded in 1994 in Spokane, Washington, the Northwest Fair Housing Alliance has received 12 FHIP grants to provide fair housing services for all protected classes covered by the Fair Housing Act in 17 counties in central and eastern Washington. With PEI funding, NWFHA has conducted 743 rental, sales, lending, and accessibility on-site tests, referred 194 complaints to HUD and the Washington State Human Rights Commission, and obtained 616 reasonable accommodations. Complaint highlights from past PEI projects include: assisting 11 Hispanic limited English proficient families in filing complaints against a local housing authority that implemented an English-only policy that HUD found to violate

Title VI of the Civil Rights Act of 1964; a reasonable cause finding for 2006 Tennessee tornado refugees denied a rental because of children, and settlement of \$8,000 for damages and a \$5,000 civil penalty; conciliation agreements with compensation for a developmentally disabled woman steered away from a desired apartment complex, a tenant sexually harassed with indecent exposure by her property manager, and applicants denied rentals because of assistance animals; reinstatement of a Section 8 voucher for lesbian/transgender domestic partners not recognized as a “family;” conciliation provisions requiring respondent who steered families with children to install an outdoor play area and make a donation to a local program to fund rental application fees for families; and an agreement with a respondent who violated design and construction requirements to make a donation to a local organization that builds ramps for people with disabilities. Without HUD support, NWFHA would be unable to provide these types of essential services in our community.”

Central Alabama Fair Housing Center

Testimonial from Faith Cooper, Executive Director



“We have significantly expanded the geographic reach of our testing program this year. To date, we have conducted 48 paired sales and rental tests in counties including Montgomery, Autauga, Elmore, Chilton, Lowndes, Dallas, Butler, and Macon. We have conducted 91 accommodations and accessibility tests in counties including Autauga, Lee, Montgomery, Houston, Coffee, and Pike. We have conducted 20 paired lending tests in counties including Montgomery, Lee, Lowndes, Butler, Dallas, and Houston. Additional testing is ongoing and will be completed in the 4th quarter.

We have conducted 80 complaint intakes through the 3rd quarter of the grant. We also have conducted extensive fair housing outreach and training programs (19 to date). The majority of these programs have been targeted to reach first-time homebuyers and providers of HUD-assisted and other affordable housing.”

Oversight of Recipients of HUD Funds

HUD monitors state and local government agencies and private entities that receive HUD funds to ensure that they comply with civil rights statutes and civil rights-related program requirements. HUD reviews the programs by: (1) investigating complaints alleging discrimination by a recipient of HUD funds and (2) conducting compliance reviews of such recipients. HUD also monitors HUD-funded recipients to determine their performance under the civil rights-related program requirements of HUD's Office of Community Planning and Development, Office of Public and Indian Housing, and Office of Housing.

The following statutes and executive orders prohibit HUD recipients from engaging in discrimination:

- Title VI of the Civil Rights Act of 1964
- Section 504 of the Rehabilitation Act of 1973
- Section 109 of the Housing and Community Development Act of 1974
- Section 282 of the Cranston-Gonzalez National Affordable Housing Act
- Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act of 1990
- Title IX of the Education Amendments Act of 1972
- Executive Order 11063
- Executive Order 11246

Complaints Against Recipients of HUD Funds

When someone files a discrimination complaint against a recipient of HUD funds, HUD investigates the complaint to determine whether the recipient violated civil rights laws or civil-rights related program requirements. At the conclusion of the investigation, HUD issues written findings of its investigation. Typically, HUD issues a Letter of Findings to the recipient and to the complainant. The Letter of Findings contains the findings of fact and any findings of noncompliance, along with a description of an appropriate remedy. In Section 109 and Section 504 complaint investigations, the Letter of Findings also includes a notice of the right of the recipient or the complainant to request a review of the Letter of Findings.

When HUD makes a determination of noncompliance, HUD encourages a resolution of the matter through informal means. The typical method used to informally resolve complaints is the Voluntary Compliance Agreement (VCA), which details the steps the recipient must take to correct civil rights and other related violations set out in the Letter of Findings. If the recipient refuses to informally resolve the matter, HUD can take appropriate action to effect compliance, including, but not limited to, suspension or debarment proceedings under 2 CFR 2424, grant sanctions, or other remedies that may be legally available. In taking an enforcement action, in most programs, HUD must provide appropriate notice and an opportunity for such hearing, appeal, or other administrative proceeding to which the recipient is entitled under applicable statutes or regulations.

Table 18 shows the number of complaints received in FY 2010 that alleged discrimination by a recipient of HUD funds and the civil rights law that was allegedly violated. The table also shows the number of investigations closed during the fiscal year. These numbers include investigations of complaints that were filed in FY 2010 or in previous fiscal years.

Table 18: Complaints Against Recipients of HUD Funds (FY 2010)

	Title VI	Title IX	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
Complaints Filed	700	0	1,005	28	346	7	2,086
Investigations Closed	500	0	725	18	247	8	1,498

Source: TEAPOTS

Compliance Reviews of Recipients of HUD Funds

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

After a review to assess whether the recipient of HUD funds has complied with civil rights laws, HUD issues written findings of its review. Typically, HUD issues a Letter of Findings to the recipient. A Letter of Findings contains the findings of fact and any findings of noncompliance, along with a description of an appropriate remedy.

When HUD makes a determination of noncompliance, HUD encourages a resolution of the matter through informal means. The typical method used to informally resolve a finding of noncompliance is a Voluntary Compliance Agreement (VCA), which details the steps the recipient must take to correct the civil rights and other related violations set out in the Letter of Findings. If the recipient refuses to informally resolve the matter, HUD can take appropriate action to effect compliance, including, but not limited to, suspension or debarment proceedings under 2 CFR 2424, grant sanctions, or other remedies that may be legally available. In taking an enforcement action, in most programs, HUD must provide appropriate notice and an opportunity for such hearing, appeal, or other administrative proceeding to which the recipient is entitled under applicable statutes or regulations.

Table 19 shows the number of compliance reviews that were initiated in FY 2010 and the civil rights law under which they were conducted. The table also shows the number of compliance reviews that were closed during the fiscal year. These numbers include compliance reviews that were initiated in FY 2010 or in previous fiscal years.

Table 19: Compliance Reviews of Recipients of HUD Funds (FY 2010)

	Title VI	Title IX	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
Compliance Reviews Initiated	54	0	63	13	8	0	138
Compliance Reviews Closed	29	0	49	6	0	0	84

Source: TEAPOTS

Section 3 of the Housing and Urban Development Act of 1968

For decades, HUD has been at the forefront of creating housing opportunities for residents of distressed communities. In fact, nearly every community in the country has benefited from HUD-funded construction or rehabilitation of housing, development of public facilities, and improvements in infrastructure.

HUD funds, however, do not merely improve the “bricks and mortar” of communities; they create economic opportunities and promote self-sufficiency for residents of the communities where they are spent.

HUD promotes economic opportunities through enforcing the requirements of Section 3 of the Housing and Urban Development Act of 1968. Section 3 requires that recipients of certain HUD funds, to the greatest extent feasible, direct employment and other economic opportunities arising in connection with covered projects and activities to low- and very low-income persons and to business concerns that provide economic opportunities to low- and very low-income persons. HUD’s Section 3 regulations also encourage recipients to create contracting, employment, or training opportunities beyond those that are necessary to complete covered projects or activities.

Covered projects and activities include the expenditure of covered financial assistance for the development, operation, and modernization of public and Indian housing. The Section 3 requirements apply to recipients, contractors, and subcontractors for these projects and activities regardless of the amount of covered HUD funding that they receive. Covered projects and activities also include the expenditure of covered HUD funds for housing and community development projects, such as housing construction, housing rehabilitation, and other public construction. The Section 3 requirements apply to recipients of housing and community development assistance when the amount of covered assistance exceeds \$200,000, and apply to their contractors and subcontractors when the amount of covered assistance exceeds \$200,000 and the amount of the contract or subcontract exceeds \$100,000. Some forms of Section 3-covered assistance include: Public Housing Operations, Capital, and Modernization Funding (including Project-Based Vouchers); Public Housing Family Self-Sufficiency Grants; Resident Opportunities and Self-Sufficiency Grants; HOPE VI Revitalization Grants; Community Development Block Grants; HOME Investment Partnerships Grants; Housing Opportunities for Persons with AIDS Grants; Emergency Solutions Grants; Lead Hazard Control Grants; and Neighborhood Stabilization Program Grants.

Recipients of Section 3-covered financial assistance are required to ensure compliance in their operations and those of their contractors, subcontractors, and subrecipients. These responsibilities include:

- Designing and implementing procedures to comply with the requirements of the Section 3 regulation;
- Notifying Section 3 residents about employment and training opportunities and Section 3 business concerns about contracting opportunities;
- Notifying covered contractors about their Section 3 responsibilities;

Section 3 Facts

Section 3 residents are:

- Public housing residents; or
- Low- or very low-income persons residing in the metropolitan area or nonmetropolitan county in which the Section 3-covered assistance is expended.

Section 3 business concerns are businesses that meet at least one of three criteria:

- 51 percent or more owned by Section 3 residents;
- At least 30 percent of permanent, full-time employees are currently Section 3 residents, or within 3 years of the date of first employment with the business concern were considered Section 3 residents; or
- Have a commitment to subcontract more than 25 percent of the dollar award of all subcontracts to businesses that meet one of the qualifications described above for Section 3 business concerns.

HUD sets minimum employment and contracting goals for applicable recipients of Section 3-covered financial assistance.

The minimum goal for employment is:

- 30 percent of the aggregate number of new hires shall be Section 3 residents annually—i.e., 30 percent of new employees needed to complete a Section 3-covered project or activity shall be a Section 3 resident.

The minimum goals for contracting are:

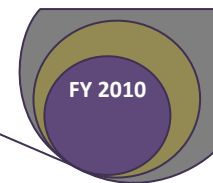
- 10 percent of the total dollar amount of all Section 3-covered contracts for building trades work for maintenance, repair, modernization, or development of public or Indian housing, or building trades work arising in connection with housing rehabilitation, demolition, housing construction, and other public construction is awarded to Section 3 business concerns; and
- 3 percent of the total dollar amount of all other Section 3-covered contracts is awarded to Section 3 business concerns.

- Facilitating the training and employment of Section 3 residents and the awarding of contracts to Section 3 business concerns, as appropriate to meet the minimum numerical goals;
- Incorporating the Section 3 clause into covered solicitations and contracts;
- Assisting and actively cooperating with HUD in obtaining the compliance of contractors;
- Refraining from entering into contracts with any contractors that have failed to comply with Section 3; and
- Submitting Section 3 annual reports in accordance with the regulation.

Recipients of Section 3 covered assistance must document actions taken to comply with the employment and contracting requirements of Section 3, the results of those actions, and impediments encountered. Recipient agencies should maintain records of job vacancies, solicitation for bids or proposals, selection materials, and contract documents (including scope of work and contract amount), in accordance with federal or state procurement laws and regulations.

Each recipient of Section 3-covered assistance is required to submit an annual report to HUD using form HUD-60002. Section 3 reports are required even if the recipient did not undertake any activities that triggered the Section 3 requirements.

Any Section 3 resident or business concern seeking employment, training, or contracting opportunities generated by covered assistance, or authorized representatives of such residents or businesses, may file a complaint with HUD alleging that a recipient or contractor is not in compliance with Section 3. Section 3 complaints must be filed no later than 180 days from the date of the action or omission upon which the complaint is based. The Assistant Secretary for Fair Housing and Equal Opportunity may extend the complaint filing deadline for good cause shown, pursuant to 24 CFR 135.76(c)(1).



Section 3 Activities in FY 2009-FY 2010

In 2009, HUD began a long-term initiative to increase the effectiveness of Section 3. As one of the first steps in this initiative, HUD sought to improve compliance with the reporting requirements of Section 3. In October 2009, HUD issued a letter to more than 3,500 state and local agencies, including public housing agencies, to remind them of their obligation to annually report their efforts to provide economic opportunities to low- and very low-income individuals and to contract with businesses who hire such individuals. The letter contained a deadline of November 30, 2009, to submit the reports to HUD. As a result of the letter, more than 3,100 recipient agencies submitted the required reports, the largest response since HUD made Section 3 reporting mandatory.

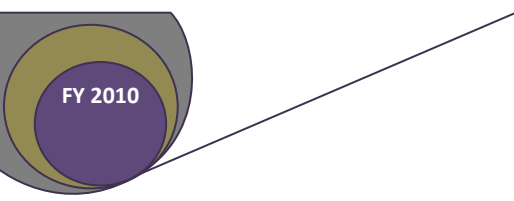
The reports showed that the implementation of Section 3 made a difference in the lives of numerous low-income persons. According to information submitted by Section 3 recipient agencies for 2009, the expenditure of Section 3-covered funding generated more than 27,500 new jobs. Section 3 residents received nearly 54 percent of these new jobs, far exceeding the minimum goal of 30 percent. Section 3 residents most often secured skilled craft worker positions (22 percent), unskilled labor slots (16 percent), and office/clerical positions (10 percent).

Overall, more than 2,700 Section 3 businesses received contracts in 2009, which is an increase of 290 businesses from 2008. Recipient agencies reported that \$3.97 billion in Section 3-covered construction contracts were awarded in 2009. Section 3 businesses were awarded approximately \$392 million of this amount, nearly reaching the regulatory goal of 10 percent. In addition, recipient agencies reported that in 2009, 9.5 percent of all nonconstruction contracts were awarded to Section 3 businesses, which is more than three times the minimum goal of 3 percent.

During FY 2010, HUD sought to further enhance compliance with Section 3. During this period, HUD participated in more than 170 training sessions, reaching approximately 9,300 participants. The Department also sought to increase compliance by engaging national stakeholders, including the Council of State Community Development Agencies, the National Association of Housing and Redevelopment Officials, the National Council of State Housing Agencies, and the Public Housing Authorities Directors' Association.

Additionally, in August 2010, HUD hosted a one-day listening forum to identify best practices for providing employment, training, and contracting opportunities to Section 3 residents and businesses. The forum discussed issues in implementation and ideas for improving the effectiveness of Section 3. More than 70 people from across the country attended the forum, which was held at HUD Headquarters in Washington, DC. These participants included representatives from HUD recipients, national interest groups, and Section 3 businesses.

To further the goals of Section 3, in June 2010, the Federal Highway Administration (FHWA) announced that it would utilize Special Experimental Project No. 14 (SEP-14) to permit, on a case-by-case basis, the application of HUD's Section 3 requirements to federally assisted highway projects. The purpose of this initiative is to evaluate the potential efficiencies that may be realized by harmonizing FHWA and HUD contracting requirements for jointly funded projects, and to further the goals of the partnership between HUD, the Department of Transportation, and the Environmental Protection Agency on sustainable communities.



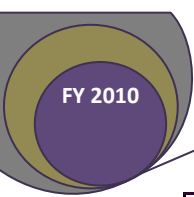
Appendix A: Fair Housing Assistance Program (FHAP) Agencies, by State, FY 2010

State	FHAP Agencies
Arizona	State: Arizona Attorney General's Office Locality: City of Phoenix Equal Opportunity Department
Arkansas	State: Arkansas Fair Housing Commission
California	State: California Department of Fair Employment and Housing
Colorado	State: Colorado Civil Rights Division
Connecticut	State: Connecticut Commission on Human Rights and Opportunities
Delaware	State: Delaware Division of Human Relations
District of Columbia	State: District of Columbia Office of Human Rights
Florida	State: Florida Commission on Human Relations Localities: Broward County Office of Equal Opportunity Hillsborough County Board of County Commissioners Jacksonville Human Rights Commission Lee County Office of Equal Opportunity Orlando Office of Human Relations (closed in FY 2010; reopened March 2011) Palm Beach County Office of Human Rights Pinellas County Office of Human Rights City of Tampa Office of Community Relations
Georgia	State: Georgia Commission on Equal Opportunity
Hawaii	State: Hawaii Civil Rights Commission
Illinois	State: Illinois Department of Human Rights Locality: Springfield Community Relations Commission
Indiana	State: Indiana Civil Rights Commission Localities: City of Evansville—Vanderburgh County Human Relations Commission Elkhart Human Relations Commission Fort Wayne Metropolitan Human Relations Commission Gary Human Relations Commission Hammond Human Relations Commission South Bend Human Relations Commission

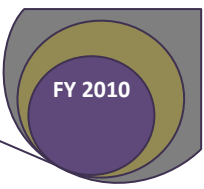
Iowa	State: Localities:	Iowa Civil Rights Commission Cedar Rapids Civil Rights Commission Davenport Civil Rights Commission Des Moines Human Rights Commission Dubuque Human Rights Commission Mason City Human Rights Commission Sioux City Human Rights Commission Waterloo Commission on Human Rights
State	FHAP Agencies	
Kansas	Localities:	Lawrence Human Relations Commission and Human Relations/Resources Department City of Olathe Office of Human Services Salina Human Relations Department
Kentucky	State: Localities:	Kentucky Commission on Human Rights Lexington-Fayette Urban County Human Rights Commission Louisville Metro Human Relations Commission
Louisiana	State:	Louisiana Public Protection Division
Maine	State:	Maine Human Rights Commission
Maryland	State:	Maryland Commission on Human Relations
Massachusetts	State: Localities:	Massachusetts Commission Against Discrimination Boston Fair Housing Commission Cambridge Human Rights Commission
Michigan	State:	Michigan Department of Civil Rights
Minnesota	Locality:	City of Duluth Human Rights Office
Missouri	State: Localities:	Missouri Commission on Human Rights Kansas City Human Relations Department St. Louis Civil Rights Enforcement Agency
Nebraska	State: Localities:	Nebraska Equal Opportunity Commission Lincoln Commission on Human Rights Omaha Human Relations Department
New Jersey	State:	New Jersey Division on Civil Rights
New York	State: Localities:	New York State Division of Human Rights Geneva Human Rights Commission Rockland County Commission on Human Rights Westchester County Human Rights Commission

North Carolina	State: North Carolina Human Relations Commission Localities: Asheville-Buncombe Community Relations Council Charlotte-Mecklenburg Community Relations Committee Durham Human Relations Commission Greensboro Human Relations Department Orange County Department of Human Rights and Relations Winston-Salem Human Relations Commission
North Dakota	State: North Dakota Department of Labor

State	FHAP Agencies
Ohio	State: Ohio Civil Rights Commission Localities: City of Canton Fair Housing Commission City of North Olmsted Department of Law Dayton Human Relations Council Parma Law Department (Withdrew in FY 2011) Shaker Heights Fair Housing Review Board
Oklahoma	State: Oklahoma Human Rights Commission
Oregon	State: Oregon Bureau of Labor and Industries
Pennsylvania	State: Pennsylvania Human Relations Commission Localities: Erie County Human Relations Commission Lancaster County Human Relations Commission (Withdrew in FY 2011) Pittsburgh Human Relations Commission Reading Commission on Human Relations York City Human Relations Commission (Withdrew in FY 2011)
Rhode Island	State: Rhode Island Commission for Human Rights
South Carolina	State: South Carolina Human Affairs Commission
Tennessee	State: Tennessee Human Rights Commission Locality: City of Knoxville Department of Community Development
Texas	State: Texas Workforce Commission Localities: Austin Human Rights Commission City of Corpus Christi Department of Human Relations City of Dallas Fair Housing Office Fort Worth Human Relations Commission Garland Office of Housing and Neighborhood Services
Utah	State: Utah Anti-Discrimination Division
Vermont	State: Vermont Human Rights Commission



Virginia	State: Virginia Department of Professional and Occupational Regulation, Fair Housing Administration Locality: Fairfax County Human Rights Commission
Washington	State: Washington State Human Rights Commission Localities: King County Office of Civil Rights Seattle Office for Civil Rights Tacoma Human Rights and Human Services Department
West Virginia	State: West Virginia Human Rights Commission Localities: Charleston Human Rights Commission



Appendix B: HUD and FHAP Complaints, by State (FY 2010)

State	HUD	FHAP	Total
Alabama	112	N/A	112
Alaska	7	N/A	7
Arizona	14	187	201
Arkansas	2	193	195
California	189	863	1,052
Colorado	4	88	92
Connecticut	22	83	105
Delaware	1	21	22
District of Columbia	0	24	24
Florida	48	676	724
Georgia	85	184	269
Guam	1	N/A	1
Hawaii	8	35	43
Idaho	83	N/A	83
Illinois	21	351	372
Indiana	6	252	258
Iowa	54	232	286
Kansas	99	28	127
Kentucky	20	106	126
Louisiana	37	156	193
Maine	4	51	55
Maryland	6	77	83
Massachusetts	14	234	248
Michigan	25	408	433
Minnesota	95	5	100

Mississippi	82	N/A	82
Missouri	129	253	382
State	HUD	FHAP	Total
Montana	11	N/A	11
Nebraska	24	111	135
Nevada	48	N/A	48
New Hampshire	34	N/A	34
New Jersey	47	138	185
New Mexico	28	N/A	28
New York	22	679	701
North Carolina	14	228	242
North Dakota	0	35	35
Ohio	41	559	600
Oklahoma	33	97	130
Oregon	5	108	113
Pennsylvania	19	252	271
Puerto Rico	34	N/A	34
Rhode Island	2	42	44
South Carolina	19	65	84
South Dakota	11	N/A	11
Tennessee	27	113	140
Texas	172	802	974
Utah	1	35	36
Vermont	1	30	31
Virginia	23	112	135
Virgin Islands	1	N/A	1
Washington	24	247	271
West Virginia	2	52	54
Wisconsin	124	N/A	124
Wyoming	8	N/A	8
TOTAL	1,943	8,212	10,155

Appendix C: Fair Housing Initiatives Program (FHIP) Grants, FY 2010

ALABAMA			
Birmingham	Fair Housing Center of Northern Alabama	PEI-PBC	\$275,000
The Fair Housing Center of Northern Alabama (FHCNA) will conduct fair housing enforcement activities in 23 counties. These activities will include complaint intake, investigation, mediation, and referral services for persons who believe they have been victims of discrimination. FHCNA will conduct 150 (75 paired) rental tests, 100 (50 paired) sales tests, and 50 (25 paired) insurance tests each year. FHCNA will target its education, outreach, enforcement, and investigative activities based on the results of these tests.			
Mobile	Mobile Fair Housing Center, Inc.	EOI-LC	\$118,734
The Mobile Fair Housing Center, Inc., (MFHC) will conduct fair lending education and outreach activities. Specific activities will include: hosting four community town hall meetings on fair housing, with a focus on predatory lending; conducting workshops and outreach activities on predatory lending; and developing and distributing materials on predatory lending. MFHC also will expand its network by partnering with an agency or organization located in an underserved area; developing and distributing a fair housing newsletter; hosting a regional fair housing summit; and creating a community resource page on its website.			
Mobile	Mobile Fair Housing Center, Inc.	PEI-PBC	\$275,000
The Mobile Fair Housing Center, Inc., (MFHC) will conduct fair housing enforcement, education, and outreach activities in Mobile and six other counties. These activities will include complaint investigation and testing, and will focus on disability discrimination, including discrimination against disabled veterans. MFHC will partner with at least one faith-based or grassroots organization to conduct these activities.			
Montgomery	Central Alabama Fair Housing Center	PEI-PBC	\$274,000
The Central Alabama Fair Housing Center (CAFHC) will conduct fair housing enforcement activities, including the investigation and mediation of housing discrimination complaints. CAFHC will focus its efforts on addressing discriminatory practices in home sales, rentals, and mortgage lending, as well as discrimination against persons with disabilities.			
ARIZONA			
Phoenix	Arizona Fair Housing Center	PEI-GC	\$325,000
The Arizona Fair Housing Center (AFHC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, and tests of housing providers for unlawful discrimination. AFHC expects that it will receive 45 housing discrimination complaints, 15 of which it will refer to HUD, a local FHAP agency, or a private attorney; recruit and train 50 testers; and conduct 216 paired tests (136 rental tests and 80 accessibility tests) of housing providers for unlawful discrimination. In addition, AFHC will conduct fair housing education and outreach activities targeted to the elderly, racial and ethnic minorities, persons with disabilities, and persons with limited English proficiency.			
Tucson	Southwest Fair Housing Council	EOI-LC	\$124,786
The Southwest Fair Housing Council (SWFHC) will expand its fair lending education and outreach on the current home mortgage market and the home loan default and foreclosure crises in metropolitan Phoenix. SWFHC will conduct community meetings and workshops on fair lending and provide counseling to homeowners at risk for lending discrimination or mortgage rescue fraud. When appropriate, SWFHC will refer lending discrimination complaints to HUD, the Arizona Attorney General's Office, and the City of Phoenix Equal Opportunity Department.			

Tucson	Southwest Fair Housing Council	PEI-MRC	\$323,689
The Southwest Fair Housing Council (SWFHC) will conduct four activities under its Don't Borrow Trouble® Program: intake and investigation of allegations of lending discrimination; investigation of possible violations and enforcement pursuant to other equal opportunity or fair lending statutes (Investigations will include mortgage scam testing.); loan workouts, refinancing, or modifications resulting from violations of the Fair Housing Act; and education and outreach to persons who may have encountered or are at risk of encountering lending discrimination or schemes related to the prevention of mortgage default or foreclosure. SWFHC will work with public and private agencies and organizations on these activities and refer lending discrimination complaints to HUD, the Arizona Attorney General's Office, and the Phoenix Equal Opportunity Department.			
Tucson	Southwest Fair Housing Council	PEI-PBC	\$274,309
The Southwest Fair Housing Council (SWFHC) will conduct an array of fair housing enforcement, education, and outreach activities throughout Arizona. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. SWFHC will collaborate with two FHAP agencies—the Arizona Attorney General's Office and the City of Phoenix's Department of Equal Opportunity—to conduct these activities.			
CALIFORNIA			
Bakersfield	Greater Bakersfield Legal Assistance, Inc.	FHOI-ENOC	\$441,743
Greater Bakersfield Legal Assistance, Inc., (GBLA) will establish a new fair housing organization in Kern County, California. GBLA will provide fair housing enforcement services, with a focus on the rental market, in the City of Bakersfield, and the traditionally underserved and isolated cities and surrounding areas of Arvin, California City, Lake Isabella, Lamont, Mojave, and Ridgecrest.			
Fresno	Fair Housing Council of Central California	PEI-GC	\$293,580
The Fair Housing Council of Central California (FHCCC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCCC will use testing to detect subtle and sophisticated forms of housing discrimination, such as steering and other practices that perpetuate segregation. In addition, FHCCC will conduct fair housing education and outreach to immigrant populations by utilizing printed materials in Cambodian, Hmong, Lao, and Spanish, and conduct a regional fair housing conference in order to raise awareness of fair housing obligations of the housing industry. FHCCC expects that these activities will result in an increase in the number of enforcement actions that it takes on behalf of racial and ethnic minorities, recent immigrants, and persons with disabilities.			
Los Angeles	Mental Health Advocacy Services, Inc.	EOI-GC	\$115,500
Mental Health Advocacy Services, Inc., will conduct a fair housing education and outreach project that will increase awareness of fair housing rights and the remedies available under federal and state fair housing and civil rights laws for people with disabilities. Activities will include: conducting fair housing workshops and distributing fair housing informational materials for persons with disabilities; distributing monthly fair housing messages by mail, email, and social networking websites to individuals and organizations; reaching out to disability support organizations in Los Angeles County; and providing technical assistance to persons with disabilities, housing providers, and service providers. These activities will be conducted in multiple languages to accommodate persons with limited English proficiency.			
Los Angeles	Southern California Housing Rights Center	PEI-GC	\$324,938
The Southern California Housing Rights Center will provide fair housing enforcement services, including the investigation of housing discrimination complaints and inspections of multifamily housing to determine whether they are accessible to persons with disabilities. In addition, the Housing Rights Center will conduct fair housing education and outreach activities, particularly for landlords and property managers to inform them of their obligations under fair housing laws.			

Oakland	Housing and Economic Rights Advocates	FHOI-MRC	\$145,210
Housing and Economic Rights Advocates (HERA) will implement a fair lending and foreclosure prevention project in Solano County. This project will involve providing legal assistance to victims of lending discrimination and mortgage rescue fraud and conducting fair lending legal training for attorneys. HERA will make its services available in French, Portuguese, Russian, Spanish, Tagalog, and Visaya.			
Rancho Cucamonga	Inland Fair Housing and Mediation Board	FHOI-CDC	\$726,993
The Inland Fair Housing and Mediation Board (IFHMB) will expand its fair housing enforcement activities, primarily through the development of cases for litigation. IFHMB will expand its intake system to collect more detailed case information and establish a legal department that will include an attorney with knowledge and experience in investigating, mediating, and litigating lending cases and a legal assistant with experience in case development and investigations. Additionally, IFHMB will expand its affirmatively furthering fair housing activities by reviewing the most recent Analyses of Impediments to Fair Housing Choice developed by the City of El Centro and Imperial County.			
Rancho Cucamonga	Inland Fair Housing and Mediation Board	PEI-PBC	\$325,000
The Inland Fair Housing and Mediation Board (IFHMB) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. IFHMB will conduct a minimum of 50 site tests to detect unlawful discrimination and at least 25 accessibility site tests of multifamily properties to determine whether they comply with fair housing accessibility requirements. Additionally, IFHMB will collaborate with the County of San Bernardino, its unincorporated cities and towns, and 12 entitlement cities to affirmatively further fair housing by monitoring their activities for compliance with the most recent Analysis of Impediments to Fair Housing Choice. IFHMB will help develop activities and timelines to measure progress toward removing impediments.			
Redwood City	Project Sentinel, Inc.	PEI-PBC	\$273,787.67
Project Sentinel, Inc., will work with grassroots agencies, legal service providers, and local units of government to affirmatively further fair housing on behalf of residents of San Francisco, San Mateo, Santa Clara, and Stanislaus counties, as well as the city of Fremont. The 36-month project will include four key components: complaint-based testing; systemic investigations of discrimination based on race, national origin, familial status, and disability; raising public awareness of fair housing issues; and combating predatory and unfair lending practices.			
Riverside	Fair Housing Council of Riverside County, Inc.	PEI-GC	\$256,903
The Fair Housing Council of Riverside County (FHCRC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCRC will work the Housing Opportunity Collaborative of the Inland Empire and the Housing Authority of the County of Riverside to test for housing discrimination based on race, national origin, disability, or familial status, in the sale, rental, or financing of housing.			
San Francisco	Bay Area Legal Aid	PEI-PBC	\$325,000
Bay Area Legal Aid (BayLegal) will conduct fair housing enforcement, education, and outreach activities in five bay area counties: Alameda, Contra Costa, San Francisco, San Mateo, and Santa Clara. BayLegal estimates that it will receive 1,200 housing discrimination complaints, conduct 360 investigations, and conciliate 255 complaints. BayLegal also plans to file 6 affirmative complaints and submit 6 legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to affirmatively further fair housing. Additionally, BayLegal will conduct 90 presentations for the public, 18 training sessions for local governments and community-based organizations, and 6 training sessions for attorneys.			
San Francisco	California Rural Legal Assistance, Inc.	PEI-MRC	\$250,000
California Rural Legal Assistance, Inc., (CRLA) will conduct fair lending enforcement activities in three rural regions in the state of California: the California-Mexico border, the Central Valley, and the Salinas Valley-Central Coast. CRLA will work with state and local governments, nonprofit service providers, and fair housing organizations to help stem the tide of foreclosures through community education, training for attorneys, and legal action. The target population includes immigrant and refugee populations, migrant farm workers, and persons with limited English proficiency.			

San Francisco	California Rural Legal Assistance, Inc.	PEI-PBC	\$275,000
California Rural Legal Assistance, Inc., (CRLA) will conduct fair housing enforcement activities in three rural regions in the state of California: the California-Mexico border, the Central Valley, and the Salinas Valley-Central Coast. CRLA will work with state and local governments, nonprofit service providers, and fair housing organizations to conduct testing of housing providers for discrimination and increase complaint filings from the immigrant and refugee populations, migrant farm workers, and persons with limited English proficiency.			
San Francisco	San Francisco Consumer Action	EOI-NMC	\$1,000,000
San Francisco Consumer Action will work with the Hastings Group to field a low-cost/high-impact media campaign. The campaign will target six major audiences: African-Americans, Hispanics, Asians and Pacific Islanders, persons with disabilities, low-income families with children, and property owners and industry groups. The campaign will generate an estimated \$15 million in public service advertisements airings in five languages (English, Chinese, Korean, Spanish, and Vietnamese) and disseminate approximately 290,000 electronic/print promotional materials. Additionally, San Francisco Consumer Action will provide fair housing training for an estimated 250 staff members of community-based organizations.			
San Rafael	Fair Housing of Marin	PEI-PBC	\$324,997
Fair Housing of Marin will conduct fair housing enforcement activities in Marin, Solano, and Sonoma counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints, and complaint-based and systemic tests of housing providers for discriminatory practices. Fair Housing of Marin will conduct systemic tests of housing providers for discrimination against Hispanics and families with children. Additionally, Fair Housing of Marin will assist persons with disabilities in requesting reasonable accommodations and conduct fair housing education and outreach activities, such as distributing fair housing literature and placing fair housing advertisements in newspapers in both English and Spanish.			
Santa Ana	Orange County Fair Housing Council, Inc.	PEI-GC	\$304,000
The Orange County Fair Housing Council, Inc., will conduct fair housing enforcement activities, including complaint intake, investigation, mediation, and litigation. The council also will conduct testing of housing providers to detect discriminatory practices and provide individual counseling to victims of discrimination. The council will focus on identifying steering and discouragement by real estate agents and brokers, leasing agents, and home builders that results in the denial of housing opportunities to racial and ethnic minorities or persons with disabilities.			
CONNECTICUT			
Hartford	Connecticut Fair Housing Center, Inc.	EOI-LC	\$125,000
The Connecticut Fair Housing Center, Inc., (CFHC) will conduct various activities to raise awareness of fair lending. CFHC will create and distribute fair housing and fair lending brochures, provide individual fair lending counseling to first-time homebuyers and to homeowners facing foreclosure, and host information sessions at community agencies. These activities will be available in English and Spanish. CFHC will refer meritorious complaints to its enforcement unit, HUD, FHAP agencies, or other appropriate agencies.			
Hartford	Connecticut Fair Housing Center, Inc.	PEI-GC	\$325,000
The Connecticut Fair Housing Center, Inc., (CFHC) will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. CFHC also will conduct fair housing education and outreach activities and assist homeowners at risk of foreclosure with loan modification or refinancing. Additionally, CFHC will work to expand affordable housing in high opportunity neighborhoods by conducting a systemic testing project and by working with other groups to ensure that Connecticut's Qualified Allocation Plan for the Low-Income Housing Tax Credit Program expands affordable housing in these neighborhoods.			

DELAWARE			
Wilmington	Community Legal Aid Society, Inc.	PEI-GC	\$297,657
The Community Legal Aid Society, Inc., (CLASI) will provide fair housing enforcement services in the state of Delaware. These services will include the intake, investigation, mediation, and referral of housing discrimination complaints. CLASI also will conduct 94 tests of housing providers for unlawful discrimination. Additionally, CLASI will conduct fair housing presentations for housing providers and consumers and collaborate with the University of Delaware's Center for Community Research and Service to collect and analyze testing data and information for evidence of homeowners' insurance redlining in Kent and Sussex counties.			
DISTRICT OF COLUMBIA			
Washington	Equal Rights Center	PEI-PBC	\$325,000
The Equal Rights Center will conduct fair housing enforcement activities in the Washington, DC, metropolitan area. The Equal Rights Center will investigate housing discrimination complaints, using testing and other methods. The Equal Rights Center expects to receive 240 housing discrimination complaints and refer 30 meritorious complaints to HUD or the District of Columbia Office of Human Rights. Additionally, the Equal Rights Center will conduct fair housing education and outreach in the community.			
Washington	Housing Counseling Services, Inc.	EOI-LC	\$125,000
Housing Counseling Services, Inc., will promote awareness of lending practices that violate the Fair Housing Act. Housing Counseling Services will conduct specialized workshops that combine homebuyer and homeowner education with fair housing information. These activities will target low- and moderate-income homeowners and will be available in Chinese, Korean, Spanish, and Vietnamese.			
Washington	Lawyers' Committee for Civil Rights Under Law	FHOI-MRC	\$499,992
The Lawyers' Committee for Civil Rights Under Law will conduct enforcement and training regarding mortgage rescue scams. Specifically, the committee will maintain up-to-date information for consumers and professionals on how to protect against mortgage rescue scams and report them to the appropriate agency; maintain lists of state-specific housing counseling resources and alleged scammers; conduct quarterly analyses of alleged scammers with three or more complaints against them in the Loan Modification Scam Prevention Network database; provide outreach, technical assistance, or training to 5,000 homeowners, housing counselors, and other housing professionals; and interview homeowners to develop cases against alleged scammers. Training and technical assistance activities will be conducted nationally, and enforcement activities will be concentrated in California; Florida; Metropolitan New York City; Metropolitan Washington, DC; and Texas.			
Washington	National Community Reinvestment Coalition	EOI-LTC	\$232,707
The National Community Reinvestment Coalition will work with The Graduate School to design fair lending training courses to increase the knowledge and capacity of housing counseling and fair housing professionals. These courses will educate attendees on how to identify potential fair lending violations in the pre-purchase, loan transaction and post-mortgage stages of mortgage lending. Training will be held in the following 15 cities: Atlanta, Boston, Baltimore, Detroit, Houston, Las Vegas, Long Beach, Memphis, Milwaukee, New Orleans, Oakland, Orlando, Philadelphia, Phoenix, and Washington, DC.			
Washington	National Community Reinvestment Coalition	PEI-GC	\$315,256
The National Community Reinvestment Coalition will conduct a project that will encompass fair housing and fair lending investigation of issues affecting the elderly, including Home Equity Conversion Mortgages. This project will be conducted in major metropolitan areas, including Boston, Miami, Philadelphia, San Diego, St. Louis, and Washington, DC.			

Washington	National Community Reinvestment Coalition	PEI-MRC	\$500,000
The National Community Reinvestment Coalition will conduct file reviews and matched-paired tests to detect systemic discrimination in mortgage lending and will increase capacity of participating organizations to address this problem. Though the project is national in scope, it will include targeted outreach and support of agencies in metropolitan statistical areas that are largely segregated, have been hard-hit by the foreclosure crisis, and whose minority populations have experienced disparate levels of subprime lending.			
Washington	National Community Reinvestment Coalition	FHOI-MRC	\$486,601
The National Community Reinvestment Coalition will identify and combat abusive foreclosure prevention scams and mortgage refinancing practices throughout major metropolitan areas, including Atlanta, Boston, Miami, New Orleans, Oakland, Philadelphia, Phoenix, San Diego, St. Louis, and Washington, DC. The National Community Reinvestment Coalition will review 500 case files and investigate 100 mortgage rescue scam claims to identify 50 targets. The project will conduct 75 matched-pair tests.			
Washington	National Fair Housing Alliance	EOI-LTC	\$767,293
The National Fair Housing Alliance (NFHA) will educate employees of consumer protection agencies, fair housing organizations, housing counseling agencies, and local jurisdictions about lending discrimination and loan scam and foreclosure prevention. NFHA will develop and provide, on-site, fair housing/fair lending training courses in jurisdictions hardest hit by the foreclosure crisis and provide technical assistance to training attendees. Additionally, NFHA will develop and disseminate an Internet-based fair housing/fair lending training program and fair housing/fair lending educational materials.			
Washington	National Fair Housing Alliance	EOI-NMC	\$1,000,000
The National Fair Housing Alliance (NFHA) will develop and distribute an advertising campaign to address housing discrimination in rental markets and promote housing choice and inclusive communities. The campaign will include television and radio advertisements in English and Spanish and print advertisements in English, Spanish, and Chinese. NFHA will place advertisements on billboards and in public transportation and shopping malls and will be distributed to civil rights groups, fair housing organizations, housing counseling agencies, and other organizations. NFHA will maintain the materials in a digital library accessible to the public. In addition, NFHA will utilize the Internet, including social media, since many people begin their housing search online.			
Washington	National Fair Housing Alliance	FHOI-ENOC	\$994,211
The National Fair Housing Alliance (NFHA) will establish a full service nonprofit organization, the Fair Housing Center in Central Indiana (FHCCI). NFHA will recruit and train the FHCCI Board of Directors and help the board and executive director hire and train staff. FHCCI will provide fair housing enforcement services, such as complaint intake, investigation, mediation, and referral, and testing of housing providers for discrimination. FHCCI also will conduct fair housing education and outreach activities, including using bilingual materials to reach the Hispanic population. Additionally, FHCCI will collaborate with disability rights groups to disburse grants to persons with disabilities to assist with making structural modifications that increase housing accessibility.			
Washington	National Fair Housing Alliance	PEI-MRC	\$498,640
The National Fair Housing Alliance (NFHA) will conduct three related testing investigations designed to provide a strategic, systemic approach to challenging illegal lending discrimination, mortgage rescue scams, and REO foreclosure discrimination in the Washington, DC, metropolitan area. NFHA will investigate and examine differences in treatment and services based on race, national origin, sex, disability, or familial status.			

FLORIDA			
Daytona Beach	Community Legal Services of Mid-Florida, Inc.	PEI-GC	\$325,000
Community Legal Services of Mid-Florida, Inc., will conduct fair housing enforcement activities in Citrus, Flagler, Lake, Marion, Orange, Putnam, and Sumter counties. The organization will investigate housing discrimination complaints and operate a comprehensive testing program, including testing for discrimination in rental, sales, mortgage lending, and homeowners' insurance. Additionally, the organization will distribute fair housing materials in English, Spanish, and Vietnamese, and will conduct workshops targeted to populations that are vulnerable to discrimination.			
Daytona Beach	Community Legal Services of Mid-Florida, Inc.	PEI-MRC	\$300,000
Community Legal Services of Mid-Florida, Inc., will perform fair lending investigation and enforcement activities throughout Orange and Osceola counties. Specifically, the organization will conduct complaint intake, investigation, mediation, litigation, and referral; recruit and train testers and conduct tests for discrimination in mortgage lending and mortgage rescue activities; distribute fair lending materials; and hold workshops for homeowners at risk of foreclosure. Community Legal Services will conduct its outreach activities in English and Spanish.			
Daytona Beach	Mid-Florida Housing Partnership, Inc.	EOI-LC	\$125,000
Mid-Florida Housing Partnership, Inc., will conduct a variety of fair lending activities in Flagler and Volusia counties. These activities will include counseling sessions for homeowners at risk for mortgage default or foreclosure and fair lending and financial literacy workshops for the public. Mid-Florida Housing Partnership will collaborate with Community Legal Services of Mid-Florida to conduct many of these activities.			
Jacksonville	Jacksonville Area Legal Aid, Inc.	EOI-LC	\$124,743
Jacksonville Area Legal Aid, Inc., (JALA) will address lending discrimination against African-Americans in Clay, Duval, Nassau, and St. Johns counties. JALA will educate financially distressed homeowners about debt-relief schemes, mortgage rescue scams, and predatory lending, with the goal of keeping families in their homes.			
Jacksonville	Jacksonville Area Legal Aid, Inc.	PEI-MRC	\$499,970
Jacksonville Area Legal Aid, Inc., (JALA) will address systemic discrimination against African-American homebuyers and homeowners in Clay, Duval, Nassau, and St. Johns counties. JALA will address lending discrimination and mortgage rescue scams that are directed at African-American communities.			
Jacksonville	Jacksonville Area Legal Aid, Inc.	PEI-PBC	\$274,751.66
Jacksonville Area Legal Aid, Inc., (JALA) will provide fair housing services in Baker, Bradford, Clay, Duval, Nassau, and St. Johns counties. JALA will conduct complaint intake, investigation, mediation, and litigation of housing discrimination complaints; testing of housing providers for discriminatory practices; and fair housing education and outreach activities.			
Lantana	Fair Housing Center of the Greater Palm Beaches, Inc.	PEI-GC	\$311,694
The Fair Housing Center of the Greater Palm Beaches, Inc., will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. The Fair Housing Center will conduct a fair housing assessment with every client that contacts them with housing problems, assisting approximately 500 persons per year. The Fair Housing Center also will conduct matched pair tests as part of complaint investigations and to identify systemic discriminatory practices. Additionally, the Fair Housing Center will help persons with disabilities obtain reasonable accommodations and modifications and will provide technical assistance to architects, builders, and developers to ensure that they comply with fair housing design and construction requirements. The Fair Housing Center's education and outreach activities will include providing information on lending discrimination and mortgage rescue scams to persons at risk for mortgage default or foreclosure.			

Melbourne	Fair Housing Continuum, Inc.	PEI-GC	\$315,000
Fair Housing Continuum, Inc., will provide fair housing enforcement services with a special emphasis on three populations—homeless persons, immigrants, and persons with disabilities. These services will include the intake, investigation, mediation, and referral of housing discrimination complaints, as well as the inspection of multifamily developments for compliance with federal accessibility requirements. Fair Housing Continuum will collaborate with the Florida Commission on Human Relations to carry out these activities.			
Miami	Affordable Housing Corporation of America	EOI-LC	\$79,819
The Affordable Housing Corporation of America Miami-Dade will provide fair housing and fair lending information and counseling to at-risk households, with a particular focus on racial and ethnic minorities, immigrants, and persons with limited English proficiency. The corporation will conduct education and outreach activities, such as creating and distributing educational materials, radio and print advertisements, and public service announcements. The corporation will also partner with community and faith-based organizations to conduct workshops. These activities will be conducted in English, Haitian Creole, and Spanish. In addition, the corporation will connect households with individualized homeownership counseling, including first-time homebuyer counseling, refinance counseling, and foreclosure prevention counseling. The Affordable Housing Corporation of American will refer meritorious complaints to HUD.			
Miami Gardens	Housing Opportunities Project for Excellence, Inc.	EOI-GC	\$125,000
Housing Opportunities Project for Excellence, Inc., (HOPE) will conduct education and outreach activities to promote awareness of foreclosure prevention and predatory lending among racial and ethnic minorities and persons with disabilities in south Florida. These activities will include a media campaign and various educational events. To reach LEP populations, these activities will be conducted in English, French Creole, and Spanish.			
Miami Gardens	Housing Opportunities Project for Excellence, Inc.	PEI-PBC	\$325,000
Housing Opportunities Project for Excellence, Inc., (HOPE) will provide fair housing enforcement services in Broward and Miami-Dade counties. These services will include interviewing potential victims of discrimination, taking complaints, testing, evaluating testing results, conducting preliminary investigations, facilitating mediation, and enforcing meritorious claims through litigation or referral to HUD or FHAP agencies.			
Tampa	Bay Area Legal Services, Inc.	PEI-GC	\$278,914
Bay Area Legal Services, Inc., will provide fair housing enforcement services, including complaint intake, investigation, mediation, and referral. Bay Area Legal Services also will recruit and train testers and conduct rental, sales, and lending tests. Additionally, the organization will implement an educational program for veterans and distribute fair housing materials to at least 35 groups. Bay Area Legal Services will affirmatively further fair housing by addressing the impediments identified in Hillsborough County's <i>Analysis of Impediments to Fair Housing Choice</i> .			
West Palm Beach	Legal Aid Society of Palm Beach County, Inc.	EOI-LC	\$125,000
The Legal Aid Society of Palm Beach County, Inc., will educate housing providers and the public about fair housing, including how to identify and report housing discrimination, lending discrimination, mortgage rescue scams, and predatory lending. The Legal Aid Society will conduct workshops for persons at risk for discriminatory and predatory lending practices; host presentations for real estate and lending professionals; develop and distribute 1,250 booklets, brochures, and flyers in English, Haitian Creole, and Spanish; and publish quarterly newsletters on fair housing law for caseworkers and housing advocates.			

GEORGIA			
East Point	Metro Fair Housing Services, Inc.	PEI-PBC	\$275,000
Metro Fair Housing Services, Inc., will perform fair housing enforcement activities in Cobb, Gwinnett, Hall, and Henry counties. The organization will conduct intake, investigation, mediation, and referral of housing discrimination complaints. The organization also will conduct complaint-based and systemic testing of housing providers for discriminatory practices. Metro Fair Housing Services will partner with faith-based organizations to help deliver its services.			
HAWAII			
Honolulu	Legal Aid Society of Hawaii	PEI-PBC	\$275,000
Legal Aid Society of Hawaii (LASH) will offer a full-service fair housing enforcement program. LASH will provide assistance to victims of housing discrimination through complaint intake, investigation, mediation, referrals, and litigation. LASH also will conduct complaint-based and systemic tests of housing providers to determine if they are engaging unlawful discrimination. Additionally, LASH will promote public awareness of fair housing laws through education and outreach to housing providers, social service providers, and other interested persons.			
IDAHO			
Boise	Idaho Legal Aid Services, Inc.	EOI-LC	\$103,699
Idaho Legal Aid Services, Inc., (ILAS) will provide a statewide fair housing/fair lending education and outreach program, targeted at low-income rural populations, persons with disabilities, recent immigrants, and single female heads-of-households with children. This program will include counseling homeowners at risk for mortgage default or foreclosure; conducting fair housing/fair lending presentations; staffing a bilingual, toll-free housing hotline; and maintaining a website. Idaho Legal Aid Services will advertise its services in English and Spanish. ILAS will refer housing discrimination complaints to HUD.			
Boise	Intermountain Fair Housing Council, Inc.	PEI-GC	\$324,839
The Intermountain Fair Housing Council, Inc., (IFHC) will provide a full-service fair housing enforcement program throughout Idaho. IFHC will conduct complaint intake, investigation, mediation, and referral and will conduct tests for rental, sales, lending, and insurance discrimination. IFHC also will conduct inspections of multifamily housing for compliance with fair housing accessibility requirements. Additionally, IFHC will conduct six fair housing education and outreach events for housing providers, six events for community organizations, and three events for persons with limited English proficiency. IFHC also will appear on Spanish television and radio programs.			
ILLINOIS			
Chicago	Access Living of Metropolitan Chicago	PEI-PBC	\$325,000
Access Living of Metropolitan Chicago, a disability-rights organization governed and administered by people with disabilities, will conduct fair housing enforcement activities, including complaint intake, investigation, testing, mediation, and litigation. Access Living will conduct education and outreach activities to empower consumers to solve fair housing disputes on their own, inform housing providers on how to comply with fair housing laws, and instruct architects and developers about fair housing accessibility requirements. Access Living will update and distribute its Fair Housing Handbook in Chinese, Polish, and Spanish.			

Chicago	Chicago Lawyers' Committee for Civil Rights Under Law, Inc.	PEI-PBC	\$325,000
The Chicago Lawyers' Committee for Civil Rights Under Law will provide fair housing enforcement services, including complaint intake, investigation, testing, mediation, and referral. The Lawyers' Committee expects that it will receive 150 housing discrimination complaints, recruit and train 30 testers, conduct 150 tests, and refer 20 cases to pro bono lawyers. Additionally, the Lawyers' Committee will collaborate with the Illinois Department of Human Rights, a HUD-certified FHAP agency, to conduct workshops for landlords, homeowners, and renters about fair housing law. These workshops will be conducted in English and Spanish.			
Chicago	John Marshall Law School	EOI-HEC	\$99,980
The John Marshall Law School will develop and implement a fair housing program for nonlawyers that will include a 14-week fair housing course and a 56-hour internship where students will be placed in the John Marshall Fair Housing Legal Clinic, the Illinois Department of Human Rights, or other local fair housing enforcement agencies or organizations. The course will be modeled after the fair housing course offered to law students and will be a first step in establishing M.S. and LL.M. degree programs in fair housing law at the school. Guest lecturers will discuss federal, state, and local fair housing laws, land use practices, lending practices, and alternative dispute mechanisms available in housing discrimination cases.			
Chicago	John Marshall Law School	EOI-LC	\$124,994
The John Marshall Law School's Fair Housing Legal Support Center will expand its Fair Lending/Home Preservation Law Project. This will include establishing new partnerships and fostering existing partnerships with not-for-profit community housing counseling agencies and organizations for the placement of law student interns to interview and counsel borrowers on home mortgage loans and foreclosure and other default proceedings. The Fair Housing Legal Support Center will use a multi-faceted marketing strategy to promote this project, including conducting presentations about fair housing law and fair lending practices for community groups; developing and distributing an electronic and hard copy Consumer Guide to Fair Lending and Home Preservation, both in English and Spanish; and hosting home preservation seminars for homeowners, renters, housing counselors, and attorneys.			
Chicago	John Marshall Law School	PEI-PBC	\$274,958.33
The John Marshall Law School's Fair Housing Legal Clinic will provide legal representation to victims of housing discrimination and, when necessary, conduct tests to determine whether discrimination has occurred. The Clinic expects that it will maintain an active caseload of approximately 40 to 45 cases a year.			
Homewood	South Suburban Housing Center	PEI-MRC	\$150,000
South Suburban Housing Center (SSHC) will address the effects of the mortgage foreclosure crisis crippling the area by conducting fair lending enforcement activities and providing counseling and advocacy for persons who may have been victims of mortgage rescue scams. SSHC also will conduct education and outreach activities to homeowners to teach them how to avoid being a victim of predatory lending and mortgage rescue scams. SSHC will partner with Cook County, the Illinois Attorney General's Office, the Lawyers' Committee for Better Housing, and the Metropolitan Tenants Organization to provide specialized fair housing assistance to families in racially segregated communities hardest hit by fraudulent mortgage lending.			
Homewood	South Suburban Housing Center	PEI-PBC	\$273,505
South Suburban Housing Center (SSHC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. SSHC also will conduct a comprehensive testing program. The organization estimates that it will investigate 220 housing discrimination complaints, conduct 360 tests of housing providers for discriminatory practices, and conduct 60 inspections of multifamily housing for compliance with federal accessibility requirements. SSHC will file enforcement actions with HUD and will work with community organizations, including disability rights groups, to raise awareness of fair housing.			

Rockford	Prairie State Legal Services, Inc.	EOI-GC	\$125,000
Prairie State Legal Services, Inc., will conduct fair housing education and outreach activities targeted toward housing providers, local government officials, and social services providers, in 36 Illinois counties. Prairie State Legal Services will create advertisements for electronic and print media, develop curricula on affirmatively furthering fair housing, and produce and distribute fair housing materials. Many of these items will be produced in English and Spanish.			
Waukegan	SER Jobs for Progress, Inc.	PEI-GC	\$140,369
The Fair Housing Center of Lake County, a component of SER Jobs for Progress, Inc., will engage in fair housing enforcement, education, and outreach activities. These activities will include the intake, investigation, mediation, and litigation of housing discrimination complaints, as well as complaint-based and systemic tests of housing providers for discriminatory practices. The organization also will conduct fair housing presentations and distribute fair housing informational materials. All materials and presentations will be available in both English and Spanish.			
Wheaton	HOPE Fair Housing Center	PEI-PBC	\$274,490.66
HOPE Fair Housing Center (HOPE) will provide a comprehensive fair housing enforcement program throughout the state of Illinois. HOPE will conduct complaint intake and investigation, as well as complaint-based and systemic testing of the housing market. The organization estimates that it will conduct a total of 1,000 tests, including 300 telephonic tests, to determine if housing providers are engaging in unlawful discrimination. HOPE also plans to conduct 30 investigations in six cities to uncover discrimination in the enforcement of housing codes. Additionally, HOPE will collaborate with 15 governmental agencies and community organizations to carry out fair housing education and outreach activities.			
Winnetka	Interfaith Housing Center of the Northern Suburbs	PEI-PBC	\$235,687
Interfaith Housing Center of the Northern Suburbs will provide fair housing enforcement services in Cook and Lake counties. The center will conduct intake, investigation, mediation, and litigation of housing discrimination complaints. The center also will conduct complaint-based and systemic tests of housing providers for discriminatory practices and monitor online and print advertisements for discriminatory language. Additionally, the center will study the extent of affirmative marketing practices in the area by conducting focus groups, surveying online and print advertisements, and researching the demographics of local communities. The center will present its findings to county and municipal leaders to help them identify barriers to fair housing.			
KANSAS			
Wichita	Urban League of Kansas, Inc.	FHOI-CDC	\$273,007
The Urban League of Kansas will expand its fair housing services to southwestern Kansas. The Urban League will conduct education and outreach on fair housing, fair lending, financial literacy, and foreclosure prevention in English, Spanish, and Vietnamese. The Urban League will hire two bilingual counselors to help carry out these activities.			
KENTUCKY			
Lexington	Lexington Fair Housing Council	PEI-PBC	\$260,476.66
Lexington Fair Housing Council will provide fair housing enforcement services, including complaint intake, investigation, mediation, testing, and referral. The council estimates that it will receive 240 housing discrimination complaints and conduct 660 tests of the sales and rental markets for discriminatory practices. The council also will conduct fair housing education and outreach activities, including providing fair housing classes to housing providers and maintaining a hotline to offer fair housing legal advice to the public.			

LOUISIANA			
New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	EOI-GC	\$125,000
The Greater New Orleans Fair Housing Action Center, Inc., will conduct fair housing education and outreach activities, including appearing on local radio and television programs to discuss housing discrimination; creating and implementing a fair housing billboard campaign; developing fair housing materials and having these translated into Spanish and Vietnamese; hosting a fair housing summit; maintaining a fair housing website; making fair housing presentations; and producing a fair housing curriculum for children.			
New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	PEI-GC	\$325,000
The Greater New Orleans Fair Housing Action Center, Inc., will conduct an array of fair housing enforcement activities, including the intake and investigation of housing discrimination complaints; recruitment and training of testers; tests for housing, lending, and insurance discrimination; and recruitment of three new attorneys or firms for a cooperating attorney panel. The center also plans to appear on six local television and radio programs and to host a fair housing summit.			
MAINE			
Portland	Pine Tree Legal Assistance, Inc.	PEI-PBC	\$325,000
Pine Tree Legal Assistance, Inc., a full-service fair housing organization, will provide fair housing enforcement services, including complaint intake, investigation, and testing. Pine Tree Legal Assistance will focus its enforcement activities on discrimination against tenants and homeowners in mobile home communities. Additionally, the organization will conduct education and outreach activities designed to increase awareness of fair housing among government officials, social services providers, and the public.			
MASSACHUSETTS			
Boston	Fair Housing Center of Greater Boston	PEI-MRC	\$500,000
The Fair Housing Center of Greater Boston will conduct intake, investigation, mediation, and litigation of lending discrimination complaints. The center will assist clients with loan modifications, refinancing, or workouts; counsel individuals who may have been the victims of lending discrimination or mortgage rescue scams; conduct fair lending training and presentations; and develop and disseminate fair lending materials.			
Boston	Fair Housing Center of Greater Boston	PEI-PBC	\$274,750
The Fair Housing Center of Greater Boston will conduct fair housing enforcement activities in Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints; recruitment and training of testers; and tests of housing providers for discriminatory practices. The Center also will engage in fair housing education and outreach activities, such as conducting workshops on fair housing; developing and disseminating fair housing educational material to community organizations, consumers, housing providers, and lenders; and producing fair housing curricula for teachers of English for Speakers of Other Languages.			
Holyoke	Housing Discrimination Project	PEI-PBC	\$325,000
The Housing Discrimination Project (HDP) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. HDP will conduct tests of housing providers, including linguistic testing, for discriminatory practices. HDP also will work to affirmatively further fair housing by analyzing the impact of zoning ordinances on residential segregation and partnering with two local housing authorities to help Section 8 voucher holders move from high-poverty communities to low-poverty communities. Additionally, HDP will conduct education and outreach activities to build the capacity of private lawyers to litigate complaints of housing discrimination.			

Springfield	HAP, Inc.	EOI-GC	\$121,637
HAP, Inc., will partner with the Housing Discrimination Project, a regional nonprofit fair housing advocacy agency, to conduct fair housing education and outreach activities and housing counseling services for residents of Berkshire, Franklin, Hampden, and Hampshire counties.			
Worcester	Legal Assistance Corporation of Central Massachusetts	PEI-PBC	\$237,933.33
Legal Assistance Corporation of Central Massachusetts (LACCM), in partnership with the City of Worcester, will provide fair housing enforcement services including complaint intake, investigation, mediation, and referral. LACCM also will conduct tests of housing providers for unlawful discrimination. In addition, LACCM will perform fair housing education and outreach activities.			
MICHIGAN			
Ann Arbor	Fair Housing Center of Southeastern Michigan	PEI-PBC	\$183,549
The Fair Housing Center of Southeastern Michigan (FHC) will expand its fair housing enforcement services into Ingham, Jackson, and Livingston counties, while continuing services in Lenawee, Monroe, and Washtenaw counties. Over the next 36 months, FHC estimates that it will receive 456 housing discrimination complaints, complete 360 tests, recruit/train 150 new testers, and assist 18 persons with disabilities with obtaining reasonable accommodations.			
Detroit	Fair Housing Center of Metropolitan Detroit	PEI-PBC	\$180,740
The Fair Housing Center of Metropolitan Detroit will conduct a range of fair housing enforcement activities including investigating housing discrimination complaints, conducting tests of housing providers, and negotiating settlements. The Fair Housing Center of Metropolitan Detroit also will conduct fair housing education and outreach activities.			
Flint	Legal Services of Eastern Michigan	PEI-GC	\$259,384
Legal Services of Eastern Michigan (LSEM) will conduct fair housing enforcement, including complaint intake, investigation, mediation, and referral. LSEM also will perform complaint-based and systemic testing of housing providers for unlawful discrimination. Additionally, LSEM will conduct 10 fair housing education and outreach activities.			
Grand Rapids	Fair Housing Center of West Michigan	PEI-PBC	\$274,603.66
The Fair Housing Center of West Michigan (FHCWM) will conduct fair housing enforcement, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCWM also will recruit and train testers, conduct matched-paired tests, and inspect multifamily housing for compliance with fair housing accessibility requirements. Additionally, FHCWM will partner with local and faith-based groups and national and government agencies to conduct education and outreach activities for more than 60,000 English and non-English speaking individuals.			
Kalamazoo	Fair Housing Center of Southwest Michigan	PEI-PBC	\$302,766
The Fair Housing Center of Southwest Michigan (FHC) will conduct a range of fair housing enforcement activities, including investigating complaints, training testers, and conducting rental and sales paired tests. FHC also will partner with nonprofit organizations to conduct education and outreach activities for landlords and the public, including persons with limited English proficiency.			
MINNESOTA			
Minneapolis	Legal Aid Society of Minneapolis	PEI-MRC	\$356,365
The Legal Aid Society of Minneapolis will address mortgage abuse, including mortgage rescue scams, in 53 counties. These activities will include providing assistance with loan modifications; counseling for homeowners facing foreclosure; legal services to victims of unlawful mortgage lending practices; and training for attorneys, community organizers, foreclosure counselors, and government officials on lending discrimination and mortgage rescue scams.			

Minneapolis	Legal Aid Society of Minneapolis	PEI-PBC	\$325,000
The Legal Aid Society of Minneapolis will partner with Southern Minnesota Regional Legal Services to conduct fair housing enforcement activities in the Minneapolis Empowerment Zone. The Legal Aid Society estimates that it will investigate 1,200 housing discrimination complaints and obtain remedies for 400 victims of housing discrimination. The Legal Aid Society of Minneapolis also will provide technical assistance to public and private partners and work with developers to comply with the accessibility requirements of the Fair Housing Act.			
Minneapolis	Minneapolis Urban League	EOI-LC	\$124,447
The Minneapolis Urban League will conduct lending education and outreach activities in the Empowerment Zone in Minneapolis. These activities will include educating consumers about their fair housing rights and working with two nonprofit organizations, Financial Rehabilitation, Inc., and Northside Community Reinvestment Coalition, to provide community forums, grassroots outreach, housing counseling, and housing discrimination complaint referrals.			
MISSISSIPPI			
Gulfport	Fair Housing Center of the Gulf Coast Region of Mississippi	PEI-GC	\$325,000
The Gulf Coast Fair Housing Center (GCFHC) will conduct fair housing enforcement efforts in George, Hancock, Harrison, Jackson, Pearl River, and Stone counties. These activities will include conducting complaint intake, investigation, mediation, and referral; recruiting and training testers; and performing complaint-based and systemic tests of the rental, sales, lending, and insurance markets. In addition, GCFHC will appear on a broadcast to discuss housing discrimination, host a fair housing summit, and make fair housing presentations.			
MISSOURI			
Jefferson City	Missouri Commission on Human Rights	EOI-GC	\$124,917
The Missouri Commission on Human Rights will conduct a series of fair housing education and outreach activities targeted at low-income persons, the homeless, racial and ethnic minorities, immigrants, the elderly, and persons with disabilities in the Missouri Bootheel. These activities will include a media campaign that will inform these populations about discriminatory housing practices and how to file housing discrimination complaints.			
St. Louis	Metropolitan St. Louis Equal Housing Opportunity Council	PEI-PBC	\$272,614
The Metropolitan Saint Louis Equal Housing Opportunity Council (EHOC) will conduct fair housing enforcement activities in Southern Illinois and Eastern Missouri. EHOC will investigate housing discrimination complaints, test housing providers for unlawful discrimination, and help victims of housing discrimination exercise their fair housing rights. In addition, EHOC will work to increase the number of affordable housing units that are accessible for persons with disabilities.			
MONTANA			
Billings	City of Billings	EOI-GC	\$125,000
The City of Billings will conduct fair housing education activities, including distributing informational materials, making presentations, and providing individual counseling sessions. The City of Billings will use various media to reach targeted groups, such as American Indians, elementary school students, homeless families with children, and very low-income individuals. In addition, the City of Billings will work with two organizations that serve recovering addicts and those diagnosed with HIV/AIDS.			
Butte	Montana Fair Housing, Inc.	PEI-GC	\$176,652
Montana Fair Housing, Inc., (MFH) will investigate and mediate cases, recruit and train testers, and conduct testing activities. MFH also will provide educational activities for advocates, consumers, and housing providers and work with local and state agencies to further universal design and visitability concepts in housing construction or rehabilitation.			

NEBRASKA			
Chadron	High Plains Community Development Corporation, Inc.	EOI-GC	\$120,570
High Plains Community Development Corporation, Inc., will conduct an array of fair housing education and outreach activities in western Nebraska. These activities will include community fairs and presentations on fair housing laws and avoiding becoming a victim of mortgage rescue scams. Additionally, High Plains Community Development Corporation will work with municipal governments to remove barriers to affordable housing.			
Omaha	Family Housing Advisory Services, Inc.	PEI-PBC	\$275,000
Family Housing Advisory Services, Inc., will conduct fair housing enforcement activities in Nebraska and Iowa. These activities will include complaint intake and investigation; matched-pair tests to identify rental, sales, and lending discrimination; and maintenance of a 24-hour housing discrimination hotline and website. Family Housing Advisory Services also will conduct education and outreach activities targeted at the homeless, immigrants, persons with disabilities, and veterans, to inform them of their fair housing rights.			
NEVADA			
Reno	Silver State Fair Housing Council	PEI-PBC	\$268,606
Silver State Fair Housing Council (SSFHC) will expand its current enforcement efforts throughout the state. SSFHC will especially focus on enforcement of fair housing accessibility requirements. These activities will include conducting complaint investigation and mediation, recruiting and training testers, performing tests of housing providers for unlawful discrimination, and inspecting new multifamily housing developments for compliance with fair housing accessibility requirements. In addition, SSFHC will facilitate reasonable accommodation and modification requests and provide training for architects, builders, community advocates, and housing providers.			
NEW HAMPSHIRE			
Concord	New Hampshire Legal Assistance	PEI-GC	\$324,972
New Hampshire Legal Assistance (NHLA) will undertake fair housing enforcement efforts, including investigating complaints, conducting testing, and providing legal representation to victims of housing discrimination. Additionally, NHLA will distribute materials about its services in four languages (Bosnian, French, Somali, and Spanish) and conduct outreach through faith-based and grassroots organizations.			
NEW JERSEY			
Hackensack	Fair Housing Council of Northern New Jersey	PEI-PBC	\$325,000
The Fair Housing Council of Northern New Jersey (FHCNNJ) will provide fair housing enforcement services. FHCNNJ will investigate and refer complaints to HUD, recruit and train 20 testers per year, and conduct 180 rental and sales tests per year. FHCNNJ will focus its enforcement efforts on areas in the northeastern and southern parts of the state where previous testing revealed a high level of discrimination against families with children, racial and ethnic minorities, and persons with disabilities. Additionally, FHCNNJ will distribute at least 2,000 fair housing flyers per year to community groups and faith-based organizations.			
NEW YORK			
Bohemia	Long Island Housing Services, Inc.	PEI-PBC	\$275,000
Long Island Housing Services, Inc., will conduct fair housing enforcement activities in Nassau and Suffolk counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. Special outreach will be targeted to racial and ethnic minorities, particularly those with limited English proficiency, persons with disabilities, and families with children.			

Brooklyn	South Brooklyn Legal Services, Inc.	FHOI-MRC	\$427,587
South Brooklyn Legal Services (SBLS) will conduct fair lending enforcement activities, including providing legal assistance to homeowners to help them avoid foreclosure and obtain loan modifications or referring them to the appropriate agency. Additionally, SBLS will provide fair lending training and technical assistance to partner agencies and organizations and educate the public about discriminatory practices in home-buying, lending, and foreclosure prevention.			
Brooklyn	South Brooklyn Legal Services, Inc.	PEI-PBC	\$325,000
South Brooklyn Legal Services (SBLS) will investigate housing discrimination complaints and refer meritorious complaints to HUD. SBLS also will provide legal assistance to homeowners at risk of mortgage default or foreclosure. Additionally, SBLS will provide fair housing training to local agencies and organizations and educate consumers about discriminatory practices in home sales and mortgage lending.			
Buffalo	Housing Opportunities Made Equal, Inc.	PEI-PBC	\$263,846.33
Housing Opportunities Made Equal, Inc., (HOME) will provide fair housing enforcement services in the Buffalo-Niagara region. HOME estimates that it will investigate 360 allegations of discrimination, mediate 36 valid discrimination complaints, and file 18 complaints with HUD or FHAP. HOME also will conduct testing of housing providers for unlawful discrimination and administer a revolving litigation fund to cover fair housing litigation costs. Additionally, HOME will conduct 12 fair housing training sessions for staff of two grassroots organizations and two minority-serving institutions.			
Jamaica	Queens Legal Services	FHOI-MRC	\$498,753
Queens Legal Services (QLS) will assist low-income households facing mortgage default and foreclosure with the goal of keeping families in their homes. QLS will use bilingual outreach, community partnerships, and translated materials to assist immigrant and non-English speaking communities.			
Monroe	Legal Assistance of Western New York, Inc.	PEI-PBC	\$277,000
Legal Assistance of Western New York, Inc., (LAWNY) will conduct fair housing enforcement activities, including investigating housing discrimination complaints, recruiting and training testers, and testing housing providers for unlawful discrimination. LAWNY will analyze 2010 Census data in order to map patterns of racial segregation in the use of Section 8 vouchers in the Rochester Metropolitan Region. LAWNY will conduct audit tests in segregated areas to determine advocacy and enforcement strategies to use to address barriers to fair housing choice.			
New York	AAFE Community Development Fund, Inc.	EOI-LC	\$100,000
AAFE Community Development Fund, Inc., (AAFE CDF) will extend foreclosure prevention services to troubled homeowners, including developing an educational and downloadable video in English, Chinese (Mandarin and Cantonese), and Korean, to assist homeowners and homebuyers before they enter foreclosure or fall victim to predatory lenders. AAFE CDF also will conduct anti-predatory lending outreach through brochures, counseling, fairs, multilingual handbooks, seminars, workshops, and the Internet.			
New York	Fair Housing Justice Center, Inc.	PEI-GC	\$324,991
The Fair Housing Justice Center, Inc., (FHJC) will engage in fair housing enforcement, education, and outreach efforts. These activities will include investigating complaints and conducting complaint-based and systemic tests of housing providers for discriminatory practices. FHJC will recruit and train testers, cooperating attorneys, and student interns to carry out these activities. FHJC also will provide fair housing informational materials and training to local organizations, including those that serve the elderly, families with children, the homeless, immigrants, low- and very-low income persons, and persons with disabilities.			

New York	Neighborhood Economic Development Advocacy Project	EOI-GC	\$22,376
The Neighborhood Economic Development Advocacy Project (NEDAP) will conduct education and outreach on fair housing, fair lending, and foreclosure prevention. NEDAP also will address abusive lending, loan modification scams, real estate schemes, redlining, and other illegal lending practices. NEDAP will target its outreach to racial and ethnic minorities, immigrants, the elderly, and persons with disabilities.			
New York	Neighborhood Economic Development Advocacy Project	EOI-LC	\$125,000
The Neighborhood Economic Development Advocacy Project (NEDAP) will coordinate with community groups and legal services offices to conduct a range of education and outreach activities on lending discrimination and mortgage rescue fraud. These activities will include educating community and faith-based groups, grassroots organizations, and individual homeowners about foreclosure prevention strategies and avoiding becoming a victim of abusive mortgage lending practices. NEDAP will target its activities to African-Americans, Hispanics, immigrants, and persons with disabilities.			
Staten Island	Legal Services NYC Staten Island	PEI-MRC	\$471,932
Staten Island Legal Services will conduct a range of enforcement activities, including helping minorities, the elderly, and immigrants avoid foreclosure; redressing the effects of discriminatory mortgage practices; and preventing homeowners from falling prey to mortgage rescue scams, mortgage servicing abuses, and other mortgage-related abuses.			
Syracuse	Fair Housing Council of Central New York, Inc.	PEI-GC	\$323,870
The Fair Housing Council of Central New York, Inc., (FHCCNY) will conduct fair housing enforcement and outreach activities, including investigating discrimination complaints, conducting testing, and assisting households facing foreclosure. FHCCNY also will organize an annual conference about affirmatively furthering fair housing obligations, meet with local groups to raise awareness of fair housing issues, and review analyses of impediments to fair housing for local jurisdictions.			
White Plains	Westchester Residential Opportunities, Inc.	PEI-GC	\$251,156.17
Westchester Residential Opportunities, Inc., (WRO) will undertake fair housing enforcement efforts, including the intake, investigation, mediation, and referral of housing discrimination complaints. WRO also will conduct two systemic fair housing testing initiatives in Westchester County. WRO will collaborate with the Westchester Human Rights Commission on the first initiative, which will test for rental and sales discrimination. The second initiative will investigate whether discrimination plays a role in landlords rejecting Section 8 voucher holders.			
OHIO			
Akron	Fair Housing Contact Service	PEI-PBC	\$275,000
The Fair Housing Contact Service will conduct fair housing enforcement activities throughout Medina, Portage, Stark, Summit, and Tuscarawas counties in northeastern Ohio. These activities will include investigating and mediating complaints, testing rental housing providers for unlawful discrimination, and inspecting multifamily housing for compliance with fair housing accessibility requirements. The Fair Housing Contact Service also will assist persons with disabilities with obtaining reasonable accommodations and hold training sessions on fair housing accessibility requirements.			
Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati	EOI-LC	\$124,025
Housing Opportunities Made Equal of Greater Cincinnati (HOME) will conduct fair lending education and outreach activities in Butler, Clermont, Hamilton, and Warren counties. These activities will include educating community groups about discriminatory lending and mortgage rescue scams. HOME also will provide counseling for homeowners facing foreclosure. In addition, HOME will provide fair lending training for staff members of nonprofit groups that offer financial literacy programs.			

Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati	PEI-PBC	\$324,359
Housing Opportunities Made Equal of Greater Cincinnati (HOME) will conduct fair housing enforcement activities in Butler, Clermont, Hamilton, and Warren counties. These activities will include complaint intake and investigation and complaint-based and systemic testing of housing providers for unlawful discrimination. HOME also will inspect newly constructed multifamily housing to ensure compliance with the accessibility requirements of the Fair Housing Act. In addition, HOME will provide training to local government officials on fair housing law and will work with them to identify impediments to fair housing choice.			
Cleveland	Housing Advocates, Inc.	PEI-PBC	\$275,000
Housing Advocates, Inc., (HAI) will provide fair housing enforcement services in the Cleveland and Columbus areas. These services will include the intake, investigation, mediation, and referral of housing discrimination complaints; predatory lending enforcement; and tests of housing providers for unlawful discrimination. HAI also will review the tenant selection plans of local public housing authorities for fair housing issues.			
Cleveland	Housing Research and Advocacy Center	PEI-PBC	\$325,000
The Housing Research and Advocacy Center will conduct fair housing enforcement activities in Cuyahoga, Geauga, and Lorain counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints; tests of housing providers for unlawful discrimination; and a survey of newly constructed multifamily housing for compliance with fair housing accessibility requirements. The Housing Research and Advocacy Center also will provide fair housing training for condominium board members, landlords, local government officials, real estate professionals, and transitional housing consumers.			
Dayton	Miami Valley Fair Housing Center, Inc.	EOI-LC	\$125,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will conduct fair housing and fair lending education and outreach activities. These activities will include community meetings and workshops, as well as individual counseling sessions for homeowners at risk for lending discrimination or mortgage rescue fraud. MVFHC also will use brochures, curricula, public service announcements, and pre-recorded and live broadcast programs to raise awareness of fair housing and fair lending.			
Dayton	Miami Valley Fair Housing Center, Inc.	PEI-MRC	\$500,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will conduct fair lending enforcement and education activities in the Dayton metropolitan area. These activities will include identifying mortgages having unacceptable terms or conditions or resulting from unlawful practices that destabilize neighborhoods. MVFHC will take appropriate steps to address lending violations in a way that enables individuals to stay in their homes.			
Painesville	Fair Housing Resource Center, Inc.	EOI-LC	\$125,000
The Fair Housing Resource Center, Inc., will conduct fair lending education and outreach activities in Lake County. These activities will include conducting workshops, creating and distributing written materials to community organizations and local governments, hosting a regional conference, and placing advertisements with local media.			
Painesville	Fair Housing Resource Center, Inc.	PEI-PBC	\$275,000
The Fair Housing Resource Center, Inc., will provide fair housing enforcement services in Ashtabula, Geauga, and Lake counties. These activities will include investigating housing discrimination complaints; testing rental housing providers for discrimination on the basis of race, disability, and familial status; testing the mortgage lending and homeowners' insurance markets for unlawful discrimination; and inspecting newly constructed multifamily housing for compliance with fair housing accessibility requirements.			

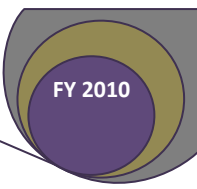
Toledo	Advocates for Basic Legal Equality, Inc.	FHOI-MRC	\$499,999
Advocates for Basic Legal Equality, Inc., (ABLE) and its three project partners will conduct the intake, investigation, mediation, and litigation of lending discrimination and mortgage rescue scam complaints and will train attorneys and housing advocates on fair housing laws and foreclosure rescue scams. In addition, ABLE and its partners will conduct fair housing education and outreach activities, such as hosting two day-long training events and disseminating informational materials throughout their service area.			
Toledo	Fair Housing Opportunities, Inc. dba Fair Housing Center	EOI-LC	\$125,000
The Fair Housing Center will conduct four workshops for the public on fair lending/foreclosure prevention/mortgage rescue scams, two classes for real estate agents on fair housing law, and a class for real estate agents on meeting the needs of disabled homebuyers. The center also will develop new brochures on disability rights, mortgage rescue scams, and renter's rights, and make them available in English and Spanish. Additionally, the center will overhaul its website so that it is accessible for persons with disabilities, collects email addresses for its distribution list, and interacts with social media.			
Toledo	Fair Housing Opportunities, Inc. dba Fair Housing Center	PEI-PBC	\$275,000
The Fair Housing Center will conduct fair housing enforcement activities in northwest Ohio. The Fair Housing Center will investigate housing discrimination complaints and conduct testing of housing providers to look for evidence of systemic discrimination. Additionally, the Fair Housing Center will conduct fair housing education and outreach activities.			
OKLAHOMA			
Oklahoma City	Metropolitan Fair Housing Council of Oklahoma, Inc.	PEI-PBC	\$324,808
The Metropolitan Fair Housing Council of Oklahoma, Inc., will provide fair housing enforcement services throughout Oklahoma. The council will conduct complaint intake, investigation, mediation, and referral, and perform complaint-based and systemic testing of the housing and lending markets for discriminatory practices. The council also will inspect newly constructed multifamily housing for compliance with fair housing accessibility requirements. Additionally, the council will assist persons with disabilities with requesting reasonable accommodations and modifications.			
OREGON			
Portland	Fair Housing Council of Oregon	PEI-PBC	\$325,000
The Fair Housing Council of Oregon (FHCO) will conduct the intake, investigation, mediation, and referral of housing discrimination complaints, and conduct testing of the housing, lending, and insurance markets for discriminatory practices. Additionally, FHCO will conduct five events at various locations throughout the state to provide information on fair housing and allow persons to file complaints.			
PENNSYLVANIA			
Erie	St. Martin Center, Inc.	EOI-LC	\$125,000
St. Martin Center, Inc., will partner with nine local organizations to conduct education and outreach on fair lending. These activities will include conducting public meetings, promoting fair lending in the media, and providing individual counseling to homeowners.			

Glenside	Fair Housing Rights Center in Southeastern Pennsylvania	PEI-PBC	\$275,000
The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will conduct fair housing enforcement, education, and outreach activities in Philadelphia and its surrounding counties of Bucks, Chester, Delaware, and Montgomery. FHRC will provide complaint intake, investigation, mediation, and referral services to victims of discrimination. FHRC also will test the housing market for discrimination against racial and ethnic minorities, persons with disabilities, and families with children, and will inspect multifamily housing for compliance with fair housing accessibility requirements. Additionally, FHRC will provide fair housing education to first-time homebuyers in the region.			
Pittsburgh	Fair Housing Partnership of Greater Pittsburgh	FHOI-MRC	\$98,563
The Fair Housing Partnership of Greater Pittsburgh (FHP) will build its capacity to take enforcement action against fraudulent or predatory mortgage rescue scams that violate the Fair Housing Act and other statutes. FHP will review mortgage foreclosure cases for potential predatory lending. FHP also will file lending discrimination cases as a result of independent testing evidence or referrals. Additionally, FHP will provide fair lending education to first-time homebuyers.			
Pittsburgh	Fair Housing Partnership of Greater Pittsburgh	PEI-PBC	\$275,000
The Fair Housing Partnership of Greater Pittsburgh will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHP also will recruit and train testers to conduct tests of the housing market for discrimination. Additionally, FHP will work to address the issues identified in Allegheny County's Analysis of Impediments to Fair Housing Choice.			
Swathmore	Fair Housing Council of Suburban Philadelphia	PEI-PBC	\$274,817.66
The Fair Housing Council of Suburban Philadelphia (FHCSF) will conduct individual and systemic investigations and will refer enforcement actions to HUD, the Department of Justice, or the Pennsylvania Human Relations Commission. FHCSF expects to receive 210 housing discrimination complaints, recruit and train 60 new testers, and conduct 340 tests of the housing, lending, and insurance markets for unlawful discrimination. Additionally, FHCSF will conduct fair housing education and outreach activities, including holding workshops and distributing fair housing materials.			
Washington	Southwestern Pennsylvania Legal Services, Inc.	EOI-GC	\$125,000
Southwestern Pennsylvania Legal Services, Inc., (SPLAS) will conduct education and outreach activities to raise awareness of fair housing among the public and housing providers, local attorneys, and social services providers. SPLAS also will host special events in celebration of Fair Housing Month.			
Washington	Southwestern Pennsylvania Legal Services, Inc.	PEI-GC	\$325,000
Southwestern Pennsylvania Legal Services, Inc., (SPLAS) will provide fair housing enforcement services, including the intake, investigation, mediation, and litigation of housing discrimination complaints. SPLAS also will recruit and train testers and conduct testing of the housing, lending, and insurance markets for unlawful discrimination. SPLAS also will conduct fair housing education and outreach, in the form of meetings and special events in celebration of Fair Housing Month.			
SOUTH CAROLINA			
Charleston	Charleston Trident Urban League	EOI-LC	\$125,000
The Charleston Trident Urban League (CTUL) will conduct fair lending education and outreach activities, such as the development and dissemination of advertising campaigns, brochures, and other promotional materials. CTUL also will conduct fair lending seminars and special events to reach target populations, particularly rural residents, people with disabilities, and Spanish-speaking immigrants. CTUL will refer complaints and enforcement proposals to HUD or the South Carolina Human Affairs Commission.			

TENNESSEE			
Jackson	West Tennessee Legal Services, Inc.	FHOI-ENOC	\$957,165.54
West Tennessee Legal Services, Inc., will create a new entity, the North Carolina Fair Housing Project, which will provide fair housing enforcement services, such as complaint intake, investigation, mediation, and referral. The North Carolina Fair Housing Project, in association with Legal Aid of North Carolina, will provide comprehensive service delivery throughout the state, which currently lacks any effective statewide private fair housing enforcement organization.			
Jackson	West Tennessee Legal Services, Inc.	PEI-PBC	\$275,000
West Tennessee Legal Services, Inc., will conduct a range of fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, and tests of the housing market for unlawful discrimination. Additionally, the organization will conduct fair housing education and outreach to underserved populations.			
Nashville	Tennessee Fair Housing Council	PEI-PBC	\$275,000
The Tennessee Fair Housing Council will provide fair housing enforcement services in Cheatham, Davidson, Dickson, Rutherford, Sumner, Williamson, and Wilson counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints; the recruitment and training of testers; and complaint-based and systemic testing of housing providers for unlawful discrimination. The Tennessee Fair Housing Council also plans to conduct six fair housing training sessions for persons with disabilities and a training session for college students.			
TEXAS			
Austin	Austin Tenants' Council, Inc.	PEI-PBC	\$324,723
Austin Tenants Council, Inc., (ATC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. ATC also will conduct testing of housing providers for discrimination. Additionally, ATC will promote fair housing awareness through television, radio, and print advertisements focusing on the fair housing rights of racial and ethnic minorities and persons with disabilities.			
Houston	Greater Houston Fair Housing Center, Inc.	PEI-PBC	\$325,000
The Greater Houston Fair Housing Center, Inc., (GHFHC) will provide fair housing enforcement services in the Houston metropolitan area. GHFHC will provide complaint intake, investigation, mediation, and referral services for victims of discrimination. These services will be available in both English and Spanish. GHFHC estimates that it will receive 900 housing discrimination complaints, conduct 240 investigations, recruit and train 90 testers, perform 360 enforcement tests, and conduct 30 inspections of multifamily housing for compliance with fair housing requirements. Additionally, GHFHC will provide fair housing training for 900 people from local governments, and nonprofit and faith-based organizations.			
San Antonio	San Antonio Fair Housing Council, Inc.	PEI-PBC	\$275,000
The San Antonio Fair Housing Council, Inc., will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, testing of the rental, sales, and lending markets for discriminatory practices, and inspecting multifamily housing developments for compliance with fair housing accessibility requirements. The Fair Housing Council estimates that it will receive 750 housing discrimination complaints, conduct 300 rental tests, 15 sales tests, and 15 lending tests, and perform 45 inspections of newly constructed multifamily housing for compliance with fair housing accessibility requirements. The Fair Housing Council also expects that it will assist 225 persons with disabilities with requesting reasonable accommodations or modifications. Additionally, the Fair Housing Council plans to conduct 60 community meetings on fair housing in Bexar County.			

VERMONT			
Burlington	Champlain Valley Office of Economic Opportunity	EOI-GC	\$125,000
The Champlain Valley Office of Economic Opportunity (CVOEO) will conduct fair housing education and outreach activities and work to affirmatively further fair housing. CVOEO will conduct workshops for community groups, land-use planners, and municipal officials on fair housing issues, and will translate fair housing materials into five languages. CVOEO also will collaborate with the Chittenden County Regional Planning Commission to complete an Analysis of Impediments to Fair Housing Choice and will work with three communities to assess the impact of their zoning and development regulations on access to affordable housing. CVOEO will monitor online housing advertisements for discriminatory language and assist victims of housing discrimination with filing complaints with HUD.			
Burlington	Vermont Legal Aid, Inc.	PEI-GC	\$325,000
Vermont Legal Aid, Inc., (VLA) will provide fair housing enforcement services, including the intake, investigation, mediation, litigation, and referral of housing discrimination complaints, and complaint-based and systemic tests of housing providers for unlawful discrimination. VLA also will inspect newly constructed multifamily housing for compliance with fair housing accessibility requirements. Additionally, VLA will advocate with local, regional, and state elected officials and planners for integrated, opportunity neighborhoods throughout Chittenden County.			
VIRGINIA			
Richmond	Housing Opportunities Made Equal of Virginia, Inc.	PEI-MRC	\$149,404
Housing Opportunities Made Equal of Virginia, Inc., (HOME) will investigate loan modification and other mortgage rescue scams for violations of fair housing laws and/or consumer protection laws. HOME also will conduct a systemic investigation of foreclosed and transferred home loans to determine if predatory loans are being made at higher rates in African-American neighborhoods in the city of Richmond and the nearby counties of Chesterfield and Henrico. Additionally, HOME will conduct education and outreach activities to help homeowners avoid becoming victims of predatory lending or mortgage rescue scams.			
WASHINGTON			
Spokane	Northwest Fair Housing Alliance	PEI-PBC	\$325,000
The Northwest Fair Housing Alliance (NWFHA) will provide fair housing enforcement services in 17 counties of central and eastern Washington. NWFHA will conduct intake, investigation, mediation, and referral of housing discrimination complaints, and on-site and telephone tests of housing providers for discrimination. NWFHA will conduct audit testing of rental housing providers, including 90 paired on-site tests for discrimination on the basis of familial status, national origin, or race; 90 audit tests for linguistic profiling; and 60 audit tests using TTY. NWFHA also will inspect 12 newly constructed multifamily housing properties for compliance with fair housing accessibility requirements. Additionally, NWFHA will assist 225 persons with disabilities with requesting reasonable accommodations or modifications.			
Tacoma	Fair Housing Center of Washington	PEI-PBC	\$275,000
The Fair Housing Center of Washington will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, and the testing of housing providers for unlawful discrimination. The Fair Housing Center of Washington also will assist persons with disabilities with requesting reasonable accommodations or modifications. The Fair Housing Center of Washington estimates that it will refer 90 housing discrimination complaints to HUD, recruit and train 30 testers, and assist 225 persons with disabilities with requesting reasonable accommodations or modifications. The Fair Housing Center of Washington also will collaborate with faith- and community-based organizations to provide fair housing education and outreach, particularly to homeless persons and recent immigrants.			

WISCONSIN			
Milwaukee	Metropolitan Milwaukee Fair Housing Council, Inc.	EOI-LC	\$124,773
The Metropolitan Milwaukee Fair Housing Council, Inc., (MMFHC) will conduct fair lending education and outreach in Fond du Lac, Jefferson, Kenosha, Milwaukee, Racine, Rock, Sheboygan, and Walworth counties. MMFHC will provide training to HUD-certified housing counseling agency staff on recognizing and reporting housing/lending discrimination, mortgage rescue fraud, and predatory lending. MMFHC also will partner with job-training agencies and religious congregations to provide fair housing/lending information to their members.			
Milwaukee	Metropolitan Milwaukee Fair Housing Council, Inc.	PEI-PBC	\$274,921.33
The Metropolitan Milwaukee Fair Housing Council, Inc., (MMFHC) will conduct fair housing and fair lending enforcement activities and provide foreclosure prevention and mortgage rescue assistance. MMFHC will conduct the intake, investigation, mediation, and referral of housing/lending discrimination complaints and host counseling events for homeowners who are at risk of mortgage default or foreclosure. MMFHC will provide bilingual staff to assist persons who speak Spanish.			



Appendix D: Fair Housing and Civil Rights in HUD Programs

HUD Reporting Responsibilities

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

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968
- Section 504 of the Rehabilitation Act of 1973
- Age Discrimination Act of 1975
- Equal Credit Opportunity Act
- Section 1978 of the Revised Statutes (42 U.S.C. § 1982)
- Section 8(a) of the Small Business Act
- Section 527 of the National Housing Act
- Section 109 of the Housing and Community Development Act of 1974
- Section 3 of the Housing and Urban Development Act of 1968
- Executive Orders 11063, 11246, 11625, 12250, 12259, and 12432

Racial and Ethnic Categories

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

The new OMB standards allow individuals responding to inquiries about race to select one or more of five racial categories: (1) "American Indian or Alaska Native," (2) "Asian," (3) "Black or African American," (4) "Native Hawaiian or Other Pacific Islander," and (5) "White." The new OMB format, like the previous approach, treats ethnicity separately from race. Persons must choose one of two ethnic categories: (1) "Hispanic or Latino," or (2) "Not Hispanic or Latino."

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

In FY 2010, most HUD programs used the new racial categories and collected ethnicity separately. However, a few programs still combined race and ethnicity into a single category.

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

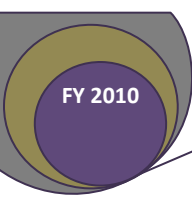
Federal Housing Administration

The National Housing Act created the Federal Housing Administration (FHA), which insures private lenders against loss on mortgage financing for single-family homes, multifamily housing projects, health care facilities, property improvement, and manufactured homes. By insuring private lenders against loss, FHA encourages lenders to invest capital in single-family, multifamily, and other housing markets. For single-family loans, FHA insures up to 98.75 percent of the appraised value of the property. Depending on the size of the loan, a single-family loan can be for up to 30 years. Most mortgagors pay at least a 3 percent down payment, but the Secretary may require a larger amount.

Table D.1 provides data on the race and marital status of mortgagors who obtained FHA-insured single-family home purchase loans or FHA-insured single-family refinanced loans in FY 2010. The marital status category divides mortgagors into those who are “married, joint owners,” “single male,” or “single female.” These categories are more informative than this annual report’s previous practice of classifying of borrowers as “male” or “female.” This is because FHA classifies loans based on the sex of the first borrower on the loan papers, regardless of whether there was a co-borrower. This means that a borrower classified as “male” or “female” could have been made to a single adult, a couple, or any other household configuration. Thus, Table D.1 now reports on the marital status of borrowers, instead of their sex, even though marital status is not a characteristic that HUD must report under the Fair Housing Act.

Table D.1: Protected Characteristics of Mortgagors who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2010

	Number of Purchase Loans	Dollar Amount of Purchase Loans	Number of Refinance Loans	Dollar Amount of Refinance Loans
	1,109,586	\$191,658,066,266	558,031	\$105,943,941,472
Race				
American Indian or Alaska Native	0.3%	0.3%	0.4%	0.4%
Asian	3.2%	4.4%	1.5%	2.2%
Black or African American	9.4%	8.7%	8.2%	7.7%
Native Hawaiian or Other Pacific Islander	0.7%	0.8%	0.7%	0.8%
White	65.5%	64.9%	71.8%	70.9%
Hispanic	14.4%	13.6%	7.4%	7.3%
Mixed Race	0.3%	0.3%	0.3%	0.3%
Not Disclosed	6.2%	7.0%	9.7%	10.4%
Marital Status				
Married, Joint Owners	39.3%	46.4%	50.7%	55.3%
Single Male	32.9%	30.1%	27.6%	25.9%
Single Female	27.8%	23.5%	21.7%	18.7%



Percentage may not total 100 percent due to rounding.

Source: Single Family Data Warehouse

Multifamily Subsidized Housing Programs

Project Rental Subsidies

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

Project-Based Section 8

Through Project-Based Section 8, HUD provides rental subsidies to owners of FHA-insured and noninsured properties to ensure that these properties remain affordable to low-income families.

Rent Supplement Contracts

The Rent Supplement program was established by the Housing and Urban Development Act of 1965. Until the program was suspended under the housing subsidy moratorium of January 5, 1973, rent supplement contracts were available to Section 221(d)(3) Below Market Interest Rate (BMIR), Section 231, Section 236 (insured and noninsured), and Section 202 properties for the life of the mortgage. The suspension stopped the funding of any additional projects, although previously funded projects continue to receive funding.

Rental Assistance Payment (RAP) Contracts

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

Section 202 Supportive Housing for the Elderly

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

In order to live in Section 202 housing, a household must be very low-income (not exceeding 50 percent of the median income for the area) and must have at least one member who is age 62 or older.

Section 811 Supportive Housing for Persons with Disabilities

Section 811 Supportive Housing for Persons with Disabilities allows persons with disabilities to live

independently, by providing a supply of rental housing that has supportive services. Once the project is developed, funding is provided through a Section 811 project rental assistance contract (PRAC) to cover the difference between the HUD-approved operating cost for the project and the tenants' contributions toward rent.

In order to live in Section 811 housing, a household, which may consist of a single qualified person, must be very low-income and at least one member must be at least 18 years of age and have a disability, such as a physical or developmental disability or chronic mental illness.

Direct Loans

Section 202 Direct Formula Interest Rate Loans

The Section 202 Direct Formula Interest Rate Loan program replaced the Section 202 Direct Low-Interest Loan program, which was discontinued after 1976. Both programs have provided long-term, direct loans to finance housing for elderly persons or persons with disabilities. However, formula interest rate loans carried an interest rate based on the average yield on 30-year marketable obligations of the United States, and properties were developed with 100 percent Section 8 assistance to help keep units affordable to low-income families. This program is commonly referred to as Section 202/8. While no new projects have been developed under this program since 1991, previously developed projects are still in operation.

The Section 202 Direct Formula Interest Rate Loan program ended in 1991, becoming the Section 202 Capital Advance program and the Section 811 Capital Advance program. Both programs have PRAC funding, which is described above. The Section 202 Capital Advance program provides housing with supportive services for elderly persons, while the Section 811 Capital Advance program provides housing and supportive services for persons with disabilities.

Table D.2 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from rental subsidies and direct loans in the 18-month period ending September 30, 2010. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

Table D.2: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-Month Period Ending September 30, 2010

	Project-Based Sec. 8 ¹	Rent Supplement	Rental Assist. Program	Section 202 PRAC	Section 811 PRAC ²	Section 202 Direct Loan w/ Section 8
Number of Reported Households³	1,032,601	9,354	11,225	107,590	29,356	160,724
Race						
Black or African American	34.8%	32.9%	46.9%	22.8%	21.9%	20.8%
White	53.5%	56.8%	44.7%	61.4%	68.8%	67.7%
Asian	3.8%	1.9%	3.8%	6.6%	1.3%	4.2%
American Indian or Alaska Native	0.9%	0.5%	0.9%	0.7%	0.9%	0.5%
Native Hawaiian or Pacific Islander	0.5%	0.5%	0.4%	0.4%	0.2%	0.5%
Other	5.5%	6.6%	2.8%	7.2%	6.0%	5.5%
Multiple Race	1.0%	0.8%	0.5%	0.9%	0.9%	0.8%
Ethnicity						
Hispanic	14.2%	20.4%	16.5%	12.3%	5.4%	9.4%
Not Hispanic	85.8%	79.6%	83.5%	87.7%	94.6%	90.6%
Age of Head of Household						
Younger than 31	22.9%	11.4%	15.6%	0.0%	12.3%	1.5%
31–41	11.5%	11.6%	10.9%	0.0%	18.4%	2.5%
42–51	11.1%	13.7%	11.9%	0.1%	29.0%	5.8%
52–61	12.7%	15.8%	13.6%	0.4%	26.8%	9.6%
62 or Older	41.4%	46.9%	47.6%	99.3%	13.4%	80.4%
Unknown	0.4%	0.6%	0.4%	0.2%	0.1%	0.2%
Sex of Head of Household						
Female	75.1%	71.6%	73.3%	72.2%	46.9%	67.1%
Male	24.5%	27.8%	26.3%	27.5%	53.0%	32.6%
Disability						
Households Reporting a Disability ⁴	26.8%	28.9%	23.0%	4.9%	100.0%	27.4%
Families with Children						
Households with Children ⁵	62.5%	48.1%	50.9%	0.1%	3.7%	0.5%

Data are from the TRACS system for the 18-month period ending on September 30, 2009. A household was excluded if its record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.

1. The Project-Based Section 8 column includes Section 8 new construction, substantial rehabilitation, property disposition, projects with Loan Management Set Asides (LMSA), and Rural Housing. This includes Section 236 and BMIR projects with LMSA. These households are not included in Table D.3 to avoid duplication. This column does not include households covered under Section 202/8.

2. The Section 811 PRAC column contains a small number of Section 202/162 Project Assistance Contract (PAC) households.

3. "Reported Households" reflects the number of households with tenant data reports in the TRACS system.

4. "Households Reporting a Disability" reflects that the head, spouse, or co-head was shown as disabled.

5. "Households with Children" reflects a household with at least one child younger than 18 years of age.

Multifamily/FHA Housing Programs

Financing Subsidies: Mortgage Insurance and Mortgage Interest Rate Subsidies

Section 236

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

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

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

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

This FHA program insures and subsidizes mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for low- and moderate-income families. This program no longer provides subsidies for new mortgage loans, but existing Section 221(d)(3) BMIR properties are still in operation.

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

Table D.3 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from mortgage insurance and mortgage interest rate subsidies in the 18-month period ending September 30, 2010. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD.

Table D.3: Protected Characteristics of Households Provided with Housing Assistance through Mortgage Insurance and Mortgage Interest Rate Subsidies, for the 18-Month Period Ending September 30, 2010

	Section 236	Section 221(d)(3)Below Market Interest Rate (BMIR)
Number of Reported Households¹	33,724	2,033
Race		
Black or African American	34.9%	25.5%
White	51.8%	52.3%
Asian	3.2%	6.8%
American Indian or Alaska Native	0.7%	0.2%
Native Hawaiian or Pacific Islander	0.3%	3.6%
Other	8.3%	10.8%
Multiple Race	0.8%	0.8%
Ethnicity		
Hispanic	12.4%	23.4%
Not Hispanic	87.6%	76.6%
Age of Head of Household		
Younger than 31	22.8%	28.4%
31–41	15.9%	21.0%
42–51	13.6%	19.9%
52–61	13.2%	14.4%
62 or Older	34.1%	15.7%
Unknown	0.4%	0.5%
Sex of Head of Household		
Female	64.6%	57.1%
Male	34.9%	42.2%
Disability		
Households Reporting a Disability ²	13.4%	7.6%
Families with Children		
Households with Children ³	57.5%	92.3%
Data are from the TRACS system for the 18-month period ending on September 30, 2010. A household was excluded if its record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.		
1. "Reported Households" reflects the number of households with tenant data reports in the TRACS system.		
2. "Households Reporting a Disability" reflects that the head, spouse, or co-head was shown as disabled.		
3. "Households with Children" reflects a household with at least one child younger than 18 years of age.		

Housing Counseling Assistance Program

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

Housing counseling agencies provide an array of pre- and post-occupancy education programs, such as one-on-one pre-purchase and pre-rental counseling and homebuyer training sessions. These agencies also provide counseling on home equity mortgage conversion, home improvement, rehabilitation, mortgage default, rent delinquency, displacement, and relocation.

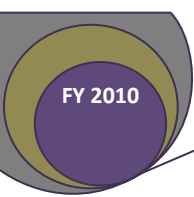
Table D.4 provides data on the race and ethnicity of households that received assistance from HUD-funded housing counseling agencies in FY 2010.

Table D.4: Protected Characteristics of Households that Participated in HUD-Funded Housing Counseling Programs, FY 2010

	Percent of Households
Number of Households	2,641,582
Race	
American Indian or Alaska Native	0.7%
Asian	2.9%
Black or African American	34.7%
Native Hawaiian or Other Pacific Islander	0.5%
White	41.1%
American Indian or Alaska Native and White	0.2%
Asian and White	0.1%
Black or African American and White	0.5%
American Indian or Alaska Native and Black or African American	0.1%
Other Multi-Racial	3.9%
Not Reported	15.4%
Ethnicity	
Hispanic or Latino	16.9%
Not Hispanic or Latino	73.5%
Not Reported	9.5%

Percentages may not total 100 percent due to rounding.

Source: Aggregate Data from HUD form-9902



Continuum of Care

The Continuum of Care programs are authorized by the McKinney-Vento Homeless Assistance Act to meet the physical, economic, social, and shelter needs of persons who are homeless. These programs are the Supportive Housing Program, Shelter Plus Care Program, and Section 8 Moderate Rehabilitation Single Room Occupancy Program. Grants for these programs are made available on a competitive basis through a notice of funding availability published by HUD. Eligible applicants include states, units of local government, public housing agencies, and private nonprofit organizations.

Supportive Housing Program

The Supportive Housing Program helps develop housing and related supportive services for people moving from homelessness to independent living. The Supportive Housing Program helps homeless persons achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

Shelter Plus Care Program

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

Single Room Occupancy Program

The Single Room Occupancy Program provides for rental assistance in and moderate rehabilitation of buildings with multiple single-room units designed to accommodate single homeless individuals. These rooms often do not contain individual food preparation or bathroom facilities. A public housing agency makes Section 8 rental assistance payments to the landlords on behalf of participants.

Table D.5 provides data on the race, ethnicity, and special needs of participants in Supportive Housing, Shelter Plus Care, and Single Room Occupancy programs. The table also provides data on the sex and age of participants and other family members in these programs. The data in this table come from Annual Progress Reports (APRs) that grantees submit to HUD. Because HUD is in the process of switching from a paper-based APR to an electronic APR and changing the data elements that are collected therein, it is able to provide data only on participants in projects that expired between January and June 2010.

The "Special Needs" portion of the table provides data on adult participants with disabling conditions. An individual could report more than one disabling condition; hence, it is not possible to determine from the data the number of participants with disabling conditions.

Table D.5: Protected Characteristics of Participants in Continuum of Care Programs, January - June 2010

	Percent of Participants ¹
Race of Adult Participants²	
American Indian or Alaska Native	1.7%
Asian	0.9%
Black or African American	31.7%
Native Hawaiian or Other Pacific Islander	0.7%
White	37.8%
American Indian or Alaska Native and White	0.4%
Asian and White	0.1%
Black or African American and White	0.6%
American Indian or Alaska Native and Black or African American	0.2%
Other Multi-Racial	6.3%
Ethnicity of Adult Participants²	
Hispanic or Latino	11.0%
Not Hispanic or Latino	69.0%
Sex of Adult Participants and Other Family Members	
Female	63.4%
Male	36.6%
Age of Adult Participants and Other Family Members	
Younger than 18	11.8%
18–30	31.2%
31–50	44.7%
51–61	10.5%
62 or Older	1.8%
Special Needs of Adult Participants³	
Mental Illness	25.0%
Alcohol Addiction	17.0%
Drug Abuse	19.0%
HIV/AIDS and Related Diseases	2.0%
Developmental Disability	2.0%
Physical Disability	10.0%
Domestic Violence	10.0%
Other	5.0%
<p>1. The data submitted in this table comes from Annual Progress Reports (APRs) that are submitted to HUD. However, HUD is in the process of changing its APR system and the data collection elements therein. Because certain data are only available in the old APR system, this data is based only on the 6 months of APR data from January-June 2010.</p> <p>2. Percentages do not total 100 percent because some participants chose not to provide data about their race or ethnicity or the applicant was not able to collect the information.</p> <p>3. A participant could report multiple special needs conditions.</p>	

HOME Investment Partnerships Program (HOME)

HOME is authorized by the Cranston-Gonzalez National Affordable Housing Act to provide annual grants on a formula basis for state and local governments to provide affordable housing for low-income households. States and localities may use their HOME allocations to construct or rehabilitate housing for sale or rental, rehabilitate eligible owner-occupied properties, and provide financial assistance to first-time or other qualified homebuyers. Under certain circumstances, a state or local government may use HOME funds to provide tenant-based rental assistance (TBRA).

Table D.6 contains data on the race, ethnicity, and familial status of households that received assistance from the HOME Investment Partnerships Program in FY 2010.

Table D.6: Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Program, FY 2010

	Rental	Homebuyer	Homeowner	TBRA
Total Occupied Units or Total Assisted Households (TBRA Only)	22,168	26,863	8,650	17,304
Race or Ethnicity				
American Indian or Alaska Native	0.7%	0.3%	0.4%	1.7%
Asian	3.4%	2.3%	0.8%	1.1%
Black or African American	38.8%	27.3%	26.4%	31.4%
Hispanic or Latino	17.8%	14.2%	10.7%	13.8%
Native Hawaiian or Other Pacific Islander	0.3%	0.2%	0.0%	0.5%
White	36.4%	44.4%	58.9%	50.0%
American Indian or Alaska Native and White	0.2%	0.2%	0.3%	0.3%
Asian and White	0.1%	0.1%	0.1%	0.0%
Black or African American and White	0.6%	0.5%	0.3%	0.3%
American Indian or Alaska Native and Black or African American	0.1%	0.1%	0.2%	0.1%
Other Multi-Racial	1.7%	1.5%	0.7%	0.7%
Not Available	N/A	9.0%	N/A	N/A
Familial Status				
Families with Children	31.1%	50.1%	30.4%	48.1%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement and Information System (IDIS)

Community Development Block Grant (CDBG)

CDBG is authorized by Title I of the Housing and Community Development Act of 1974, as amended, to provide annual grants on a formula basis to states, entitled metropolitan cities, and urban counties for activities that benefit persons of low and moderate income and aid in the prevention or elimination of slums or blight. CDBG funds may be used for a wide variety of activities, including homeownership assistance, rehabilitation of residential structures, economic development, community planning, construction or rehabilitation of community facilities, and the provision of public services, including fair housing activities. Generally, the construction of new housing by units of general local government is ineligible for CDBG assistance; however, new housing construction may be carried out by eligible Community Based Development Organizations under 24 CFR 570.204(a).

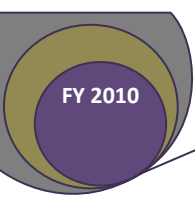
Table D.7 contains information on the race and ethnicity of households that benefited from CDBG's owner-occupied housing rehabilitation, rental housing rehabilitation, and homeownership assistance in FY 2010. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG activities also had beneficiaries.

Table D.7: Protected Characteristics of Beneficiaries of CDBG's Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2010

	Owner-Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
Number of Participants	84,734	18,346	4,845
Race			
American Indian or Alaska Native	0.6%	0.7%	1.4%
Asian	1.3%	4.6%	2.8%
Black or African American	33.5%	34.0%	35.2%
Native Hawaiian or Other Pacific Islander	0.1%	0.6%	1.1%
White	54.5%	53.9%	54.0%
American Indian or Alaska Native and White	0.3%	0.1%	0.1%
Asian and White	0.1%	0.2%	0.1%
Black or African American and White	0.5%	0.8%	0.4%
American Indian or Alaska Native and Black or African American	0.2%	0.1%	0.1%
Other Multi-Racial	9.0%	5.0%	4.8%
Ethnicity			
Hispanic or Latino	13.9%	22.3%	15.8%
Not Hispanic or Latino	86.1%	77.7%	84.2%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement and Information System (IDIS)



Housing Opportunities for Persons with AIDS (HOPWA)

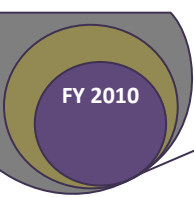
HOPWA is authorized by the Cranston-Gonzalez National Affordable Housing Act to assist states, local governments, and nonprofit organizations in addressing the housing needs of low-income persons with HIV/AIDS and their families. In addition to providing rental assistance subsidies, funds may be used to develop and operate community residences and other housing facilities that offer on-site support for activities of daily living and other needed services.

Table D.8 provides data on the race, ethnicity, age, and sex of persons receiving assistance from HOPWA in the 2009-2010 program year. The total represents only those beneficiaries that have submitted information to HUD.

Table D.8: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, 2009-2010 Program Year

	Formula Grants	Competitive Grants
Number of Recipients of Housing Assistance¹	44,994	8,003
Persons with HIV/AIDS	62.9%	65.0%
Family Members of Participants with HIV/AIDS	37.1%	35.0%
Race		
American Indian or Alaska Native	0.7%	2.8%
Asian	0.3%	0.5%
Black or African American	54.3%	37.9%
Native Hawaiian or Other Pacific Islander	0.4%	1.0%
White	38.8%	51.9%
American Indian or Alaska Native and White	0.1%	0.7%
Asian and White	0.0%	0.1%
Black or African American and White	0.7%	1.4%
American Indian or Alaska Native and Black or African American	0.0%	0.2%
Other Multi-Racial	4.5%	3.5%
Ethnicity		
Hispanic	15.3%	16.4%
Non-Hispanic	84.7%	83.6%
Age		
Younger than 18	21.4%	21.0%
18-30	13.3%	13.2%
31-50	45.9%	48.9%
51 or Older	19.4%	16.9%
Sex²		
Female	39.0%	37.8%
Male	61.0%	62.2%
¹ Data on the number of beneficiaries of HOPWA Formula and Competitive Projects in Program Year 2009-2010 with corresponding demographic data comes in reports submitted by 157 of 224 grantees. ² Sex demographics do not include information on transgender beneficiaries. Percentages may not total 100 percent due to rounding.		

Source: CAPER/IDIS Beneficiary Verification Worksheets (Formula Grants)
Annual Progress Reports (Competitive Grants)

**Housing Choice Vouchers**

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

Public Housing

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

Moderate Rehabilitation

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

Table D.9 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending September 30, 2010. The data were provided for the head of household only, regardless of the composition of the household. The total represents only those beneficiaries that have submitted data to HUD.

Table D.9: Protected Characteristics of Beneficiaries of the Housing Choice Voucher Program, the Public Housing Program, and the Moderate Rehabilitation Program, for the 18-Month Period Ending September 30, 2010

	Housing Choice Vouchers ¹	Public Housing	Mod. Rehab.
Number of Reported Households²	1,926,688	989,663	32,268
Race³			
American Indian or Alaska Native	0.9%	0.7%	1.2%
Asian	2.6%	2.3%	1.3%
Black or African American	45.4%	46.7%	42.7%
Native Hawaiian or Other Pacific Islander	0.5%	0.4%	0.4%
White	50.0%	49.4%	54.1%
Multiple Race	0.6%	0.5%	0.3%
Ethnicity			
Hispanic or Latino	17.3%	23.1%	27.0%
Not Hispanic or Latino	82.7%	76.9%	73.0%
Age of Head of Household			
Younger than 31	16.7%	18.0%	19.4%
31-41	23.5%	15.7%	14.4%
42-51	19.3%	15.6%	22.9%
52-61	15.3%	16.5%	24.1%
62 or Older	17.6%	28.9%	19.2%
Unknown	7.6%	5.4%	0.0%
Sex of Head of Household			
Female	76.0%	71.0%	55.2%
Male	16.4%	23.7%	44.8%
Disability			
Households Reporting a Disability ⁴	44.3%	37.8%	46.0%
Families with Children			
Households with Children ⁵	55.4%	43.4%	24.9%
<p>Data are from the PIC system for the 18-month period ending on September 30, 2010. A household was excluded if their record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either "end of participation" or "portability move-out."</p> <p>1. Vouchers include a small number of Section 8 Certificates.</p> <p>2. "Reported Households" reflects the number of households with tenant data reports in the PIC system after exclusions for end of participation and age of household head below 15 years and over 105 years.</p> <p>3. Entries for race are mutually exclusive and sum to 100 percent. There is no missing data for race or ethnicity as the PIC system forces the user to choose one ethnicity and at least one race.</p> <p>4. "Households Reporting a Disability" reflects that the head, spouse, or co-head was shown as a person with a disability.</p> <p>5. "Households with Children" reflects a household with at least one child younger than 18 years of age.</p>			

Community Development Block Grant-Recovery (CDBG-R)

The American Recovery and Reinvestment Act of 2009 appropriated \$1 billion to carry out the Community Development Block Grant (CDBG) program on an expedited basis. This program is commonly referred to as the CDBG Recovery (CDBG-R) program. Pursuant to the Recovery Act, HUD distributed \$980 million via formula grants to states, entitled metropolitan cities, and urban counties that received CDBG funding in FY 2008. (The remaining funds were used for the Indian CDBG program and for HUD administrative costs.)

While grantees had the full range of CDBG eligible activities at their disposal for CDBG-R, the Recovery Act clearly intended that CDBG-R funds primarily be used for economic development, housing, infrastructure, and public facilities activities that will quickly spur economic investment and job creation or retention.

Table D.10 contains information on the race and ethnicity of households that benefited from CDBG-R's owner-occupied housing rehabilitation and rental housing rehabilitation in FY 2010. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG-R activities also had beneficiaries.

Table D.10: Protected Characteristics of Beneficiaries of CDBG-R's Owner-Occupied Housing Rehabilitation and Rental Housing Rehabilitation, FY 2010

	Owner-Occupied Housing Rehabilitation	Rental Housing Rehabilitation
Number of Participants	1,963	1,592
Race		
American Indian or Alaska Native	0.4%	0.6%
Asian	1.0%	1.5%
Black or African American	36.6%	26.3%
Native Hawaiian or Other Pacific Islander	0.1%	0.0%
White	55.3%	63.5%
American Indian or Alaska Native and White	0.1%	3.2%
Asian and White	0.3%	0.5%
Black or African American and White	0.3%	0.1%
American Indian or Alaska Native and Black or African American	0.1%	0.0%
Other Multi-Racial	5.9%	4.3%
Ethnicity		
Hispanic or Latino	15.4%	21.5%
Not Hispanic or Latino	84.6%	78.5%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement and Information System (IDIS)

Tax Credit Assistance Program (TCAP)

The American Recovery and Reinvestment Act of 2009 appropriated \$2.25 billion for capital investment in projects that received Low-Income Housing Tax Credits. The Tax Credit Assistance Program (TCAP) distributed this funding to state housing credit agencies via a formula based on the percentage of the FY 2008 HOME program appropriation received by the state and local participating jurisdictions in the state. The housing credit agencies in each state distributed these funds competitively and in accordance with their qualified allocation plans. Projects awarded low-income housing tax credits in FYs 2007, 2008, or 2009 were eligible for funding, but housing credit agencies were required to give priority to projects that were expected to be completed by February 2012. The Recovery Act established deadlines for the commitment and expenditure of these funds: 75 percent of TCAP funds must be committed by February 2010, 75 percent must be expended by February 2011, and 100 percent must be expended by February 2012.

Table D.11 contains information on the race, ethnicity, and familial status of households that benefited from the TCAP program in FY 2010.

Table D.11: Protected Characteristics of Residents of TCAP-Assisted Rental Units, FY 2010

	Percent of Households
Total Occupied Units	1,019
Race	
American Indian or Alaska Native	0.8%
Asian	0.4%
Black or African American	23.4%
Native Hawaiian or Other Pacific Islander	0.2%
White	64.0%
American Indian or Alaska Native and White	0.0%
Asian and White	0.0%
Black or African American and White	0.3%
American Indian or Alaska Native and Black or African American	0.0%
Other Multi-Racial	11.0%
Ethnicity	
Hispanic or Latino	32.6%
Not Hispanic or Latino	67.4%
Familial Status	
Families with Children	10.0%

Percentages may not total 100 percent due to rounding.

Source: Integrated Disbursement and Information System (IDIS)

Glossary

Administrative Closure: An administrative closure occurs when a complainant withdraws the complaint, fails to cooperate, or can no longer be located. HUD and FHAP agencies also administratively close complaints when, after accepting the complaint, it is determined that they lack jurisdiction.

Architectural Barriers Act of 1968: A federal law that requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by persons with disabilities.

Age Discrimination Act of 1975: A federal law that prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Charge of Discrimination: Under the Fair Housing Act, unless a conciliation agreement is reached during the course of the investigation, HUD issues a charge of discrimination after it conducts a full investigation and determines that reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

Conciliation Agreement: Under the Fair Housing Act or substantially equivalent state or local law, a conciliation agreement is an agreement between a complainant and respondent that must be approved by HUD or the FHAP agency. A conciliation agreement seeks to protect the rights of the complainant and the respondent and satisfy the public interest. HUD or the FHAP agency does not issue a determination in a complaint if a conciliation agreement is reached prior to the completion of the investigation.

Design and Construction Requirements of the Fair Housing Act: The Fair Housing Act requires that particular multifamily dwellings constructed for first occupancy after March 13, 1991, contain seven design and construction features that increase the property's accessibility to persons with disabilities. The accessibility requirements apply to all units in covered multifamily buildings with an elevator and to the ground floor units in covered multifamily buildings without elevators. Common spaces, such as exercise rooms, lobbies, mailboxes, laundry rooms, parking lots, and sidewalks of covered multifamily dwellings, must be accessible regardless of building type.

DOJ Referral: HUD refers to the U.S. Department of Justice housing discrimination matters that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations.

Equal Credit Opportunity Act: A federal law that prohibits any creditor from discriminating against any applicant with respect to any aspect of a credit transaction on the following bases: race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has exercised any right under the Consumer Credit Protection Act.

Executive Order 11063: An executive order that prohibits discrimination on the basis of race, color, religion, national origin, sex, disability, or familial status in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the Federal Government or provided with federal funds.

Executive Order 11246: An executive order that prohibits federal contractors and federally assisted construction contractors and subcontractors, who do more than \$10,000 in Federal Government business in one year, from discriminating in employment decisions on the basis of race, color, religion, sex, or national

origin. This Executive Order also requires Federal Government contractors to take affirmative action to ensure that equal opportunity is provided in all aspects of their employment.

Executive Order 11625: An executive order that requires each federal agency to develop comprehensive plans and specific program goals for a national Minority Business Enterprise (MBE) contracting program.

Executive Order 12250: An executive order that requires consistent and effective implementation of various laws prohibiting discriminatory practices in programs receiving federal financial assistance.

Executive Order 12259: An executive order that gave the Secretary of HUD the responsibility of ensuring that all federal programs and activities related to housing and urban development are administered in a manner to affirmatively further fair housing. Executive Order 12259 also amended Executive Order 11063 to prohibit discrimination based on sex. On January 17, 1994, Executive Order 12259 was revoked and replaced by Executive Order 12892.

Executive Order 12432: An executive order that requires each federal agency with substantial procurement or grant-making authority to develop a Minority Business Enterprise (MBE) development plan.

Executive Order 12898: An executive order that requires that each federal agency conduct its programs, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons on the basis of race, color, or national origin.

Executive Order 13166: An executive order that directs federal agencies to improve access to federally conducted and federally assisted programs and activities for persons who, as a result of national origin, are limited English proficient.

Fair Housing Act (Title VIII of the Civil Rights Act of 1968): A federal law that prohibits discrimination on the basis of race, color, national origin, religion, sex, familial status, or disability in the sale, rental, and financing of dwellings and in certain other housing-related transactions. The Fair Housing Act also makes it unlawful to coerce, threaten, intimidate, or interfere with any person for exercising or enjoying their fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

Familial Status: A protected class under the Fair Housing Act defined to include one or more children under the age of 18 domiciled with a parent or another person having legal custody over such children, or the designee of such parent or other person having such custody with the written permission of such parent or other person, and persons who are pregnant or in the process of obtaining legal custody of a child less than 18 years of age.

No Reasonable Cause Determination: Unless a conciliation agreement is reached during the course of the investigation, HUD or the FHAP agency issues a no reasonable cause determination, if, after it conducts a full investigation, it finds no reasonable cause exists to believe that a discriminatory housing practice in violation of the Fair Housing Act has occurred or is about to occur.

Reasonable Accommodation: A change in rules, policies, practices, or services required to afford an equal opportunity to a person with a disability to use and enjoy a dwelling. For example, an apartment manager would make a reasonable accommodation for a tenant with a mobility disability by granting the tenant's request for an assigned parking space in front of the entrance to his or her unit, even though the apartment complex is not in the practice of assigning parking spaces to tenants.

Reasonable Cause Determination: Unless a conciliation agreement is reached, after the conclusion of an investigation, HUD or a FHAP agency issues a determination of reasonable cause if it determines that, under the Fair Housing Act or substantially equivalent state or local law, reasonable cause exists to believe that a discriminatory housing practice has occurred or is about to occur.

Reasonable Modification: Under the Fair Housing Act, landlords must grant requests for a modification made at the expense of a person with a disability to the premises occupied or to be occupied by such person if the modification is necessary to allow the person's full enjoyment of the premises. Reasonable modifications may be made to increase the accessibility of common areas such as lobbies and main entrances, as well as the interior of units. For example, a person with a mobility disability may need to install grab bars as a reasonable modification in order to be able to use his or her toilet or shower.

Redlining: A practice prohibited under the Fair Housing Act by which lenders or insurers refuse to do business in certain neighborhoods because members of a protected class live there.

Section 3 of the Housing and Urban Development Act of 1968: A federal law that requires that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly those who are recipients of government assistance for housing, and to business concerns that provide economic opportunities to low- and very low-income persons.

Section 8(a) of the Small Business Act: A federal law that authorizes the Small Business Administration (SBA) to enter into contracts with other federal agencies. The SBA then subcontracts the actual performance of the work to small businesses owned and controlled by socially and economically disadvantaged individuals. Through a memorandum of understanding, SBA delegated the authority to HUD to contract directly with 8(a) firms.

Section 109 of the Housing and Community Development Act of 1974: A federal law that prohibits discrimination on the basis of race, color, national origin, sex, or religion in programs and activities receiving financial assistance under Title I of the Act, including the Community Development Block Grant program, Urban Development Action Grants, Economic Development Initiative Grants, Special Purpose Grants, and the Section 108 Loan Guarantee program. While Section 109 does not include discrimination based on age or disability on the list of prohibited bases, the statute makes applicable to these programs the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973. On December 30, 2005, Section 109 was amended by the Support our Scouts Act. The Support our Scouts Act prohibits states or units of general local government that receive assistance under Title I of the Housing and Community Development Act and have designated open forums, limited public forums, or nonpublic forums, from discriminating against or denying equal access to any youth organization, including the Boy Scouts of America, that wishes to conduct a meeting or otherwise participate in any of the aforementioned forums.

Section 282 of the Cranston-Gonzalez National Affordable Housing Act: A federal law that prohibits discrimination on the basis of race, color, religion, sex, or national origin under any program or activity receiving assistance from the HOME Investment Partnerships program. While Section 282 does not directly prohibit discrimination based on age or disability, the statute states that the prohibitions against discrimination on the basis of age found in the Age Discrimination Act of 1975 and the prohibitions against discrimination on the basis of disability found in Section 504 of the Rehabilitation Act of 1973 apply to HOME programs or

activities.

Section 504 of the Rehabilitation Act of 1973: A federal law that prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance.

Section 527 of the National Housing Act: A federal law that prohibits discrimination on the basis of sex in any federally related mortgage loan, or federal insurance, guaranty, or other assistance in connection therewith.

Section 1978 of the Revised Statutes: A federal law that gives all citizens of the United States, regardless of race, the same rights in every state and territory to inherit, purchase, lease, sell, hold, and convey real and personal property.

Settlement Agreement: A settlement agreement is a private agreement between the complainant and respondent in a case brought under the Fair Housing Act or a substantially equivalent state or local law. A private settlement is not submitted for approval to HUD or the FHAP agency and typically does not contain public interest relief. HUD or the FHAP agency does not issue a determination of reasonable cause or no reasonable cause if a settlement agreement is reached prior to the completion of the investigation.

Steering: The practice, prohibited under the Fair Housing Act, of directing persons to certain neighborhoods, loans, or insurance products because of their race or other protected characteristic. For example, a real estate agent who automatically limits the home search of an African-American couple to neighborhoods with large minority populations would be engaging in unlawful steering.

Title II of the Americans with Disabilities Act of 1990: A federal law that prohibits discrimination on the basis of disability in programs, services, and activities provided or made available by public entities. The U.S. Department of Justice has primary enforcement responsibility for Title II of the ADA. HUD enforces Title II of the ADA when it relates to state and local public housing, housing assistance, and housing referrals.

Title VI of the Civil Rights Act of 1964: A federal law that prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972: A federal law that prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance. The U.S. Department of Education has primary enforcement responsibility for Title IX. HUD enforces Title IX in HUD-funded educational and training programs and activities.