



Office of Fair Housing & Equal Opportunity Annual Report to Congress

FY 2014 - FY 2015





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TO THE CONGRESS OF THE UNITED STATES

The U.S. Department of Housing and Urban Development (HUD) is pleased to present the Fiscal Year 2014/2015 Annual Report on the State of Fair Housing in America. This report has been prepared in accordance with sections 808(e)(2) and (6) of the Fair Housing Act and section 561(j) of the Housing and Community Development Act of 1987.

HUD is committed to creating opportunities for every resident of this nation by enforcing federal fair housing laws that ensure equal access to housing regardless of a person's race, color, national origin, religion, sex, familial status or disability. In addition, HUD ensures that HUD-assisted housing is made available, regardless of sexual orientation and gender identity under HUD's Equal Access Rule and provides additional protections for victims of domestic violence under the Violence Against Women Act (VAWA).

Going forward, HUD will continue to live up to the public's trust, operate its programs in a nondiscriminatory manner, and work toward creating sustainable, inclusive communities of opportunity for all.

Sincerely,

Julián Castro
Secretary of Housing and Urban Development



Fiscal years 2014 and 2015 were busy and productive years for HUD's Office of Fair Housing and Equal Opportunity (FHEO), as we remained vigilant in our enforcement of the nation's fair housing laws and efforts to foster inclusive communities of opportunity.

Our efforts to enforce fair housing laws resulted in investigations and successful settlements of cases, providing significant relief for victims of discrimination as well as other relief in the public interest. Cases included those that alleged "redlining" by lenders.

We also conducted an array of fair housing enforcement and education and outreach activities that promoted housing choice; worked to eliminate barriers to equal opportunity in housing; and developed and disseminated important policy guidance and rules. Among our most significant accomplishments was issuing the final Affirmatively Furthering Fair Housing (AFFH) rule, which provides HUD program participants with a framework for identifying the fair housing challenges impacting their communities and eliminating obstacles to housing choice.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Velasquez", with a stylized flourish.

Gustavo Velasquez,
Assistant Secretary
Office of Fair Housing and Equal Opportunity

FY 2014 & 2015 FAIR HOUSING HIGHLIGHTS



November 2013: HUD awards National Media Campaign grant



June 2014: U.S. Senate confirms Assistant Secretary nominee Velasquez



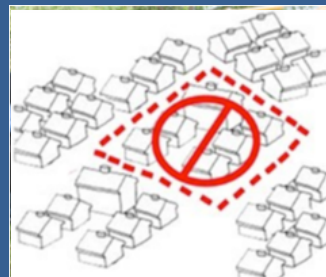
October 2014: HUD reaches \$5 million maternity discrimination settlement with Wells Fargo



March 2015: Secretary Castro announces expansion of Section 3 Business Registry



April 2015: Acting Assistant Attorney General Vanita Gupta kicks off Fair Housing Month 2015



May 2015: HUD reaches historic "redlining" settlement with Associated Bank, totaling \$200 million



June 2015: U. S. Supreme Court affirms that disparate impact claims may be brought under the Fair Housing Act



July 2015: Secretary Castro signs Affirmatively Furthering Fair Housing Final Rule



September 2015: FHEO hosts National Fair Housing Training & Policy Conference

ABOUT FHEO

OUR MISSION

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

FHEO enforces laws that protect people from discrimination on the basis of race, color, religion, sex, national origin, disability, and familial status. In addition, FHEO ensures fair housing compliance by housing providers that receive HUD funding.



WHAT WE DO

Conduct compliance reviews
Investigate complaints

Ensure civil rights in HUD programs
Manage fair housing grants



Led by Assistant Secretary
Gustavo Velasquez



10 regional offices



\$ 65.3M FHEO Budget
for FY 2015
\$ 66M FHEO Budget for
FY 2014



487 full-time employees in
FY 2015
513 full-time employees in
FY 2014



48 field offices

FHEO EVENTS

FAIR HOUSING MONTH

The theme for Fair Housing Month 2014 and 2015 was “Fair Housing Is Your Right: Use It!” In commemoration of Fair Housing Month, HUD held an Opening Ceremony in HUD Headquarters, while Regional and Field Offices held events and trainings throughout the country.



Members of FHEO's Philadelphia Office at a Fair Housing Month 2014 kick-off event.

NATIONAL TRAINING AND POLICY CONFERENCE

The 2015 Fair Housing Training and Policy Conference, “A Call to Advance Housing Rights and Opportunities,” was held September 1-3, 2015, in HUD Headquarters. The conference brought together more than 300 fair housing leaders, civil rights advocates, and state and local government officials for robust discussions about today's fair housing challenges and cutting-edge strategies to further fair housing throughout the nation.



United States Attorney General Loretta Lynch spoke at the National Training and Policy Conference at HUD Headquarters.

Case Spotlight #1: Housing Agency Held Accountable for Sexual Harassment

In July 2015, Southeastern Community and Family Services, Inc., in Scotland, North Carolina, and two of its former employees agreed to pay \$2.7 million in monetary damages and civil penalties for sexually harassing female Housing Choice Voucher program participants. Legal Aid of North Carolina, Inc.'s, Fair Housing Project had brought the matter to the Department of Justice (DOJ), prompting DOJ to file a lawsuit in December 2014. HUD also filed a Secretary-initiated complaint against the housing agency, conducted a systemic investigation, and referred the case as a potential pattern or practice case to DOJ in March 2014.

GUIDANCE

AFFIRMATIVELY FURTHERING FAIR HOUSING FINAL RULE

The issuance of the Affirmatively Furthering Fair Housing (AFFH) Final Rule on July 16, 2015, made FY 2015 a landmark year. AFFH is the inclusive communities piece of the Fair Housing Act that empowers HUD program participants to take proactive steps to promote equal access to housing for every person. The AFFH Final Rule encourages a regional, collaborative approach to addressing fair housing issues, requires community participation, and provides local jurisdictions with the maps, data and tools they need to make informed planning and spending decisions. It provides a rigorous planning mechanism for HUD's grantees, including states, counties, cities, and public housing agencies to further integration and access to opportunity for all people.

“IN THIS COUNTRY, OF ALL COUNTRIES, A PERSON’S ZIP CODE SHOULDN’T DECIDE THEIR DESTINY.”

– PRESIDENT
BARACK OBAMA



Secretary Castro signed the final rule in the company of AFFH Project Management Office (PMO) members and FHEO staff.



AFFH is a team effort. The AFFH PMO, a cross-office group led by FHEO, manages the AFFH implementation effort. Representatives from various HUD offices meet weekly to keep the initiative on track and ensure that all affected parties are informed.



ASSESSMENT OF FAIR HOUSING TOOLS

- Community participation
- Data and Mapping tool
- HUD provided demographic data



ANALYSIS

- Patterns of segregation and integration
- Racially and ethnically concentrated areas of poverty
- Disparities in access to opportunity
- Disproportionate housing needs



ASSESSMENT OF FAIR HOUSING



Case Spotlight #2: Supreme Court Affirms Disparate Impact Claims under the Fair Housing Act

On June 25 2015, the Supreme Court upheld the discriminatory effects method of proving violations of the Fair Housing Act. In *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.*, the Supreme Court held that disparate impact claims are cognizable under the Fair Housing Act.

Case Spotlight #3: Pennsylvania Town Repeals Nuisance Ordinance

In September 2014, HUD reached a conciliation agreement in a case involving a Norristown, Pennsylvania, ordinance that required landlords to evict tenants who call 911 more than three times. HUD alleged that the ordinance violated the Fair Housing Act because it had a discriminatory effect on women who are survivors of domestic violence. The American Civil Liberties Union (ACLU) sued the city on behalf of a single mother who had been severely injured as a result of domestic violence; the city agreed to pay the complainant \$495,000. Under HUD's conciliation agreement, Norristown agreed to repeal the ordinance, conduct fair housing training for city officials, distribute a fair housing rights brochure that specifically encourages tenants to call the police when they need help, and collaborate with a local domestic violence advocacy group.

ENFORCEMENT

FHEO enforces the Fair Housing Act by investigating complaints of housing discrimination. HUD is assisted in these efforts by the state and local agencies in the Fair Housing Assistance Program. In FY 2014 and 2015, HUD and FHAP agencies achieved large-scale settlements. HUD investigated, conciliated or charged cases of housing discrimination arising from individual as well as Secretary-initiated complaints. HUD also investigated systemic patterns of discrimination by a particular housing provider or a group of providers in an industry.

8,371

Completed investigations
in FY 2014 by HUD and
FHAP agencies

8,348

Completed investigations
in FY 2015 by HUD and
FHAP agencies

\$24,544,871

Monetary relief in housing
discrimination cases in
FY 2014

\$224,708,055

Monetary relief in housing
discrimination cases in
FY 2015



BASES OF COMPLAINTS

The Fair Housing Act prohibits discrimination on the basis of race, color, national origin, religion, sex, disability and familial status. The majority of complaints filed under the Fair Housing Act in both FY 2014 and FY 2015 were on the basis of disability. Race was the next most common basis, making up 2,383 complaints in FY 2014 and 2,291 complaints in FY 2015. Familial status, sex, national origin, and retaliation each made up between 800 and 1100 complaints each year, while religion and color were the least reported bases. Overall, the number of complaints from each basis in FY 2014 and FY 2015 were very similar. Complaints are often filed under more than one basis.

| Basis of Complaint | FY 2014 | FY 2015 |
|--------------------|---------|---------|
| Disability | 4,621 | 4,605 |
| Race | 2,383 | 2,291 |
| Familial Status | 1,051 | 1,031 |
| Sex | 879 | 915 |
| National Origin | 1,067 | 898 |
| Retaliation | 867 | 832 |
| Religion | 223 | 225 |
| Color | 146 | 151 |

HUD & FHAP Complaints by Basis for FY 2014 and FY 2015, in order from most to fewest number of complaints in FY 2015.

COMPLIANCE

FHEO regularly reviews recipients of HUD funding for their compliance with civil rights laws. Violations are often resolved through Voluntary Compliance Agreements (VCA). Below are examples of VCAs from FY 2014-2015.

VOLUNTARY COMPLIANCE AGREEMENTS

Housing Authority of the City of Hazleton (PA), May 2015

- Protected class: National origin
- Issue: Housing Authority allegedly did not provide all required translation services to clients with limited English proficiency, requiring Spanish-speaking individuals to provide their own translator.
- Highlights of the Voluntary Compliance Agreement: Payment of \$14,000 to complainants, interpretation and translation services for clients, hiring bilingual staff, and promotion of available language assistance services in the community.



University Village, DeKalb, Illinois, November 2014

- Protected class: Persons with disabilities
- Issue: Owner and operator of apartment complex allegedly retaliated against residents who requested reasonable accommodations.
- Highlights of the Voluntary Compliance Agreement: Payment of \$255,000 to two complainants, development of reasonable accommodation policy and assessment of tenants' needs, and commitment to maintain 5% of units as fully accessible.

Aurora (IL) Housing Authority, April 2014

- Protected classes: Persons with disabilities, families with children, and race
- Issue: Housing authority's plan to rebuild a demolished public housing complex allegedly would have denied housing to persons with disabilities and displaced families with children and those on the waiting list, most of whom were African American.
- Highlights of the Voluntary Compliance Agreement: Development of 100 units of affordable family housing.

City of Dubuque, Iowa, March 2014

- Protected class: Race
- Issue: Dubuque's Housing Choice Voucher program residency preference system allegedly disadvantaged African Americans. Purge of waiting list removed 90% of African American applicants.
- Highlights of the Voluntary Compliance Agreement: Elimination of residency preference system and outreach to underserved communities.

Nebraska Department of Economic Development (NDED), March 2014

- Protected class: National origin
- Issue: NDED allegedly did not take reasonable steps to make its Community Development Block Grant and HOME Investment Partnerships Program language accessible.
- Highlights of the Voluntary Compliance Agreement: NDED will analyze language assistance needs and develop a language assistance plan, and provide training and monitoring for sub-recipients in CDBG and HOME programs.

FAIR LENDING ACCOMPLISHMENTS

Access to credit affects a family's ability to purchase or refinance a home, and in turn their ability to accumulate wealth to pass on to future generations. In an effort to ensure that access to credit is made available to all Americans equally, HUD and FHAP partners completed 618 cases of lending discrimination in FY 2014 and FY 2015, including cases related to maternity leave, "redlining," and disability income.

Overall, lending discrimination complaints trended down over the past five fiscal years, with 393 lending discrimination complaints filed in FY 2011 and 302 filed in FY 2015.



WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?

TAKE ACTION AGAINST LENDING DISCRIMINATION.

Some hurdles are expected in the race to purchase a home. But if you feel that you've been denied financing of a home because of race, color, national origin, religion, sex, familial status or disability, or because of the racial or ethnic composition of your neighborhood, that's against the law. Report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

Case Spotlight #4: Maternity Leave Case Settled with Wells Fargo

In October 2014, HUD reached a \$5 million settlement with Wells Fargo Home Mortgage, the nation's largest provider of home mortgage loans, resolving allegations that the lender discriminated against women who were pregnant, or had recently given birth and were on maternity leave.

Under its authority to enforce the Fair Housing Act, HUD has conducted an intensive campaign to end maternity leave-related lending discrimination. Since 2010, about 190 maternity leave discrimination complaints have been filed with HUD, resulting in more than 40 settlements for a total of almost \$7 million.

FY 2015 National Media Campaign print advertisement focused on lending discrimination.

TRENDING TOPICS IN LENDING DISCRIMINATION

Maternity Leave

In FY 2014-2015, HUD conducted an intensive campaign to address lending discrimination related to maternity leave. In FY 2014 alone, HUD investigated nine lending discrimination cases on the basis of maternity leave, obtaining \$194,000 for complainants.

FY 2015 brought HUD's largest ever maternity leave case against Wells Fargo Home Mortgage. In addition to the monetary relief, Wells Fargo modified its underwriting guidelines for evaluating loan applications from those on maternity leave. For more on the Wells Fargo case, see the Case Spotlight on page 11.

Redlining

Even as our nation is more multicultural than ever before, redlining, the discriminatory practice of denying mortgage financing to people in certain areas based on race or national origin, persists.

In FY 2015, Midland States Bancorp agreed to originate \$8 million in mortgages and open full-service branches in minority communities in response to an allegation that it excluded African Americans and Hispanics from its service area. Facing similar allegations, Associated Bank, N.A., agreed to a \$200 million settlement – the highest settlement ever for a “redlining case” that included lower interest rate mortgages and down payment and closing cost assistance to qualified borrowers in certain majority minority census tracts.

Disability Income

HUD has investigated a number of complaints in recent years alleging discrimination against mortgage applicants who rely on disability income. In some of the cases, lenders allegedly applied more intrusive and burdensome income-documentation standards, including requiring medical documentation.

In FY 2014, the Department of Justice issued a \$1.5 million Consent Order against Fifth Third Bank. HUD charged the bank with discrimination in August 2013. The \$1.5 million settlement fund compensated eligible mortgage loan applicants who were asked to provide a letter from their doctor documenting their disability. Fifth Third Bank also agreed to ensure that future applicants with disabilities are not required to provide such documentation.

FAIR HOUSING & EQUAL OPPORTUNITY PROGRAMS

SECTION 3: CREATING OPPORTUNITIES FOR LOW-INCOME RESIDENTS

Breaking Records in Pittsburgh

Section 3 changes people's lives by connecting them to opportunity in their communities. The Housing Authority of the City of Pittsburgh (PA) partnered with Allies & Ross Management and Development Corporation to develop Skyline Terrace in a historic, predominantly African-American neighborhood. At \$160 million, Skyline Terrace was the largest contract ever awarded to a minority-owned business in the city.

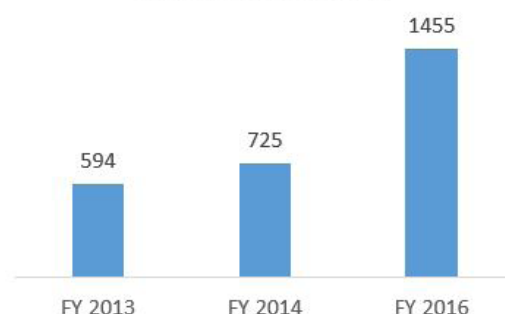


To ensure the project brought opportunities to Section 3 residents, local stakeholders formed the Minority Women-Owned Business Enterprises/Section 3 Committee, which included the Housing Authority of the City of Pittsburgh (HACP), the city government, local business organizations, and entrepreneurs. The committee held a series of community meetings and open house events to inform residents about Section 3 and its goals, and to create a resident inclusion model for future projects. One Section 3 contractor hired 54 new employees within the first year – tying HACP's record.

Section 3 Business Registry Expanded

In March 2015, HUD expanded the Section 3 Business Registry from a 5-city pilot to a nationwide resource database. The registry allows Section 3-eligible businesses to enter their information into a public database. The expanded registry also allows public housing authorities and other government agencies to identify Section 3 businesses for HUD-funded contracts and connects job seekers with potential employers.

Total Businesses in Section 3 Registry
Fiscal Year End, 2013-2015



THE FAIR HOUSING INITIATIVES PROGRAM (FHIP)

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

Major Initiatives

| FHOI | PEI | EOI |
|--|---|--|
| <ul style="list-style-type: none"> Supports activities to combat lending discrimination | <ul style="list-style-type: none"> Supports enforcement activities in over 30 states | <ul style="list-style-type: none"> Supports National Media Campaign |

National Media Campaign

In FY 2014 and FY 2015, HUD awarded the National Fair Housing Alliance (NFHA) approximately \$2.4 million in competitive FHIP funds to carry out a multi-faceted national media and web-based education and outreach campaign which included a “How to File a Complaint” video. The campaigns, which consisted of Public Service Announcements (PSAs) served as HUD’s leading fair housing outreach effort. The theme for both campaigns “Fair Housing Is Your Right. Use It,” included the creation, distribution, and placement of print ads that were translated into seven languages. Specific PSAs focused on racial steering, disability discrimination, sexual harassment, and discrimination based on religion.

Is discrimination keeping you out of the home of your dreams?

“You might be more comfortable living elsewhere.”

“I’ll show you neighborhoods with mosques.”

“We only take people who speak English clearly.”

If you feel that you’ve been denied the sale, rental or financing of a home because of race, color, religion, national origin, sex, familial status or disability, report it to HUD or your local fair housing center.

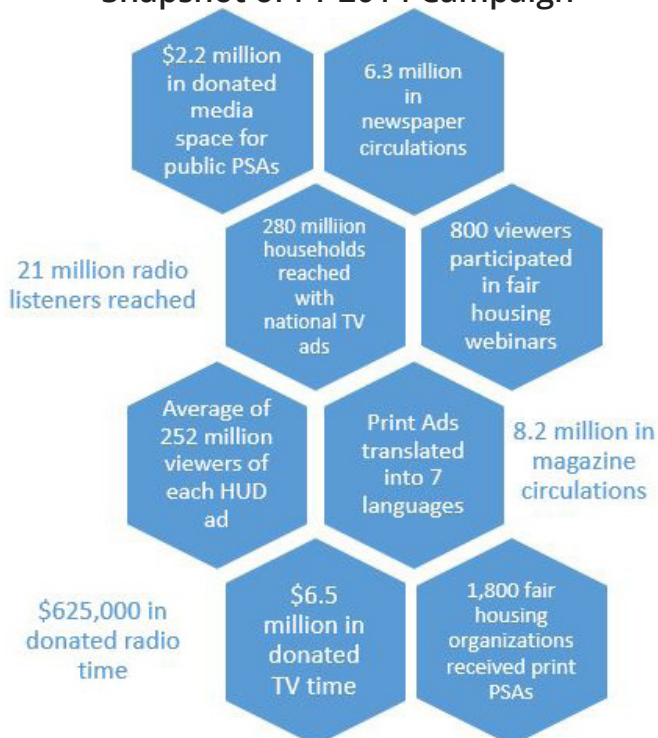
Fair Housing Is Your Right. Use It!

Visit www.hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

HUD U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NFHA National Fair Housing Alliance
 SCAN HERE FOR MORE INFO

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

Snapshot of FY 2014 Campaign



THE FAIR HOUSING ASSISTANCE PROGRAM (FHAP)

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act. FHAP agencies support a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems, and other special projects.

At the close of FY 15, there were **87 FHAP agencies**.

FHAP agencies operate in **52 localities** and in **35 states** and the District of Columbia.

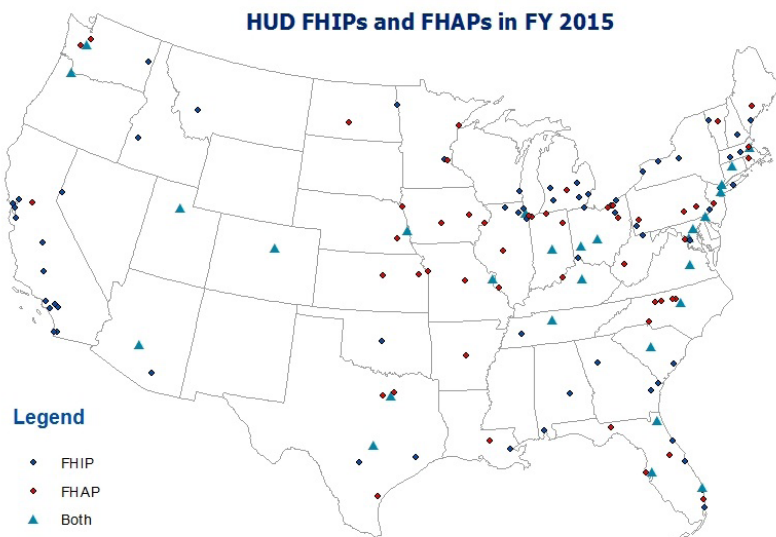
FHAP agencies filed **4,499 complaints** in FY15; and **4,357 complaints** in FY14.

FHAP agencies closed **6,536 complaints** in FY15; and **6,832 complaints** in FY14.

Case Spotlight #5: Massachusetts FHAP Agency Cracked Down on Predatory Mortgage Services

In May 2015, the Massachusetts Commission Against Discrimination (MCAD) ordered an attorney to pay \$233,600 to 17 Latino homeowners who were targeted with predatory and deceptive mortgage modification advertising. The FHAP asserted that the attorney targeted Latino communities by exploiting their limited English proficiency, offering services that could be obtained for free elsewhere, making false promises, and encouraging clients to fall behind on their mortgage payments.

HUD FHIPs and FHAPs in FY 2015



There is one FHIP in Alaska and one FHIP and one FHAP in Hawaii that are not pictured.

FHIPs and FHAPs across the country

PEOPLE WE'VE HELPED



Jannette Cruz

Language Access Barriers Removed for Jannette Cruz of Hazleton, Pennsylvania

In September 2015, HUD filed a Title VI complaint against the Hazleton Housing Authority (Pennsylvania) alleging that it had subjected Latino applicants and residents to different terms and conditions, while denying translation services to Spanish-speaking individuals with limited English proficiency.

Months after moving into a Section 8 apartment in Hazleton, Pennsylvania, Jannette Cruz, a Spanish-speaking resident, and her family were allegedly forced to move out due to a bed bug infestation. The housing authority and landlord allegedly notified Ms. Cruz that she would lose her subsidized apartment because she moved out of her unit without alerting both the housing authority and her landlord in violation of the “Obligations of the Family” agreement, which was written only in English. “All the documents I received were in English, so because I don’t know how to read or understand English, I didn’t understand the responsibilities of the family,” Ms. Cruz recalled through an interpreter. “At the meeting, the language barrier became an even bigger problem because I couldn’t defend myself; I couldn’t explain myself to them or communicate with them clearly. The Community Justice Project, a local nonprofit public interest law firm, also filed a housing discrimination complaint on behalf of Ms. Cruz, and five other families with similar circumstances.

Eviction Averted for the Martinez Family of West Palm Beach, Florida

For 10 years, Roman Flores Martinez, Sr. and his wife and children lived in Meadowbrook Mobile Home Park, in West Palm Beach, Florida. Then in 2013, the on-site manager at the time allegedly imposed a set of rigorously enforced rules (never put into writing) that dramatically limited the ability of children living there to freely play and required families to pay a fine when



The Martinez family

the rules were broken. In one instance, in October 2014, Mr. Martinez, his children and a few relatives were having a weekend barbeque when the on-site manager allegedly walked into Mr. Martinez's yard, turned down the radio the family was listening to and issued Mr. Martinez a citation that, if left unpaid, would lead to Mr. Martinez and his family's eviction. Mr. Martinez knew he needed to get help so he contacted Talat Kayar, a West Palm Beach attorney, who informed him of his fair housing rights and helped him, along with seven other families, file a complaint with HUD against the owners of Meadowbrook. As a result, the owners and families reached a Conciliation Agreement that required the owners to establish a \$99,000 victim's compensation fund, pay \$7,000 to each family that was a party to the complaint, fire the on-site manager and agree to develop written, non-discriminatory policies and procedures, and to provide fair housing training for its agents and employees.



LOOKING AHEAD

While HUD proudly acknowledges significant success during fiscal years 2014 and 2015, HUD is committed to the following mission essential undertakings:

**Continued development
of AFFH Data and
Mapping Tools**

**Assessment of Fair
Housing Tools**

**National Media Campaign
focused on Affirmatively
Furthering Fair Housing and
Inclusive Communities**

**The President's Fair
Housing Council**

“HUD IS AGGRESSIVELY ADDRESSING THE VARIOUS FORMS OF DISCRIMINATION THAT PERSIST TODAY AND IS COMMITTED TO WORKING TO GIVE EVERY RESIDENT OF THIS COUNTRY THE CHANCE TO OBTAIN THE HOUSING OF HIS OR HER CHOICE AND TO LIVE IN THRIVING COMMUNITIES OF EQUAL OPPORTUNITY.”

– ASSISTANT SECRETARY GUSTAVO VELASQUEZ

Please refer to the Appendix for more detailed complaint data and the protected characteristics of those served by HUD programs.

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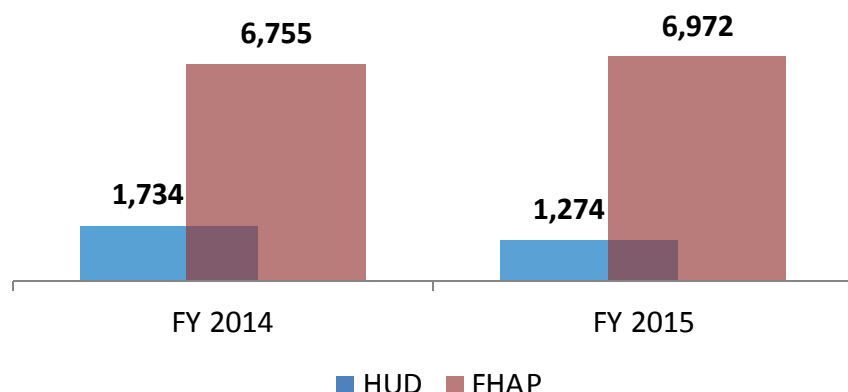
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Fair Housing Act Complaint Data

Complaint Investigations

Chart 1: Complaints Filed with HUD and FHAP Agencies, FY 2014 and FY 2015



Source: HUD Enforcement Management Systems (HEMS)

Bases for Complaints

Table 1 shows the number of complaints filed with HUD and FHAP agencies (combined) that alleged a violation on each basis. If a single complaint alleged multiple bases, it was counted under each alleged basis. The bases are shown in reverse order by percentage of complaints filed in FY 2015. The percentage of complaints filed on the basis of sex increased slightly between FY 2014 and FY 2015 overtaking national origin for the fourth most commonly reported basis of discrimination.

Table 1: Bases of Complaints Filed with HUD and FHAP agencies, FY 2014 and FY 2015

| Basis of Complaint | FY 14 Number of Complaints | FY14 Percentage of Complaints | FY15 Number of Complaints | FY15 Percentage of Complaints | Change in Ranking |
|--------------------|----------------------------------|-------------------------------------|---------------------------------|-------------------------------------|----------------------|
| 1. Disability | 4,621 | 54.4% | 4,605 | 55.8% | |
| 2. Race | 2,383 | 28.1% | 2,291 | 27.8% | |
| 3. Familial Status | 1,051 | 12.4% | 1,031 | 12.5% | |
| 4. Sex | 879 | 10.4% | 915 | 11.1% | ↑ |
| 5. National Origin | 1,067 | 12.6% | 898 | 10.9% | ↓ |
| 6. Retaliation | 867 | 10.2% | 832 | 10.1% | |
| 7. Religion | 223 | 2.6% | 225 | 2.7% | |
| 8. Color | 146 | 1.7% | 151 | 1.8% | |
| Total | 8,489 | 100.0% | 8,246 | 100.0% | |

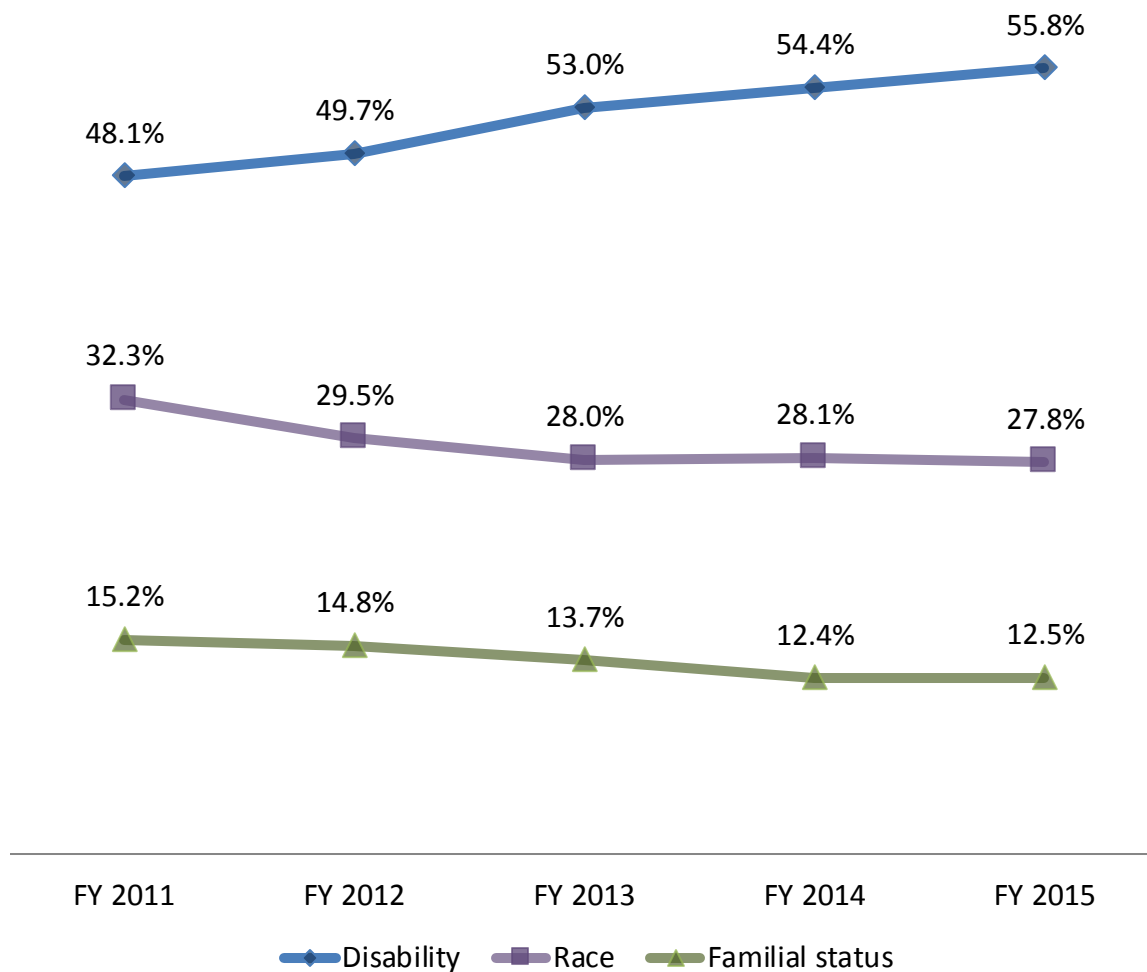
Source: HUD Enforcement Management Systems (HEMS), all HEMS data pulled on January 25, 2016.

Note: Retaliation is not one of the seven protected classes but it is covered under Section 818 of the Fair Housing Act.

Trends in Bases for Complaints

Five-year data reveal possible long-term trends developing in the reporting of complaints on three bases: disability, race, and familial status. The percentage of complaints based on disability increased in each of the past five years, while the percentage of complaints based on race and familial status decreased steadily during that same period.

Chart 2: 5-Year Trends in Bases of Complaints, FY 2011 – FY 2015



Source: HEMS

Issues Reported in Complaints

HUD and FHAP agencies record discriminatory practices in categories known as “issues.” Table 2 shows the number of complaints filed with HUD and FHAP agencies in FY 2014 and FY 2015, by issue. If a single complaint alleged multiple issues, it is counted under each issue alleged.

Table 2: Filed HUD and FHAP Cases by Issue, FY 2014 and FY 2015

| Issue | Number of Complaints in FY14 | Percentage of FY14 Complaints | Number of Complaints in FY15 | Percentage of FY15 Complaints | Change in Ranking |
|---|------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------|
| 1. Discriminatory terms, conditions, privileges, or services and facilities | 5,869 | 69.1% | 5,353 | 64.9% | |
| 2. Failure to make reasonable accommodation | 2,676 | 31.5% | 2,836 | 34.4% | |
| 3. Discriminatory refusal to rent | 2,268 | 26.7% | 2,317 | 28.1% | |
| 4. Discriminatory acts under Section 818 (coercion, etc.) | 1,820 | 21.4% | 1,606 | 19.5% | |
| 5. Discriminatory advertising, statements and notices | 983 | 11.6% | 920 | 11.2% | |
| 6. Otherwise deny or make housing unavailable | 655 | 7.7% | 745 | 9.0% | |
| 7. Other discriminatory acts | 383 | 4.5% | 413 | 5.0% | ↑ |
| 8. Discriminatory financing (includes real estate transactions) | 399 | 4.7% | 237 | 2.9% | ↓ |
| 9. False denial or representation of availability | 220 | 2.6% | 187 | 2.3% | |
| 10. Failure to permit reasonable modification | 181 | 2.1% | 179 | 2.2% | |
| 11. Discriminatory refusal to sell | 154 | 1.8% | 116 | 1.4% | |
| 12. Non-compliance with design and construction requirements | 109 | 1.3% | 77 | 0.9% | |
| 13. Steering | 80 | 0.9% | 60 | 0.7% | |
| 14. Discriminatory brokerage service | 41 | 0.5% | 55 | 0.7% | ↑ |
| 15. Using ordinances to discriminate in zoning and land use | 67 | 0.8% | 39 | 0.5% | |
| 16. Redlining | 3 | 0.0% | 13 | 0.2% | ↑ |
| 17. Blockbusting | 5 | 0.1% | 11 | 0.1% | ↓ |
| 18. Discriminatory acts under Section 901 (criminal) | 5 | 0.1% | 9 | 0.1% | ↓ |
| 19. Refusing to provide insurance | 2 | 0.0% | 2 | 0.0% | |
| Total | 8,489 | 100.0% | 8,246 | 100.0% | |

Source: HUD Enforcement Management Systems (HEMS)

Case Outcomes

Table 3: HUD and FHAP Case Outcomes, FY 2014

| Case Completion Type | Number of HUD Cases | Percentage of HUD Cases | Number of FHAP Cases | Percentage of FHAP Cases | Number of Total Cases | Percentage of Total Cases |
|---------------------------|---------------------|-------------------------|----------------------|--------------------------|-----------------------|---------------------------|
| Administrative Closure | 274 | 17.9% | 605 | 8.8% | 879 | 10.5% |
| Cause (FHAP) | NA | NA | 414 | 6.1% | 414 | 4.9% |
| Charged (HUD) | 27 | 1.8% | NA | NA | 27 | 0.3% |
| Conciliated | 506 | 33.1% | 1,329 | 19.4% | 1,835 | 21.9% |
| DOJ Closure | 9 | 0.6% | NA | NA | 9 | 0.1% |
| No Cause | 554 | 36.2% | 3,552 | 51.9% | 4,106 | 49.1% |
| Withdrawn with Resolution | 161 | 10.5% | 940 | 13.7% | 1,101 | 13.2% |
| Total | 1,531 | 100.0% | 6,840 | 100.0% | 8,371 | 100.0% |

Source: HUD Enforcement Management Systems (HEMS)

Table 4: HUD and FHAP Case Outcomes, FY 2015

| Case Completion Type | Number of HUD Cases | Percentage of HUD Cases | Number of FHAP Cases | Percentage of FHAP Cases | Number of Total Cases | Percentage of Total Cases |
|---------------------------|---------------------|-------------------------|----------------------|--------------------------|-----------------------|---------------------------|
| Administrative Closure | 252 | 14.7% | 589 | 8.9% | 841 | 10.1% |
| Cause (FHAP) | NA | NA | 434 | 6.5% | 434 | 5.2% |
| Charged (HUD) | 28 | 1.6% | NA | NA | 28 | 0.3% |
| Conciliated | 508 | 29.7% | 1,428 | 21.5% | 1,936 | 23.2% |
| DOJ Closure | 84 | 4.9% | NA | NA | 84 | 1.0% |
| No Cause | 651 | 38.0% | 3,425 | 51.6% | 4,076 | 48.8% |
| Withdrawn with Resolution | 190 | 11.1% | 759 | 11.4% | 949 | 11.4% |
| Total | 1,713 | 100.0% | 6,635 | 100.0% | 8,348 | 100.0% |

Source: HUD Enforcement Management Systems (HEMS)

Monetary Relief

FY 2014 \$24,544,871

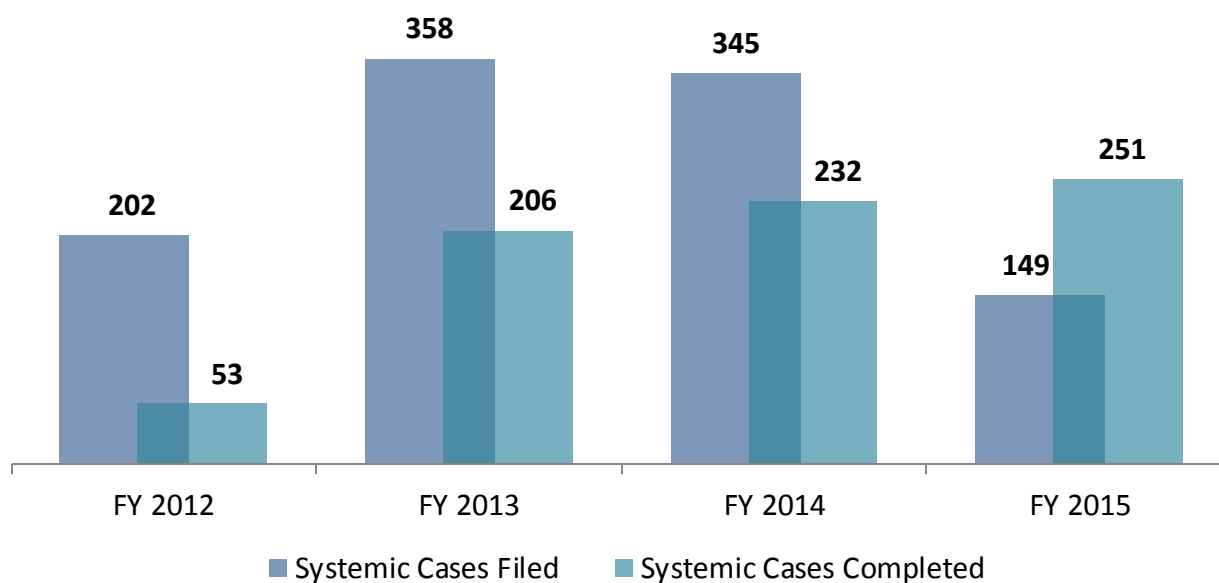
FY 2015 \$224,708,055

Source: HUD Enforcement Management Systems (HEMS)

Note: Large increase in monetary relief from FY 2014 to FY 2015 due to \$209,000,000 in relief from Associated Bank, N. A. for discriminatory lending practices.

Systemic Investigations

Chart 3: HUD Systemic Cases Filed and Completed, FY 2012 through FY 2015



Source: HUD Enforcement Management Systems (HEMS)

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. In FY 2014 and 2015, HUD issued notices for all complaints that were filed, 8,482 in FY 2014 and 8,246 in FY 2015.

Respondent Notification

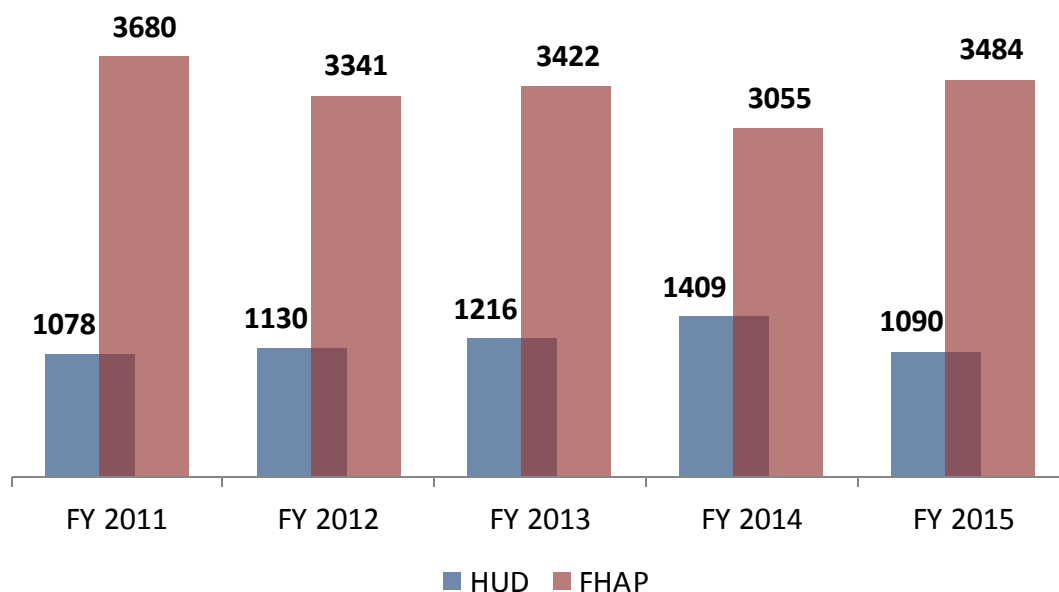
Similarly, the Fair Housing Act requires HUD to serve notice on each respondent named in a complaint. The notice, which must be sent within 10 days of the filing of a complaint or the identification of any additional respondent, must identify the alleged discriminatory housing practice(s), advise the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

Timeliness of Investigations

The Fair Housing Act and substantially equivalent state and local fair housing laws require that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable to do so.

Chart 4 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 five fiscal years.

Chart 4: Newly Aged HUD and FHAP Complaints, FY 2011 – FY 2015



Source: HUD Enforcement Management Systems (HEMS)

Adjudicating Fair Housing Act Complaints

Fair Housing Act Cases in HUD's Office of Administrative Law Judges (OALJ)

Table 5: OALJ Fair Housing Act Caseload, FY 2014

| Case Status | Number of Cases |
|---|-----------------|
| Fair Housing Act Cases Pending on October 1, 2013 | 13 |
| Fair Housing Act Cases Docketed in FY 2014 | 17 |
| Total Fair Housing Cases During FY 2014 | 30 |

Source: Office of Administrative Law Judges

Table 6: OALJ Fair Housing Act Caseload, FY 2015

| Case Status | Number of Cases |
|---|-----------------|
| Fair Housing Act Cases Pending on October 1, 2014 | 8 |
| Fair Housing Act Cases Docketed in FY 2015 | 25 |
| Total Fair Housing Cases During FY 2015 | 33 |

Source: Office of Administrative Law Judges

Table 7: OALJ Fair Housing Act Case Outcomes, FY 2014

| Case Status | Number of Cases |
|---------------------------------|-----------------|
| Settlement by Consent Order | 6 |
| ALJ Decisions | 1 |
| Election to U.S. District Court | 15 |
| Secretarial Remand | 1 |
| Carried Over to FY 2015 | 2 |

Source: Office of Administrative Law Judges

Table 8: OALJ Fair Housing Act Case Outcomes, FY 2015

| Case Status | Number of Cases |
|---------------------------------|-----------------|
| Settlement by Consent Order | 4 |
| ALJ Decisions | 0 |
| Election to U.S. District Court | 17 |
| Secretarial Remand | 0 |
| Carried Over to FY 2016 | 3 |

Source: Office of Administrative Law Judges

Table 9: Post-Charge Consent Orders, FY 2014 and FY 2015

| Name | Fiscal Year | Basis | Penalties | Damages |
|------------------------------------|-------------|-----------------|-------------------|---------------------|
| H & H Development Inc. | 14 | Disability | \$2,800.00 | \$32,200.00 |
| Keating | 14 | Familial Status | \$1,000.00 | \$ 2,000.00 |
| Brentwood Manor Apartments | 14 | Disability | \$0.00 | \$20,000.00 |
| Hazen | 14 | Familial Status | \$2,000.00 | \$5,000.00 |
| Grosso | 14 | Familial Status | \$0.00 | \$10,000.00 |
| Dardania Properties, LLC | 14 | National Origin | \$0.00 | \$8,000.00 |
| American Bank Federal Savings Bank | 15 | Disability | \$0.00 | \$25,000.00 |
| Jong | 15 | Disability | \$0.00 | \$3,000.00 |
| Krasovskiy | 15 | Disability | \$0.00 | \$1,000.00 |
| SHK, LLC | 15 | Familial Status | \$0.00 | \$4,000.00 |
| Total | | | \$5,800.00 | \$110,200.00 |

Source: Office of Administrative Law Judges

Commencement of Administrative Hearings & Issuance of ALJ Decisions

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 2014 and FY 2015, all hearings began within this stipulated period.

HUD Fair Housing Act cases handled by the U. S. Department of Justice (DOJ)

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 proven, 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. Federal district courts may also impose a civil penalty. Tables 10 and 11 show the outcomes of Fair Housing Act cases sent to DOJ in FY 2014 and FY 2015.

Table 10: Outcomes in 2014 for Fair Housing Act Cases Sent to DOJ

| Name | Outcome | Compensatory Damages | Civil Penalty | Victims' Fund | Other |
|---|------------------------------|-----------------------------|----------------------|----------------------|--------------|
| U.S. v. Fifth Third Bank | Consent Decree or Settlement | \$57,000.00 | \$0.00 | \$1,522,000.00 | \$0 |
| U.S. v. Rosewood Park, LLC | Consent Decree or Settlement | \$127,500.00 | \$15,000.00 | \$0.00 | \$25,000.00 |
| U.S. v. Gulf Shores Apartments | Consent Decree or Settlement | \$90,000.00 | \$0.00 | \$0 | \$0 |
| U.S. v. Martin Family Trust | Consent Decree or Settlement | \$77,500.00 | \$2,500.00 | \$0 | \$0 |
| U.S. v. DeAngeli | Consent Decree or Settlement | \$10,000.00 | \$0.00 | \$0 | \$0 |
| U.S. v. The Whitacres, LLC | Consent Decree or Settlement | \$10,000.00 | \$0.00 | \$0 | \$0 |
| U.S. v. LCW Family Limited Partnership | Consent Decree or Settlement | \$8,000.00 | \$1,000.00 | \$0 | \$0 |
| U.S. v. Allegro Apartments | Consent Decree or Settlement | \$8,500.00 | \$0.00 | \$0 | \$0 |
| U.S. v. Edwards | Consent Decree or Settlement | \$2,500.0 | \$250.00 | \$2,885 | \$0 |
| U.S. v. City Rescue Mission of New Castle | Consent Decree or Settlement | \$0.00 | \$5,000.00 | \$0 | \$0 |
| U.S. v. Toone | Consent Decree or Settlement | \$4,000.00 | \$0.00 | \$0 | \$0 |
| U.S. v. Sally Lund | Consent Decree or Settlement | \$1,000.00 | \$0.00 | \$0 | \$0 |
| U.S. v. Mennino Place, LP (Catch Neighborhood Housing) | Consent Decree or Settlement | \$0.00 | \$0.00 | \$0 | \$0 |
| U.S. v. Bachmaga | Consent Decree or Settlement | \$0.00 | \$0.00 | \$0 | \$0 |

Source: U.S. Department of Justice

Table 11: Outcomes in 2015 for Fair Housing Act Cases Sent to DOJ

| Name | Outcome | Compensatory Damages | Civil Penalty | Victims' Fund | Other |
|--|-------------------------------|-----------------------------|----------------------|----------------------|--------------|
| US v. Anderson | Consent Decree or Settlement | \$6,000.00 | \$0.00 | \$0.00 | \$0.00 |
| US v. Brisben | Consent Decree or Settlement | \$60,000.00 | \$10,000.00 | \$100,000.00 | \$0.00 |
| US v. East River Corp | Consent Decree or Settlement | \$85,000.00 | \$0.00 | \$0.00 | \$0.00 |
| US v. Greenbrier Homeowners Association | Consent Decree and Settlement | \$0.00 | \$10,000.00 | \$100,000.00 | \$0.00 |
| US v. Riverbay Corporation | Consent Decree or Settlement | \$0.00 | \$50,000.00 | \$600,000.00 | \$0.00 |
| US v. Talgar General Partnership | Consent Decree or Settlement | \$10,000.00 | \$0.00 | \$0.00 | \$0.00 |
| US v. Trinity Villas, Inc. | Consent Decree or Settlement | \$9,000.00 | \$0.00 | \$0.00 | \$0.00 |
| US v. Westfield Partners | Consent Decree or Settlement | \$45,128.00 | \$0.00 | \$0.00 | \$0.00 |
| US v. Wren | Judgment | \$15,000.00 | \$0.00 | \$0.00 | \$0.00 |

Source: U.S. Department of Justice

Secretary-Initiated Enforcement

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

Secretary-Initiated Complaints

HUD filed seven Secretary-initiated complaints in FY 2014 and five Secretary-initiated complaints in FY 2015. Table 12 provides the breakdown of these complaints by bases.

Table 12: Bases of Secretary-Initiated Complaints, FY 2014 and FY 2015

| Basis | Number of Complaints in FY14 | Number of Complaints in FY15 |
|-----------------|------------------------------|------------------------------|
| Disability | 3 | 4 |
| Familial Status | 4 | 1 |
| Sex | 1 | 1 |
| Total | 7 | 5 |

Source: U.S. Department of Justice

Secretary-Initiated Complaints Closed

This section includes cases where HUD issued a charge of discrimination or entered into a conciliation agreement. Table 13 shows the outcomes of the Secretary-initiated complaints closed in FY 2014 and FY 2015.

Table 13: Secretary-Initiated Complaints Closed, FY 2014 and FY 2015

| Outcome | Number of Complaints in FY14 | Number of Complaints in FY15 |
|-------------------------|------------------------------|------------------------------|
| Conciliation Settlement | 9 | 12 |
| Charge | 2 | 0 |
| Administrative Closure | 1 | 0 |
| Total | 12 | 12 |

Source: U.S. Department of Justice

Fair Housing Initiatives Program Funding

HUD awarded over \$38 million to organizations that fight housing discrimination in both FY2014 and FY2015. Summaries of each grant are provided below organized by year then by state, city, and organization.

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.

The Multi-Year Funding Component under PEI provides 36-month grants of up to \$975,000 (\$325,000/year), subject to appropriation, to Fair Housing Enforcement Organizations and Qualified Fair Housing Enforcement Organizations that meet certain requirements related to the length and quality of their fair housing enforcement experience set forth in the NOFA.

Education and Outreach Initiative (EOI)

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

Fair Housing Organizations Initiative (FHOI)

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

FY 2014 Fair Housing Initiatives Program Grant Summaries

Alabama

Mobile

Mobile Fair Housing Center, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$319,795.00

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

Montgomery

Central Alabama Fair Housing Center

FY12 Private Enforcement Initiative – Multi-Year Component - \$324,000.00

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

Alaska

Anchorage

Alaska Legal Services Corporation

Fair Housing Organization Initiative – Continuing Development Component - \$250,001.00

Alaska Legal Services Corporation (ALSC) will use its grant to expand its fair housing enforcement program to include a testing program. ALSC’s project will provide direct assistance to victims of housing discrimination by receiving complaints, facilitating appropriate investigations through testing, providing referrals to area agencies and private attorneys for administrative and judicial relief, and educating the community about fair housing. Project activities will include providing assistance to victims of housing discrimination through intake, referral and advocacy; conducting investigations in response to individual complaints of housing discrimination and conducting systemic testing of housing discrimination in Alaska; initiating a fair housing testing program; and providing education and outreach on fair housing issues to community members, landlords and social service providers on fair housing issues.

Arizona

Phoenix

Arizona Fair Housing Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$320,430.00

The Arizona Fair Housing Center (AFHC) will provide fair housing enforcement activities throughout Arizona. Planned activities include fair housing tests; and intake and processing of complaints, with referrals to HUD, a local Fair Housing Assistance Program (FHAP) agency, or a private attorney. The Center will also provide counseling, mediation, and referral services; and it will recruit, train, and retrain new and/or existing testers. The purpose of this AFHC project is to carry out a fair housing program to ensure equal housing opportunity to all residents living in Arizona. The Center will use grant funds toward education and outreach activities designed to inform the public of its rights and responsibilities under the Fair Housing Act (FHA) and to increase the awareness of potential housing discrimination victims. The project's educational efforts will specifically address the low- to moderate-income and underserved populations, including non-English speaking individuals, minorities, immigrants, and persons with disabilities. The project will also direct media efforts, community educational campaigns, and enforcement efforts toward these underserved populations.

Tucson

Southwest Fair Housing Council

FY12 Private Enforcement Initiative – Multi-Year Component - \$311,245.00

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

Southwest Fair Housing Council

Education and Outreach Initiative - General Component - \$123,555.00

The Southwest Fair Housing Council will use its grant to provide services in the Metropolitan Phoenix area. Activities will include conducting fair housing/fair lending trainings for consumers, staff of non-profit agencies and the housing industry; submitting referrals to HUD or a Fair Housing Assistance Program agency for assistance in remedying allegations of housing/lending discrimination; facilitating or participating in six community events targeting individuals at risk for fair housing/fair lending discrimination; facilitating six media activities including broadcast, print, social, internet and/or other types of media, and other education and outreach activities.

California

Bakersfield

Greater Bakersfield Legal Assistance, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$302,069.00

Greater Bakersfield Legal Assistance, Inc. (GBLA) will use its grant to continue providing fair housing investigation and enforcement activities throughout Kern County, California and to expand its current services by initiating a

systemic testing program through its Fair Housing Law Project (FHLP). In addition, the FHLP will engage in extensive outreach, education, and training targeting protected populations, groups serving protected populations, households, landlords, State and local governments, and other partners. The long term outcome will include increasing community awareness of fair housing law, providing a well-publicized easily-accessed intake and complaint system, reducing the incidences of housing discrimination, and identifying and reducing and/or eliminating systemic barriers to affirmatively furthering fair housing (AFFH) in Kern County.

Fresno

Fair Housing Council of Central California

FY14 Private Enforcement Initiative – Multi-Year Component - \$319,892.00

The Fair Housing Council of Central California will use its grant to increase the number of enforcement actions and referrals; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, the undocumented, and persons with disabilities. Since 1995, the Fair Housing Council of Central California has successfully provided broad-based and comprehensive fair housing services, i.e., education, outreach, complaint intake, testing, investigation, mediation, and enforcement services to victims of housing discrimination. Additionally, the organization is deeply rooted in the region and community and has established linkages with a number of community and faith-based organizations in order to promote its mission and goal of eradicating housing discrimination in the Central Valley.

Los Angeles

Southern California Housing Rights Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Southern California Housing Rights Center (HRC) will use its grant to conduct systemic testing in areas within Los Angeles County where statistics point to any form of discrimination covered by applicable fair housing laws and, in particular, persistent housing discrimination based on race, national origin, familial status and disability. HRC will also provide intake of allegations of housing discrimination and provide resolution for housing discrimination, including mediation and litigation. Other activities include: systemic rental tests; design and construction inspections; accessibility surveys of tenants; referring tests that uncover discriminatory activity to HUD; litigation for appropriate enforcement action; fair housing counseling, investigation, and resolution for complainants; intakes of fair housing queries; training of new testers; refresher courses; reasonable accommodation/modification requests for the disabled; monitoring fair housing settlement agreements and zoning changes; as well as a host of education and outreach activities.

Oakland

Bay Area Legal Aid

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

California Rural Legal Assistance Inc.**Fair Housing Organization Initiative – Lending Component - \$325,000.00**

California Rural Legal Assistance, Inc. (CRLA) will implement a comprehensive project targeting underserved populations with: 1) outreach and education, including distributing fair lending materials in community-appropriate languages, developing radio spots and e-blasts and conducting workshops; 2) technical assistance and training for other public and private service providers; 3) direct client assistance with foreclosure intervention; 4) enforcement of fair housing and fair lending laws, including by conducting systemic investigations; and 5) conducting and receiving fair housing and fair lending legal training. Areas of Concentration: CRLA's Lending Discrimination Project targets low-income, rural communities including some of the California counties hardest hit by the housing crisis: Riverside, San Joaquin, Stanislaus, Tulare, Kern, Madera, Fresno, Kings, Imperial, Sacramento, San Benito, Colusa, Sutter, Yuba, Merced, Monterey, San Diego, Ventura, San Luis Obispo, Santa Barbara, Santa Cruz, Napa.

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

California Rural Legal Assistance, Inc. (CRLA), a private non-profit California corporation that provides legal services to farm workers, minority and low-income communities in rural California, will use its grant to target vulnerable and underserved rural regions and populations and expand client services to combat systemic discrimination in rural California. Activities will include full service fair housing enforcement, including investigation of systemic cases; increased outreach and trainings; revision and implementation of internal CRLA fair housing complaint training, enforcement and tester training; facilitation of local and state government compliance with Consolidated Plans, Housing Elements, and Analyses of Impediments to Fair Housing; and promotion of capacity building and peer to peer sharing among staff, state-wide partners and other stakeholders.

Ontario**Inland Fair Housing and Mediation Board****Fair Housing Organization Initiative – Lending Component - \$157,613.00**

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to support a fair housing project in San Bernardino and Imperial Counties in California. With a clientele comprising 80% low- to moderate-income residents, with an LEP-Spanish population of 49% and a large portion of fair housing complaints lodged within these counties involving the disabled community, IFHMB services and activities will be provided to all protected class members. Project activities include: 1) conduct intakes and strengthen investigations on complaints of mortgage fraud, foreclosure repair schemes, and predatory lending abuses, referring numerous systemic-based complaints to HUD; 2) provide a minimum of one systemic discrimination case to HUD for review and enforcement as a result of investigation outcomes; 3) conduct legal clinics in predatory practice prevention; 4) provide technical assistance to housing industry groups to enhance fair lending capacity; and 5) distribute educational literature throughout the service area.

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

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to continue the enforcement work of its previous multi-year grant and, additionally, investigate three pattern-and-practice housing discrimination cases in a region that ranks in the top 10 of the U.S. Federal Bureau of Investigation Mortgage Asset Research Institute report for predatory housing discrimination activity. Enforcement activities will include matched-pair fair housing tests, with referrals of systemic discrimination cases to the U.S. Department of Housing and Urban Development for additional review and enforcement, and affirmatively furthering fair housing enforcement monitoring efforts utilizing municipal Consolidated Plans and Analysis of Impediment documents for 13 jurisdictions. Education and

outreach efforts will include workshops for disability and limited English proficiency communities and fair housing educational literature distribution throughout the service area.

Riverside

Fair Housing Council of Riverside County, Inc.

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

The Fair Housing Council of Riverside County, Inc. (FHCRC) will undertake various education and outreach activities aimed at affirmatively furthering fair housing, minimizing and eliminating impediments to fair housing choice, and providing fair housing education to individuals in Riverside County. Project activities will include homebuyer education workshops, hosting the 2015 Housing Conference during National Fair Housing Month; creating housing materials in Braille; conducting fair housing workshops in American Sign Language; conducting workshops for the elderly and/or disabled populations; providing one-on-one financial counseling; and conducting town hall meetings to connect housing professionals and the general public. The project will target minorities, the LEP population, individuals with disabilities, and families with children.

Santa Ana

Orange County Fair Housing Council, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$198,333.00

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

San Diego

Legal Aid Society of San Diego, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$323,491.00

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

Legal Aid Society of San Diego, Inc.

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

The Legal Aid Society of San Diego, Inc. (LASSD), and partner sub-contractor the Fair Housing Council of San Diego (FHCSD), will implement a project to support a four-tiered EOI project called Disability Education and Outreach Initiative (DEOI) in the San Diego region. The project will establish a four-pronged component that will focus on four targeted groups. The targeted groups: 1) housing consumers, including veterans; 2) housing providers; 3) medical, social worker, and psychiatric professionals; and 4) Public Housing Authorities, affordable housing developers, and special needs housing. LASSD's education and outreach activities will include, preparing fair housing training material, providing a 24-hour telephone hotline for public access to information; conducting

educational workshops on expanding housing choices and other fair housing issues, preparing fair housing newsletters and multi-lingual informational flyers, and other activities.

San Jose

Law Foundation of Silicon Valley

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

The Law Foundation of Silicon Valley will launch its Greater Silicon Valley Area Fair Housing Education Project in partnership with its subcontractor Project Sentinel (PS). The project will address the significant fair housing problems and segregation in the region by reaching affected families and individuals, particularly in the immigrant, homeless, veteran, and LGBT

communities. Further, outreach and education will address habitability issues and the lack of fair housing knowledge among small “mom-and-pop” housing providers, which have a disproportionate effect on protected classes. The project will use innovative means of educating important stakeholders about fair housing issues (including social media posts and micro-videos), as well as time-tested methods, such as in-person outreaches and informational brochures. Other project activities will include making fair housing presentations to homeless or recently homeless individuals and the agencies that serve them; meeting with governmental and health-related entities about issues around habitability problems in housing; distributing multilingual fair housing handbooks and brochures to landlords and renters; and designing and implementing a marketing campaign (including Facebook ads and “boosts,” an interview series on Spanish-language radio, public transit ads, and radio public service announcements) to promote the project’s goals.

San Rafael

Fair Housing of Marin

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,998.00

Fair Housing of Marin (FHOM), will use its grant to strengthen existing programs while expanding into new areas of investigation. FHOM activities will include fair housing intake, mediation, complaint referral, and investigation. The activities include weekly onsite bilingual fair housing counseling for immigrants, counseling for protected class clients with loan modifications, short sales, assisted foreclosure, administrative complaints, and/or lawsuits for Fair Housing Act violations, and deaf/hard-of-hearing, national origin/familial status, race/Section 8, and real estate owned (REO) systemic investigations. FHOM will serve people of all protected classes in Marin, Sonoma, and Solano Counties through newspaper ads, distribution of fair housing literature, presentations, predatory lending and foreclosure prevention counseling and workshops, and annual Fair Housing Law and Practice seminars. The organization also will make presentations at a local disability rights agency and hold reasonable accommodations conferences in Solano and Marin/Sonoma Counties.

Fair Housing of Marin

Fair Housing Organization Initiative – Lending Discrimination Component - \$125,000

Fair Housing of Marin (FHOM) will use its grant to develop and implement a comprehensive education and outreach project focused on gender discrimination – particularly, gender identity, sexual harassment, domestic violence, and sexual orientation – in Marin, Sacramento, Solano, and Sonoma Counties in California. The core of this project will be a series of trainings for public housing authorities/private housing providers, and community advocates. This project will also include additional education and community outreach efforts to provide education to those individuals least likely to reach out for fair housing services otherwise. Among the project activities include developing and presenting training sessions on gender/gender identity/sexual orientation discrimination and domestic violence for housing authorities/private housing providers and advocates; targeted outreach and media campaigns; curriculum development for students on gender, gender identity, and sexual orientation discrimination in housing; development and distribution of bilingual educational materials; collaborating with LGBT advocates to co-author an article on the

importance of community education related to fair housing and gender identity with a focus on transgender discrimination; training testers; hosting a housing forum; and website development.

Santa Clara

Project Sentinel Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Project Sentinel (PS) and Fair Housing Law Project (FHLP) have a unique and well-tested partnership, with PS conducting fair housing investigations and taking administrative enforcement action, and FHLP providing legal services and taking litigation enforcement action. The agencies will use this grant to work together to build inclusive sustainable communities free from discrimination through complaint-based investigation, systemic testing, and legal representation designed to help victims of discrimination access or maintain the housing of their choice. The proposed project's other activities of increasing community awareness of fair housing laws through educational presentations among tenants, landlords, and social service agencies and the investigation of municipalities' compliance with their obligation to affirmatively further fair housing. The efforts will lead to more members of the community becoming educated about fair housing laws, which in turn will lead to discrimination becoming more easily identified and becoming less socially acceptable. The goals of the proposed project are to: enforce fair housing laws; perform systemic investigations of housing discrimination; conduct outreach and education in concert with partner agencies to reach individuals still unfamiliar with their rights/obligations under the fair housing laws; and investigate local municipalities' compliance with their obligation to affirmatively further fair housing.

Colorado

Denver

Denver Metro Fair Housing

Fair Housing Organization Initiative – Continuing Development Component - \$324,999.00

The Denver Metro Fair Housing Center (DMFHC) will use its grant to conduct systemic investigations involving lending (foreclosure maintenance), new construction multi-family housing for design and construction violations, and rental housing. DMFHC will provide modification grants to individuals with disabilities who need accessible housing to avoid displacement from their homes. These investigations will serve people protected under the Fair Housing Act by investigating and examining differences in treatment and services between Whites and African Americans, Latinos, families with children, people with LEP, and people with disabilities. DMFHC will file administrative/legal complaints as appropriate if discriminatory conduct is identified from these systemic investigations. The news releases accompanying any complaint will be distributed regionally to Community Development Block Grant (CDBG) recipients, housing counseling agencies, fair housing advocates and the general public and will be available through DMFHC's website. Additionally, DMFHC will provide fair housing educational materials to organizations throughout the DMFHC's six-county service area.

Connecticut

Hartford

Connecticut Fair Housing Center, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Connecticut Fair Housing Center will use its grant to provide the full range of core fair housing services including intake, investigation, testing, and litigation of fair housing cases and systemic testing and investigations. The organization will serve individuals of all protected classes with an emphasis on race or ethnicity in the rental,

home sales and lending markets; individuals with disabilities seeking housing and requesting reasonable modifications and accommodations for people with disabilities; and the lesbian, gay, bisexual and transgender community to determine if there is evidence of sex discrimination in the housing market.

Connecticut Fair Housing Center, Inc.

Education and Outreach Initiative – Affirmatively Furthering Fair Housing - \$125,000.00

Connecticut Fair Housing Center, Inc. will use its grant to focus on three areas: fair housing outreach and education; mobility; and education of Affordable Housing policy makers. Under its Fair Housing Outreach and Education Initiative, Connecticut Fair Housing Center will focus on the areas of fair housing rights and housing enforcement services. The Mobility Initiative will emphasize mobility resources, counseling, advocacy, and access to housing. The Education of Affordable Housing Policy Makers component will include creating a fair housing tour of Greater Hartford that illuminates the historical laws, governmental policies, and private decisions that have resulted in Greater Hartford's segregation patterns; identifying current factors impeding fair housing and preventing mobility; and offering local, regional, and state-level solutions to change these patterns and affirmatively further fair housing. The tour will be offered to legislators, municipal officials, affordable housing developers, and others who influence the creation and placement of affordable housing.

Delaware

Wilmington

Community Legal Aid Society, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$322,449.00

Community Legal Aid Society, Inc. (CLASI) will use its grant to reduce the instances of housing discrimination against members of the protected classes in the State of Delaware through increased enforcement efforts. All services and activities under this project will be available to the class members protected under the federal, state and local fair housing acts; and all activities, facilities and materials funded by this program will be fully accessible to persons with disabilities. The project will continue activities conducted under previous PEI grants, including continued action on systemic complaints filed. The project will emphasize the investigation of systemic fair housing violations through testing and will include an investigation of real estate owned (REO) property maintenance in Delaware, conducted with the assistance of the University of Delaware's Center for Community Research and Services (CCRS). CLASI will also collaborate with other housing advocates in the state to implement recommendations in the Analysis of Impediments to Fair Housing Choice in Delaware. Activities will include fair housing tests, with a substantial portion of rental tests focusing on sexual orientation; intake, processing and investigation of complaints of discrimination in housing-related activities; filing of housing discrimination complaints with HUD and/or the Delaware Division of Human Relations for any meritorious claims; and outreach via fair housing presentations in the targeted community.

District of Columbia

Washington

Equal Rights Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Equal Rights Center (ERC) will use its grant to conduct intake and investigate, through testing and other methods, complaints of housing discrimination alleging violation of federal fair housing laws and refer meritorious complaints to the U.S. Department of Housing and Urban Development (HUD), or DC Office of Human Rights for dual processing, or assist complainants through the HUD Fair Housing Assistance Program administrative process. ERC will recruit and train testers to conduct rental, sales, and accessibility surveys. In addition, ERC will develop educational and counseling opportunities in the community through an integrated

outreach approach that includes holding multiple intake clinics and community meetings or trainings, and drafting and distributing self-advocacy toolkits, including one addressing the fair housing rights of Housing Choice Voucher holders. Lastly, ERC will conduct multiple in-person accessibility site surveys of multifamily constructions.

National Community Reinvestment Coalition

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,365.00

The National Community Reinvestment Coalition (NCRC) will use its grant to complete an estimated 200 matched-pair rental site and telephonic tests, 100 matched-pair sales site tests, and 160 matched-pair site and telephone lending tests. NCRC's deliverables will produce a cutting-edge, comprehensive, fair housing audit documenting how rental-housing providers are providing access to rental units to members of protected classes in historically segregated communities that are hard-hit by the foreclosure crisis and how real estate companies and lenders are treating home seekers reentering the sales and lending markets. NCRC will test in ten jurisdictions based upon foreclosure, demographic, and rental indices data. NCRC will also draft, publish, and distribute comprehensive white papers discussing audit results, best practices, and policy recommendations. Work will be coordinated from NCRC's office in Washington, D.C.

National Fair Housing Alliance

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,867.00

The National Fair Housing Alliance (NFHA) will use its grant to conduct at least 494 rental, sales, lending, insurance, and design and construction investigations. NFHA will conduct these tests in multiple Community Development Block Grant (CDBG) jurisdictions across the country, focusing on underserved cities where no private, non-profit, full-service fair housing centers are located. These systemic investigations will provide CDBG recipients with more knowledge about how discrimination occurs in their localities so they can design better remedies in their consolidated plans for eliminating barriers to fair housing. NFHA will develop systemic investigations based on initial testing evidence and bring administrative or legal enforcement actions. The service areas include Albuquerque-Santa Fe, New Mexico; Louisville, Kentucky; and at least three additional CDBG communities where residential segregation continues unchallenged. NFHA's project has five related testing and investigation activities designed to provide a strategic, systemic approach to challenging illegal activities by rental management companies, real estate brokers, insurance agents, mortgage lenders, servicers and banks, and builders and developers. NFHA will recruit and train rental, sales and lending testers to help conduct the investigations. NFHA will collaborate with Fair Housing Assistance Program agencies and local non-profits to identify companies for investigations.

National Fair Housing Alliance

Fair Housing Organization Initiative – Lending Discrimination - \$324,902.00

The National Fair Housing Alliance (NFHA) will use its grant to conduct two types of testing/investigations to address mortgage lending discrimination and REO foreclosure discrimination. Activities are designed to provide a strategic, systemic approach to challenging illegal activities surrounding foreclosure issues in African American and Latino neighborhoods and access to mortgage credit for African Americans, Latinos, women, and people with disabilities. Specifically, NFHA will conduct mortgage lending test parts to analyze if and how mortgage credit may be limited or denied to members of federally protected groups; and it will compare how mortgage credit is being made available to homebuyers in African American, Latino and predominately white neighborhoods by comparing loan rates, closing costs, fees, terms and conditions, underwriting, and appraisal practices. NFHA will also investigate REO properties in targeted neighborhoods to evaluate maintenance and marketing practices to determine if the racial and/or ethnic composition of neighborhoods affect the quality of maintenance by the banks and asset managers; and if the REOs are secured, maintained, marketed, and sold in compliance with FHA requirements. The service areas include cities in Texas, Alabama, Kentucky, and Florida.

National Fair Housing Alliance

Education and Outreach Initiative – National Media Campaign Component - \$999,990.00

The National Fair Housing Alliance (NFHA) will use its grant to enhance a centralized, coordinated multi-media and web-based effort. The campaign elements will be cohesive and complementary. NFHA will subcontract with The Causeway Agency (a public service marketing and advertising firm). The campaign will be distributed throughout the United States and utilize social media efforts such as Google Adwords advertising, YouTube TrueView online video campaign, micro-targeted Facebook marketing, mobile marketing through real estate web giant Zillow.com, and Twitter Promoted Tweets. Two videos will feature persons who have experienced discrimination and reached a successful resolution through the complaint process. A third video will describe the HUD process to meet consumer demand to understand what happens when a complaint is filed. NFHA will also capitalize on existing resources by adapting 12 PSAs into 192 national and localizable formats designed for use as billboards, mall posters, and various forms of public transit advertising. Other project activities include creating PowerPoint training programs and fair housing informational brochures that can be localized and downloaded, webinars, and fair housing posters.

Florida

Daytona Beach

Community Legal Services of Mid-Florida, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Community Legal Services of Mid-Florida, Inc. (CLSMF) will use its grant to serve residents of Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter and Volusia Counties in Central Florida who may be victims of housing discrimination, lending discrimination, or mortgage rescue fraud. The full-service project will perform fair housing outreach/education throughout Central Florida in order to identify victims of housing and lending discrimination or mortgage rescue scams. Materials will be distributed in English, Spanish, Vietnamese and Creole; and CLSMF staff will conduct fair housing/fair lending/mortgage rescue educational workshops in English, Spanish and Creole to educate area residents on discriminatory housing practices. The project will also continue or initiate at least 30 systemic investigations over a three-year period; project staff will work with local counties and municipalities on identifying and overcoming impediments to fair housing choice, and will build the capacity of local jurisdictions to affirmatively further fair housing through annual training for state/local government staff and housing providers. CLSMF will also conduct rental, sales, insurance, lending, and mortgage rescue test parts, and enforce the FHA and fair lending laws against violators through complaints filed with HUD or substantially equivalent agencies and through conciliating, mediating and litigating appropriate cases in administrative forums and state/federal court.

Community Legal Services of Mid-Florida, Inc.

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

Community Legal Services of Mid-Florida, Inc. (CLSMF) will use its grant to develop, revise and translate brochures and training materials on fair housing, fair lending, mortgage rescue scams, and AFFH; conduct community education and outreach in a 12-county Central Florida area; and to train state and local government officials and housing industry professionals on the FHA, fair lending laws, and AFFH. This project will create and maintain social media accounts and a web page that will share important fair housing information with the community. CLSMF will also conduct and participate in Fair Housing Month events that will educate the general public, state and local government officials, attorneys, and housing industry providers on fair housing and related issues; and contact media outlets to publicize the availability of help for those victimized by discrimination in housing /lending or mortgage rescue scams. The project will target populations of LEP Spanish, Creole and Vietnamese speakers, domestic violence victims, and persons with disabilities to ensure they are aware of their fair housing rights and how to file a complaint.

Fort Lauderdale

Broward County Florida Board of County Commissioners Education and Outreach Initiative – General Component - \$114,578.00

The Broward County Human Rights Section (BCHRS) will use its grant to provide outreach, media messaging, and educational workshops to persons with LEP (Spanish/Creole) in Broward County, Florida. BCHRS' "Fair Housing is Fair, in Any Language" project will address the needs of an increasing population of LEP immigrants into Broward County. The primary target populations for this project are those whose first languages are Spanish and Haitian Creole and who are not proficient English speakers. BCHRS has developed three strategic partnerships for the program: Hispanic Unity Florida, Inc., Legal Aid of Broward, Inc., and Community Access Center. PSA's and written material will be developed in both languages.

Jacksonville

Jacksonville Area Legal Aid, Inc. FY14 Private Enforcement Initiative – Multi-Year Component - \$424,979.00

The Jacksonville Area Legal Aid, Inc. (JALA) project will use its grant to increase compliance with the FHA and fair housing laws through education, outreach, testing, and filing/litigation. JALA will investigate systemic complaints; investigate discriminatory practices and litigate property maintenance, zombie foreclosure, and Garn-St Germaine cases (loan modification for widows). Enforcement will include requesting reasonable accommodations or modifications, mediation, and conciliation or voluntary resolution of housing discrimination complaints prior to filing or after the case has been filed. Services and activities will be expanded to additional systemic investigations including zoning restrictions that discriminate against the disabled, and apartments that may have been constructed in violation of the fair housing design and construction standards. Additional systemic investigations may include testing for discrimination in rental, sales, and lending. The service area includes Florida northeast counties: Baker, Bradford, Clay, Duval, Nassau, and St. Johns.

Lantana

Fair Housing Center of the Greater Palm Beaches, Inc. FY12 Private Enforcement Initiative – Multi-Year Component - \$321,723.00

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

Melbourne

Fair Housing Continuum, Inc. FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Continuum, Inc. (Continuum) will use its grant to start a new systemic investigation of senior/assisted living facilities; continue two systemic investigations of REO maintenance; and conduct a deaf/hard of hearing test program throughout its six-county area. The Continuum will provide the full range of fair housing enforcement activities to all persons protected under the Fair Housing Act. Activities include: recruit and train testers; conduct test parts; provide a website; present at speaking engagements; conduct site assessments and market reviews; provide AFFH to households; initiate systemic investigations with other fair housing organizations; and assist persons with reasonable accommodations/modifications and other activities. The Continuum has added the City of Orlando to its geographical operating area due to the near closure of the Orlando Office of Human Relations and will continue services to the underserved communities of homeless persons while focusing on the issues of immigrant populations (limited English speaking) and persons with disabilities. Testing investigations indicate that the design and construction of 80% of condominiums have not come into compliance with the accessibility requirements of the FHA; and with new construction on the rebound, the Continuum will continue its investigation of new construction accessibility under this grant.

Miami

Housing Opportunities Project for Excellence, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Housing Opportunities Project for Excellence, Inc. (HOPE) will use its grant to conduct a full-service project providing culturally competent and accessible fair housing services to all members of protected classes in Miami-Dade and Broward Counties, with the goal of increased numbers of complaints from south Florida's immigrant population, other minorities, persons with disabilities, and other underserved populations. HOPE will conduct the following project activities: conduct fair housing intake and process allegations of housing discrimination; assist clients requesting reasonable accommodations; provide fair housing counseling to households, including immigrant families, on discriminatory housing practices; recruit and train testers; conduct review of housing markets and the practices of businesses for the development of systemic investigations; conduct site assessments and other methods of investigation; conduct rental, sales, accessibility design/construction, and lending tests; test parts; evaluate housing discrimination complaints for enforcement and refer enforcement proposals to HUD, private attorneys, and other administrative agencies for appropriate action; establish/ maintain partnerships with agencies/organizations; provide fair housing information to local officials on obligations to Affirmatively Furthering Fair Housing (AFFH); and conduct targeted outreach to specific groups, including landlords, to inform them about fair housing rights and obligations.

Housing Opportunities Project for Excellence, Inc.

Education and Outreach Initiative – General Component - \$14,476.00

Housing Opportunities Project for Excellence, Inc. (HOPE) will use its grant to provide training to Public Housing Authorities, along with other housing providers receiving federal financial assistance, community based organizations and private landlords (property managers, condo/homeowner associations), and attorneys and their clients, throughout Florida regarding fair housing and other federal civil rights related program requirements specifically focusing on Fair Housing and assistance animals for persons with disabilities. The trainings are inclusive of pertinent laws and implementing regulations which mandate non-discrimination and accessibility in federally funded housing and non-housing programs for person with disabilities. The trainings will also incorporate videos developed under the FY 2012/ FHIP EO: National Media Campaign that explains the Fair Housing Laws. Best practices will be shared as part of capacity building for participants, in addition to resources to enhance the participants' compliance efforts. In order to maximize opportunity and cost effectiveness for participants, three separate trainings sessions will be conducted in different geographical locations across the state (north, south and central). HOPE will partner with Disability Independence Group to develop a training curriculum and training materials, including a brochure.

Tampa

Bay Area Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Bay Area Legal Services, Inc. will use its grant to provide services to underserved, vulnerable populations in nine high needs, including Plant City, Ruskin, Gibsonton, Wimauma, and the City of Tampa. The project will address: 1) educational activities to residents with lack of knowledge of fair housing rights, and to housing providers about fair housing obligations; 2) discriminatory practices in rental, sales and lending against African Americans, Hispanics, Asian Americans, the elderly and the disabled; 3) the preservation of affordable, decent housing and create more inclusive communities especially for populations at increased risk of discriminatory housing practices; and 4) reasonable accommodations and accessibility for disabled persons. The project will affirmatively further fair housing rights through investigation and/or enforcement of 100 cases, 100 paired tests, and 12 educational events.

West Palm Beach

Legal Aid Society of Palm Beach County, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Legal Aid Society of Palm Beach County, Inc. (LASPBC) will use its grant to address local discriminatory housing practices by increasing compliance with the federal FHA and with substantially equivalent state and local fair housing laws through the following enforcement activities: 1) systematically investigate at least 70 cases, of which it is estimated that approximately 15 will be litigated; 2) recruit and train 30 new testers; 3) conduct 75 tests of the local housing market, of which 15 will be sales, 45 will be rental, and 15 will target accessibility/reasonable accommodation/modification; 4) conduct at least 12 education and outreach activities targeting underserved communities of immigrant populations, persons with disabilities, veterans and seniors; 5) conduct at least 3 fair housing workshops; and (6) refer at least 15 complaints to HUD or the local FHAP agency. The project will concentrate on resolving fair housing complaints through mediation or other voluntary resolution processes whenever possible, practical, and in the best interest of the client. The service area includes Palm Beach, Martin, Okeechobee and Hendry Counties.

Legal Aid Society of Palm Beach County, Inc.

Education and Outreach Initiative – Affirmatively Furthering Fair Housing Component- \$125,000.00

The Legal Aid Society of Palm Beach County, Inc. will use its grant to educate the general public and local housing providers on what “equal opportunity in housing” means and what housing providers need to do to comply with the Fair Housing Act. Legal Aid’s Fair Housing Project will: 1) present workshops to social service caseworkers, housing industry professionals and the general public; 2) produce and disseminate fair housing technical information materials (in English, Spanish, and Haitian Creole); 3) conduct education and outreach events; 4) produce quarterly newsletters for distribution to case workers and housing professionals; 5) develop new fair housing outreach materials, including “Aging in Place with Dignity under the Fair Housing Act” and “Mental Health and Fair Housing Awareness;” and 6) continue operating a Rural Housing Initiative. The project will also employ an established process to refer complaints to HUD or a local FHAP agency.

Georgia

Atlanta

Metro Fair Housing Services, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Metro Fair Housing Services, Inc. (Metro) will use its grant to continue its core fair housing activities in the greater Atlanta MSA and open a satellite office in the northern region of Gwinnett County to provide greater

access to Georgia residents in bordering areas with large Latino communities that include Forsyth, Hall, Barrow, and Jackson Counties and the northern end of Fulton and DeKalb Counties. Activities will include a full-scale fair housing program that includes education and outreach, complaint intake, and systemic testing; the filing of bona fide fair housing complaints with the U.S. Department of Housing and Urban Development; and collaborations with faith-based and community organizations.

Hawaii

Honolulu

Legal Aid Society of Hawaii

FY14 Private Enforcement Initiative – Multi-Year Component - \$350,000.00

The Legal Aid Society of Hawaii (LASH) Fair Housing Enforcement Program will use its grant funds for a statewide project. Project activities will include materials development; conducting intakes, mediating complaints, assisting with requests for reasonable accommodations and/or modifications; referrals for representation; training for testers; conducting tests; and education and outreach programming/activities. The full-service enforcement program for fair housing will focus on increasing education and outreach; increasing disability testing and enforcement; increasing systemic testing for accessibility and structural violations; and expanding the testing program statewide, as well as concentrating on increasing recruitment and training for testers on islands other than O'ahu.

Idaho

Boise

Intermountain Fair Housing Council, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$324,630.00

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

Illinois

Chicago

Access Living of Metropolitan Chicago

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Access Living of Metropolitan Chicago (Access Living) will use its grant to advance the housing rights of people with disabilities within its service area. Investigation and enforcement services will include work on behalf of individuals with disabilities to combat discrimination, expand fair housing opportunities and choice, assist individuals transition from institutions into community-based housing, improve rental housing, promote accessible housing, and foster compliance with fair housing laws. Access Living will recommend policy changes to expand housing opportunities and advance fair housing protections for people with disabilities, ensure interagency coordination to further fair housing, and educate and collaborate with public and private partners on developing affordable, accessible, and integrated housing. The

organization's education assistance activities will include empowering consumers to solve fair housing disputes on their own, instructing housing providers on how to comply with fair housing laws, and teaching architects and developers about new construction requirements.

Chicago Lawyers' Committee for Civil Rights Under Law, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

The John Marshall Law School

FY12 Private Enforcement Initiative – Multi-Year Component - \$279,951.00

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

The John Marshall Law School

Education and Outreach Initiative – General Component - \$124,965.00

The John Marshall Law School will use its grant to support its Fair Housing Legal Support Center (Center) to continue and build its efforts to inform and educate members of the general public in the Chicago metropolitan area, especially those protected classes specifically covered by the federal FHA, about fair housing/fair lending laws and their rights under these laws. The Fair Housing/Fair Lending is for All Generations project will specifically target its audiences with age-appropriate presentations and materials and include three components. The Center will 1) teach fair housing/fair lending courses at the law school; 2) develop a fair housing/fair lending law brochure that will be targeted to high school and college and university students, as well as update, print and distribute existing fair housing/fair lending brochures that target adults and senior citizens; and 3) conduct education and outreach presentations on fair housing/fair lending law that are targeted to groups ranging from high school students to senior citizens and all protected classes.

Latin United Community Housing Association (LUCHA)

Education and Outreach Initiative – Affirmatively Furthering Fair Housing Component - \$125,000.00

The Latin United Community Housing Association (LUCHA) will use its grant to support the LUCHA Law Project, an initiative which promotes the availability of and access to housing for Chicago low- and moderate-income households through legal representation, individual and public advocacy, supportive social services, and education. The LUCHA Law Project primarily serves low-income home buyers and tenants within Chicago's West Town, Humboldt Park, Logan Square, and other communities within a Spanish/English bilingual environment. The LUCHA Law Project will address the following concerns: 1) lack of access to affordable lending opportunities; 2) lack of understanding of rental housing rights; and 3) lack of options to explore and address violations of housing rights. LUCHA will address these concerns through workshops, dissemination of marketing materials, public interviews, one-on-one counseling,

referrals to governing bodies, court representation, and a growing number of partnerships which will provide support and resources. LUCHA's mission is to provide decent and affordable housing, and housing services and education.

Homewood

South Suburban Housing Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

South Suburban Housing Center (SSHC) will use its grant to address the continuing need for comprehensive fair housing enforcement activities in over 100 municipalities in the south Chicago metropolitan region and in underserved areas of northwest Indiana and central Illinois to treat historic impediments to fair housing causing patterns of segregation and assist with the recovery from the mortgage foreclosure crisis. This will be done by implementing fair housing complaint intake, strategic testing with increased capacity to conduct systemic investigations, dispute resolution, and when necessary, the filing of HUD and federal court FHA violation actions. The project also features education and outreach efforts for the disabled, general population, and municipal and public housing providers to provide awareness of "Affirmatively Furthering Fair Housing" obligations.

South Suburban Housing Center

Fair Housing Organization Initiative – Lending Discrimination - \$250,000.00

South Suburban Housing Center (SSHC) will use its grant to address activities needed to assist with recovery from the mortgage foreclosure crisis crippling municipalities in the South Chicago metropolitan region by implementing fair housing enforcement, counseling, and advocacy assistance for mortgage distressed victims of prior discriminatory practices; providing education and outreach awareness to prevent predatory lending, mortgage fraud, and mortgage modification scams; and creating partnerships with local organizations, governments, and Fair Housing Assistance Program agencies (FHAPs) to build capacities to overcome these mortgage lending problems through regional efforts to affirmatively further fair housing. SSHC will receive support from the Illinois Housing Development Authority and Cook County, and will continue partnerships with the South Suburban Mayors and Managers Association and at least four municipalities.

Rockford

Prairie State Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Prairie State Legal Services, Inc. (PSLS) will use its grant to: 1) recruit/train additional testers, including developing a base of testers in the Peoria area; 2) conduct market reviews and determine testing sites for both audit and complaint-based testing and conduct paired and phone fair housing tests at those sites; 3) conduct investigations of systemic discrimination against Hispanics or African Americans in rental, sales or lending markets to identify barriers to housing choice, and file enforcement proposals with HUD or DOJ; 4) intake/process/represent clients experiencing unfair housing practices, including assistance to persons with disabilities with requests for reasonable accommodations; 5) file complaints with HUD, Illinois Department of Human Rights (IDHR) or the courts and represent clients in those proceedings; 6) negotiate, monitor, and enforce settlement agreements; 7) sign formal partnership agreements with community agencies and faith-based groups; 8) conduct fair housing education and outreach presentations to targeted groups and housing consumers, train housing providers and Entitlement Jurisdictions and their sub-grantees about standards that affirmatively furthering fair housing; and 9) raise public awareness of housing discrimination, legal protections and project services through a media campaign reaching Spanish-speaking households, community-wide fair housing month events, PSA's, the distribution of written materials and brochures, and social networking sites.

West Chicago

HOPE Fair Housing Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

HOPE Fair Housing Center (HOPE) will use its grant to conduct rental, accessibility, and real estate sales investigations, and continue to provide the complaint intake, testing, and investigation services it has offered to housing consumers for the past 18 years. HOPE Fair Housing Center's service area includes the suburban counties of DuPage, Kane, McHenry, Northwestern and Western Cook County and 26 rural counties in northern Illinois. Large cities include Naperville, Rockford, Aurora, Elgin, Bloomington, Moline, and Rock Island. From small individual complaint cases to large statewide or regional systemic issues, HOPE undertakes meaningful intake, investigation, advocacy and/or enforcement actions and achieves outcomes that truly enhance the community. This grant will allow HOPE to continue to expand its systemic investigations, conduct activities to increase voluntary compliance with fair housing laws, and continue its nationally acclaimed education and outreach programs.

Winnetka

Open Communities

FY14 Private Enforcement Initiative – Multi-Year Component - \$316,389.00

Open Communities will use its grant to conduct a full-service, broad-based fair housing enforcement project serving 16 northern Cook and southern Lake County suburbs north of Chicago. Comprehensive enforcement activities will be provided through systemic and complaint-based investigations that monitor and act upon discriminatory practices in the housing industry to ensure that all people have an equal opportunity to apply for and retain housing of their choice. Open Communities is currently engaged in complaint intake and investigation, testing for fair housing violations, and enforcement of meritorious claims.

Open Communities

Education and Outreach Initiative – General Component - \$124,453.00

Open Communities will use its grant to conduct a full-service, broad-based fair housing education and outreach project that will serve 16 northern Cook and southern Lake County suburbs north of Chicago. The project will develop model comprehensive rental housing oversight policies and procedures that affirmatively further fair housing. Open Communities will educate service area municipalities, including elected and appointed officials and their staff members, about the policies and procedures, and provide related technical assistance. Other project activities will include conducting a north suburban regional forum on the rental housing oversight protocol; conducting fair housing workshops; developing and distributing fair housing fact sheets; and investigating bona fide complaints affecting all protected classes under the Fair Housing Act.

Indiana

Indianapolis

Fair Housing Center of Central Indiana, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Center of Central Indiana, Inc., (FHCCI) project will use its grant to serve over 1.8 million residents, primarily the 13 counties of central Indiana (Boone, Clinton, Delaware, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Monroe, Morgan, Rush, and Shelby). The FHCCI will continue its current efforts to affirmatively further fair housing; expand the public's knowledge of the services of the FHCCI to uncover incidents of housing discrimination; conduct testing and other investigation tools to effectively address identified unlawful discrimination; support a variety of training programs on fair housing and further diversify the types of programs; and continue projects related to the investigation of systemic predatory

lending allegations and other systemic investigations begun under previous FHIP awards. Activities include: conduct intake and process allegations of housing discrimination; complete rental tests; conduct systemic investigations; partner with other fair housing organizations on systemic investigations; file meritorious fair housing complaints with HUD/FHAP/courts; conduct fair housing trainings; and conduct an accessibility training seminar, an attorney training seminar, an Olmstead/fair housing training, and yearly April fair housing conference.

Kentucky

Lexington

Lexington Fair Housing Council, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,673.00

The Lexington Fair Housing Council, Inc., will use its grant to continue its enforcement program. The funds will be used to conduct the following tasks: an expanded program of systemic paired sales and rental testing throughout Kentucky; reasonable accommodation testing; accessibility surveys; a hotline for housing providers seeking legal advice on fair housing laws; fair housing trainings for housing providers; trainings for housing providers on working with the mentally ill; continue to staff and advertise a program to provide immediate advice to those under pressure to take out predatory loans; provide education and monitoring for local homeownership programs; outreach to the community (including workshops in languages other than English); promotion of language access by housing providers; partner with Kentucky State University (a Historically Black University) to educate their students about fair housing laws; intake on housing discrimination issues; obtaining reasonable accommodations/modifications; filing fair housing complaints; litigation; and mediations.

Louisiana

New Orleans

Greater New Orleans Fair Housing Action Center, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Greater New Orleans Fair Housing Action Center (FHAC) will use its grant to continue providing fair housing services to individuals and families in the service area of southeast Louisiana. This project is designed to serve all individuals protected under the federal FHA. Activities will include: intake and process new housing queries; conduct rental test parts and additional test parts; conduct investigations of alleged discrimination that is pervasive or institutional in nature or where the collection and analysis of data to develop a complaint will involve complex issues, novel questions of fact or law, or will potentially affect a large number of persons; make fair housing presentations to first time homebuyers; conduct targeted outreach about fair housing; evaluate business practices of businesses covered by housing discrimination laws; and conduct a variety of other activities such as analysis and the provision of technical assistance to help covered entities meet their obligation to AFFH, including the Housing Authority of New Orleans and the City of Baton Rouge.

Greater New Orleans Fair Housing Action Center

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

The Greater New Orleans Fair Housing Action Center, Inc. (FHAC) will use its grant to continue to provide its services to individuals and families in southeast Louisiana. Project activities, designed to serve all individuals protected under the federal FHA, will include: intake and processing of contacts/queries related to lending practices; fair housing counseling to potential victims of lending discrimination; referrals of discrimination complaints for enforcement; submitting grievances of suspected mortgage modification fraud and scams; conducting follow-up test parts of any lenders, servicers, brokers, or agents found to be engaged in discriminatory

practices through systemic or complaint driven testing; conducting systemic investigations of lenders, servicers, brokers, or agents in the greater New Orleans area; conducting test parts related to lending discrimination; assisting clients with foreclosure prevention counseling; developing spatial analysis of clients assisted with foreclosure prevention counseling, overlaying with racial and ethnic data to analyze for regional or neighborhood trends based on race or ethnicity and market trends in discrimination; and developing a set of policy recommendations for local officials to address homeownership retention, gentrification, and lending discrimination.

Greater New Orleans Fair Housing Action Center

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

The Greater New Orleans Fair Housing Action Center, Inc. (FHAC) will use its grant to continue to provide services to individuals and families in southeast Louisiana; and will continue to provide education about fair housing rights and responsibilities to housing providers, service providers, renters, homeowners, policymakers, government actors, and other stakeholders throughout Louisiana. This project, designed to serve all individuals protected under the federal FHA, will include the following activities: plan, publicize and produce educational events during Fair Housing Month 2015; conduct a fair housing summit; arrange translation and distribution of FHAC's original fair housing-themed children's book, the Fair Housing Five & the Haunted House, into Spanish; partner with Southeast Louisiana Legal Services to offer housing clinics throughout southeast Louisiana; and develop new, consistently branded materials that explain fair housing protections directed at specific groups of people who may be covered by the FHA.

Maine

Portland

Pine Tree Legal Assistance, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Pine Tree Legal Assistance, Inc., will use its grant to operate Maine's only statewide full service fair housing project. Activities will include enforcement of federal and state laws prohibiting housing discrimination in rental housing as well as mobile home parks, an important source of homeownership in rural Maine. Testing will identify systemic

discrimination against all protected categories, with a special emphasis on discrimination against underserved populations including individuals in rural areas, individuals with disabilities and those who are immigrants or have limited English proficiency. The project's education and outreach efforts will strengthen awareness of fair housing laws among individuals vulnerable to discrimination, and strengthen capacity among government and nonprofit partners to enforce and extend fair housing protections for all vulnerable individuals throughout Maine.

Maryland

Baltimore

Baltimore Neighborhoods, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Baltimore Neighborhoods, Inc. (BNI) will use its grant funds to address the need for fair housing enforcement, education, and outreach services in Maryland. BNI will utilize a comprehensive approach of fair housing investigation and enforcement, providing technical assistance and training to fair housing organizations, and providing education and outreach to the public. Specifically, BNI will recruit and train testers; coordinate and conduct fair housing tests; conduct intake and investigation of allegations of housing discrimination and file applicable enforcement referrals of complainants to HUD; conduct MFD surveys; conduct "Fair Housing Matters"

trainings; respond to fair housing inquiries; and conduct “Fair Housing 101” events to Metropolitan Baltimore Quadel (MBQ), its staff, landlords, and tenants, and introduce audiences to their fair housing rights and responsibilities.

Massachusetts

Boston

Fair Housing Center of Greater Boston

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,673.00

Fair Housing Center of Greater Boston (FHCGB) will use its grant to provide services in Essex, Middlesex, Norfolk, Suffolk and Plymouth Counties; and the project will serve members of all protected classes under the Fair Housing Act and substantially equivalent state law. FHCGB will conduct intake of housing discrimination inquiries; investigate individual and/or systemic housing discrimination complaints and refer complaints to HUD/MCAD; utilize a full-service testing program for rental, sales, mortgage and insurance housing discrimination; assist 10 cities, towns and/or municipalities with their Analysis of Impediments Plans, providing 10 Affirmatively Furthering Fair Housing trainings to non-profit organizations, cities, towns and/or municipalities; cultivate current/new partnerships with coalitions; provide education and training sessions to housing seekers and housing providers in 12 different languages; distribute 2000 brochures as a part of fair housing trainings; and provide housing counseling sessions for individuals/families.

Suffolk University Law School

Education and Outreach Initiative – General Component - \$124,921.00

The Suffolk University Law School (SULS) Housing Discrimination Testing Program will use its grant to address a need identified in the City of Boston’s Analysis of Impediments, namely the education of housing providers about fair housing laws. SULS will create an online or hybrid course for housing providers, as well as a course for law students. SULS will continue to host quarterly best practices meetings for attorneys at FHIPs and FHAPs and others working at housing advocacy organizations. SULS will also undertake a review of all of the housing authority websites in the Commonwealth to examine whether racially discriminatory language is present in rental advertisements. If such language is found, SULS will work with the AG’s office and the housing authorities to have the language removed.

Suffolk University Law School

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,998.00

The Suffolk University Law School (SULS) Housing Discrimination Testing Program (HDTP) will use its grant to continue and expand its fair housing work, which includes systemic and complaint-based testing, intake, investigations, and representation of people with fair housing complaints. SULS students, particularly those in the Accelerator Practice (formerly known as the Housing Clinic), will have significant live client contact and will interview and counsel clients with fair housing matters; prepare pleadings, discovery, and memoranda; prepare and argue motions; and conduct negotiations, administrative hearings, and trials. Students will also assist clients with reasonable accommodation or modification requests. Students handle administrative matters before various housing authorities, housing discrimination matters before the Massachusetts Commission Against Discrimination, and housing cases in Boston Housing Court and Chelsea District Court. Clients have the benefit of not only working with a dedicated student, but also an experienced attorney who supervises the student's work. The service area will be the Greater Boston area; however, testing may be done in other areas of Massachusetts based on ability and test requests.

Holyoke

Housing Discrimination Project Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

New Bedford

SouthCoast Fair Housing, Inc.

Education and Outreach Initiative – General Component - \$125,000

SouthCoast Fair Housing, Inc. (SCFH) will use its grant to implement fair housing education and outreach activities in underserved Bristol and Plymouth Counties. The project will address housing discrimination in Bristol County, which has no history of private fair housing enforcement or education and outreach; and adjacent Plymouth County, with substantial rates of housing segregation. SCFH's fair housing education and outreach efforts will include fair housing legal enforcement training; training for Public Housing Authorities, housing counselors and housing providers; outreach to first-time homebuyers, linguistically-isolated individuals, and disabled individuals; improvement and development of printed outreach materials; improvement of SCFH's website and social media presence; and development of a complaint referral protocol with the region's FHAP.

Worcester

Community Legal Aid, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$320,214.00

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

Community Legal Aid, Inc.

Fair Housing Organization Initiative – Lending Component - \$192,485.00

Community Legal Aid, Inc. (CLA) will use its grant to perform investigation and enforcement activities for vulnerable homeowners throughout central and western Massachusetts who are at risk of lending discrimination and foreclosure. The project will engage in mapping and census analysis to focus its outreach and advocacy efforts on neighborhoods with high concentrations of minority, immigrant, and other vulnerable homeowners. Staff will work with partners to deliver legal education workshops for at-risk homeowners on fair lending, discriminatory lending practices, foreclosure prevention, mortgage rescue schemes, and rights under fair housing laws. The project will create, translate, and distribute new brochures; conduct intake; assist

homeowners seeking loan modifications; assist homeowners with mortgage rescue scam issues; file complaints; assist persons with disabilities; and enforce the rights of homeowners who are threatened with, or have gone through, foreclosure as the result of unfair lending practices and other violations of state and federal law.

Michigan

Ann Arbor

Fair Housing Center of Southeastern Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,944.00

The Fair Housing Center of Southeastern Michigan (FHC-Southeast) will provide fair housing enforcement services and systemic testing in Washtenaw, Clinton, Eaton, Ingham, Jackson, Lenawee, Livingston, and Monroe Counties in southern mid-Michigan. Project goals include a plan for taking new fair housing complaints; completing test parts, including systemic testing; rental testing, sales testing, lending testing, and investigating the accessibility of new construction; training new testers; and gaining reasonable accommodations or modification for complainants with disabilities.

Detroit

Fair Housing Center of Metropolitan Detroit

FY14 Private Enforcement Initiative – Multi-Year Component - \$310,270.00

The Fair Housing Center of Metropolitan Detroit (FHCMD) will use its grant to conduct the following fair housing related enforcement activities: recruit and train testers; conduct complaint intake; assist individuals in filing complaints with HUD or the Michigan Department of Civil Rights (MDCR); refer complaints to HUD; conduct complaint based tests including rental, sales, and tests of mortgage lenders, and conduct systemic tests of housing providers in the metropolitan Detroit area. FHCMD anticipates receiving and investigating a number of complaints of discrimination involving affordable rental housing primarily involving properties in Wayne, Oakland and Macomb Counties. These will be complaints alleging discrimination based on any of the characteristics protected under the Fair Housing Act or substantially equivalent fair housing laws. Testing will be conducted in relation to those complaints, complainants will be advised of their right to file their complaint with HUD, and, if adequate evidence of unlawful treatment is present some complainants will choose to be referred to attorneys.

Flint

Legal Services of Eastern Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$322,047.00

Legal Services of Eastern Michigan (LSEM) will use its grant to support the Fair Housing Center of Eastern Michigan, which offers comprehensive fair housing services in Bay, Genesee, Midland, and Saginaw Counties, as well as conducts complaint-based testing in the remainder of LSEM's 14-county region. Fair housing services include testing, enforcement, outreach, education, and research. While testing and enforcement activities are the heart of the fair housing services the Center provides, the Center also readily responds to housing discrimination complaints from community members.

Grand Rapids

Fair Housing Center of West Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Center of West Michigan (FHCWM) will use its grant to provide comprehensive fair housing enforcement services throughout a 12-county service area in west Michigan to include the counties of Allegan,

Grand Traverse, Isabella, Ionia, Kent, Muskegon, Mecosta, Montcalm, Newaygo, Oceana, Osceola and Ottawa, as well as other areas without services. FHCWM will work within all aspects (i.e., sales, rental, lending, insurance, etc.) of the housing market to provide fair housing enforcement and related services to people within all federally protected classes. This project will enforce compliance of the FHA; detect, address and remove systemic barriers to fair housing choice and equal housing opportunity; promote inclusive patterns of housing occupancy; and educate those in the service area on fair housing rights. FHCWM's planned activities include providing fair housing enforcement services; providing complete site and allegation investigation; providing fair housing education via outreach, training, publications, documents, and a website; and partnering with local and national fair housing organizations/groups to provide technical assistance and guidance, promote knowledge sharing and capacity building, increase compliance with fair housing laws, and affirmatively further fair housing.

Fair Housing Center of West Michigan

Education and Outreach Initiative – General Component - \$125,000

Fair Housing Center of West Michigan (FHCWM) will use its grant to provide comprehensive fair housing education and outreach services throughout a 12-county service area in west Michigan. FHCWM will provide services designed to inform people of their rights and/or responsibilities under the FHA; and provide fair housing education and related services and materials to members of the housing industry in the areas of rental, real estate sales, mortgage lending, building, and architecture, as well as to people within all federally protected classes, including persons with LEP and persons with disabilities. The FHCWM will undertake activities specifically targeted toward expanding upon previous FHIP-funded activities and provide comprehensive education and technical assistance in the pursuit of increased awareness of and compliance with civil rights and fair housing laws. This project will promote capacity building and knowledge sharing with partners through the dissemination of effective best practices; and FHCWM will maintain a protocol for referral of complaints of discrimination. Among the project activities include conducting fair housing symposia and other training; and developing and disseminating educational brochures/materials, PSAs and newsletters.

Kalamazoo

Fair Housing Center of Southwest Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000

The Fair Housing Center of Southwest Michigan (the Center) will use its grant to increase systemic investigation and other enforcement activities including: conducting intake, complaint investigations, testing and completing complaint mediation and conciliation. The Center will also continue to work with local governments and non-profit organizations to understand and meet their affirmatively furthering fair housing obligations. The Center is committed to promoting integration and eliminating housing discrimination in nine counties of southwest Michigan. With the assistance of the Center, people will realize their rights and responsibilities and we will be on the road to increasing integration and eliminating housing discrimination in southwest Michigan.

Minnesota

Minneapolis

Mid-Minnesota Legal Aid

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Mid-Minnesota Legal Aid (Legal Aid) will use its grant to partner with Southern Minnesota Regional Legal Services to improve Fair Housing Act enforcement in 53 southern and central Minnesota counties. Legal Aid will provide fair housing enforcement services to complainants, conduct fair housing testing, and collaborate with the St. Paul Department of Human Rights to address systemic discrimination through testing, training, and enforcement. Legal Aid also will help strengthen area jurisdictions' efforts to develop the 2015 Regional Analysis of

Impediments, participate in local transit oriented development planning, analyze regional Section 8 voucher utilization data and use the analysis to develop and advocate for best practices to increase use and mobility of the vouchers, and create a Spanish language mirror site for its web-based fair housing resource guide.

Mississippi

Jackson

Mississippi Center for Justice

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

The Mississippi Center for Justice will use its grant to conduct a community-based, statewide fair housing education and outreach project targeting three special needs populations: persons living with HIV and their service providers; persons living in rural areas; and non-English speaking immigrant populations (Vietnamese and Spanish). The project will conduct fair housing educational workshops and presentations. Workshops will be presented in those counties with the highest concentration of persons living with HIV; and presentations presented to members of protected classes residing in rural counties, as well as Hancock, Harrison, and Jackson County. The project's activities will be conducted in partnership with community-based organizations representative of populations affected by HUD projects.

Missouri

St. Louis

Metropolitan St. Louis Equal Housing & Opportunity Council

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,996.00

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

Montana

Butte

Montana Fair Housing, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$205,838.00

Montana Fair Housing, Inc. (MFH) will use its grant funds to support the citizens of the state of Montana. Planned activities include: completion and distribution of our quarterly newsletter; implementation of an educational radio advertising campaign; coordination with state and local agencies, and agencies and organizations serving protected class members, to facilitate outreach and education activities; and complete mediations (dispute resolutions) including those involving requests for reasonable accommodations and modifications. MFH will also continue to initiate and complete investigations of systemic violations; train additional testers; conduct systemic and complaint-based testing; and refer testing-based enforcement actions to HUD.

Nebraska

Omaha

Family Housing Advisory Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Family Housing Advisory Services, Inc. (FHAS) will use its grant to expand enforcement activities to specific areas in Nebraska and western Iowa, with a focus on systemic issues facing new immigrant populations, especially individuals and families with limited or no English skills and the disabled, including returning veterans and other persons with disabilities. FHAS operates the Fair Housing Center of Nebraska (Fair Housing) as one of its key programs. The scope of its activities is full-service and broad-based in nature, covering all types of housing transactions and all protected classes under federal, state, and local laws. Project activities will include intake and fair housing assessments; conducting matched pair fair housing tests; and investigating all complaints of housing discrimination generated by project activities. Additionally, a 24-hour toll free hotline and website will be maintained to assist persons throughout the states of Nebraska and Iowa with complaints of discriminatory housing actions; and education and outreach services will be provided.

Nevada

Reno

Silver State Fair Housing Council

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Silver State Fair Housing Council (SSFHC) will use its grant to address the increasing demand for its services throughout Nevada, which has no FHAP agency to enforce fair housing laws. SSFHC will continue its current enforcement program and expand capability to conduct systemic investigations of housing discrimination through implementation of varied activities. These activities will include: conducting complaint intakes; processing allegations; developing viable enforcement proposals; referring all bona fide claims to HUD; referring at least one bona fide complaint to an attorney and facilitating at least two conciliations of client complaints per year; facilitating reasonable accommodation/modification requests on a yearly basis; recruiting testers and providing tester refresher training for experienced testers; conducting rental test parts and additional accessibility testing; identifying and tracking new multi-family housing permits and conducting on-site assessments; promoting compliance with fair housing laws by conducting yearly trainings for housing consumers, housing providers, and social service providers; and providing fair housing information through the web, advertising, social media, and mail.

New Hampshire

Concord

New Hampshire Legal Assistance

FY12 Private Enforcement Initiative – Multi-Year Component - \$271,061.00

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

New Jersey

Hackensack

Fair Housing Council of Northern New Jersey

FY13 Private Enforcement Initiative – Multi-Year Component - \$302,487.00

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

Fair Housing Council of Northern New Jersey

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

Fair Housing Council of Northern New Jersey (the Council) will use its grant to conduct education and outreach throughout the state of New Jersey. The Council will plan, develop and conduct workshops on housing discrimination; plan, develop and conduct a media and web-based marketing campaign; and develop, publish and distribute a fair housing brochure in English, Spanish and other languages as needed that will inform people of their fair housing rights. This project will involve close contact with HUD, the New Jersey Division on Civil Rights (FHAP agency), and private advocacy groups on developing materials for education and outreach. The areas of concentration will focus on southern and northeastern New Jersey. Persons to be served in this project include all persons who are protected under state and federal fair housing laws. A special emphasis will be placed on discrimination against the disabled and on familial status discrimination.

New York

Bohemia

Long Island Housing Services Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Long Island Housing Services Inc.

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

Long Island Housing Services, Inc. (LIHS) will use its grant to develop agency capacity to affirmatively further fair housing by investigating systemic lending discrimination in Long Island's residential mortgage market. Project activities will include training staff and interns on fair housing/lending and mortgage rescue scams; refining protocol for referrals, analyzing HMDA data and related mapping of selected lenders; analyzing lending practices; refining the lending database previously developed; conducting business practices analyses on investigated lenders; refining lending test methodology and related training materials for the coordinator and testers; recruiting, screening and training (including refresher training) to qualified testers; conducting systemic lending testing; and holding consultations/meetings with attorneys to develop casework for evidence found. Victims of mortgage rescue scams will be assisted; and the public will be educated on fair lending, avoiding mortgage rescue scams, and AFFH obligations. LIHS will also develop and distribute media alerts and educational bulletins on fair lending and scams.

Brooklyn

Brooklyn Legal Services Corporation A

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

Brooklyn Legal Services Corporation A (Brooklyn A) will use its grant to continue support of its Anti-Predatory Lending/Foreclosure Defense Project, helping to sustain and further expand its capacity as a fair housing enforcement organization in Brooklyn and expand services to Queens County, New York. The project will continue to enforce fair housing laws on behalf of victims of lending discrimination; investigate allegations of housing and lending discrimination while abating the damages through loan modifications; and provide advocacy and direct assistance to victims of the violation of fair housing and fair lending laws and regulations as applied to fraudulent or predatory foreclosure rescue schemes and practices. Brooklyn A will also conduct educational and outreach activities, including workshops with community groups.

Brooklyn Legal Services Corporation A

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

Brooklyn Legal Services Corporation A (Brooklyn A) will use its grant to launch the Fair Housing Community Outreach Project (Project). Brooklyn A will provide affirmative, informational, and educational outreach to apprise Brooklyn residents of their protections under federal and local fair housing laws, and how they can enforce them in the face of housing discrimination. Brooklyn A will implement a comprehensive outreach schedule of know-your-rights workshops, community presentations, and informational meetings for the target population and/or the community-based organizations that serve their housing needs.

South Brooklyn Legal Services, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

South Brooklyn Legal Services, Inc. (SBLS) will use its grant to work with an experienced coalition of partners to provide comprehensive assistance to New York City residents facing foreclosure because of Fair Housing Act violations. SBLS will generate and accept referrals of clients at risk of foreclosure and eviction due to fair housing violations in New York City;

screen, investigate, and analyze all complaints through testing to identify individual and systemic patterns of discrimination; generate maps to support housing discrimination claims; refer meritorious housing discrimination complaints to state and federal enforcement agencies; file affirmative enforcement litigation to address systemic fair housing violations; and provide legal and other assistance to help targeted households retain safe and affordable housing and access fair credit. In addition, project staff will provide training and support to partner local agencies and organizations and education to the public about discriminatory practices and available remedies.

South Brooklyn Legal Services, Inc.

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

South Brooklyn Legal Services, Inc. (SBLS) will use its grant to work with an experienced coalition of partners to provide comprehensive assistance to New York City residents (with a focus on central and east Brooklyn) facing foreclosure because of FHA violations, particularly pertaining to discriminatory financing, servicing, and foreclosure rescue scams. SBLS's project will affirmatively further fair housing through the investigation of individual and systemic lending abuses, provision of legal services to redress and eliminate lending discrimination, and outreach and workshops to educate homeowners about fair housing. Capacity building and knowledge sharing will occur through training advocates about complaint investigation, lending discrimination, and preventing home loss.

Buffalo

Housing Opportunities Made Equal, Inc.

FY14 Private Enforcement Initiative – Multi Year Component - \$325,000.00

Housing Opportunities Made Equal Inc. (HOME) will use its grant to conduct intake interviews; record allegations of housing discrimination; provide paralegal counseling, emotional support, and referrals to resource agencies; assist clients requesting reasonable accommodations or reasonable modifications; and conduct systemic investigations of larger housing providers. HOME will also recruit and select new fair housing testers; train new fair housing testers; conduct paired/sandwich rental test parts; conduct sales test parts; complete 120 hours of training for HOME staff; conduct a refresher course for experienced fair housing testers; monitor settlement agreements negotiated with respondents; monitor zoning changes/issues in municipalities; mediate validated cases of discrimination; refer or prepare cases of housing discrimination under federal, state, or municipal fair housing laws; and establish partnerships with a minimum of 8 agencies and organizations to promote fair housing in western New York. Additionally, a number of outreach and education activities will be undertaken.

Hauppauge

Long Island Housing Partnership, Inc.

Education and Outreach Initiative – General Component - \$74,999

The Long Island Housing Partnership, Inc. (LIHP) will use its grant to make available and/or produce consumer pamphlets, mailers, and PowerPoint presentations in English and Spanish; add a webpage section devoted to fair housing; provide educational seminars and community rainings; provide speakers; and integrate fair housing information into client counseling services. Using client counseling opportunities and existing programs, LIHP will revise materials to incorporate fair housing information; and clients will receive information on fair housing laws and protections, rights and responsibilities, and understand how to recognize and report discriminatory acts. Referral systems will allow for reporting of suspected discrimination.

New York City

Fair Housing Justice Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,737.00

The Fair Housing Justice Center, Inc. (FHJC) will use its grant to continue providing fair housing counseling and intake, investigative services (testing), and legal and administrative referrals of housing discrimination complaints. In order to affirmatively further fair housing and reduce poverty concentration and racial segregation, the FHJC will additionally assist households with federal housing choice vouchers and homeless individuals and families with rental subsidies to overcome barriers to housing choice based on source of income discrimination (prohibited by the New York City Human Rights Law). The FHJC will focus much of its work on activities that combat systemic housing discrimination based on race, national origin, and disability in the rental and sale of housing through implementation of carefully designed systemic testing investigations. Conducting

systemic testing to document and challenge discriminatory housing practices will remain a high priority for the FHJC under this grant. The FHJC will also conduct legal seminars for cooperating attorneys; provide ongoing legal research/support on fair housing cases; monitor compliance with settlement agreements/ orders; produce and distribute FHJC's Opening Acts e-Newsletter; maintain the [FHJC website](#); and conduct in-service training for FHJC staff on vital fair housing issues. The FHJC service area includes the boroughs of New York City and seven suburban counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester.

MFY Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

MFY Legal Services, Inc. will use its grant to stem the tide of foreclosures in New York City's hardest hit neighborhoods in Brooklyn and Queens, where people of color have long been the victims of predatory lending. This project will continue to prevent foreclosures in communities of color by assisting homeowners to obtain affordable loan modifications and other loan workout agreements, and by providing community legal education on modification programs and other foreclosure-avoidance opportunities, in order to create financially sustainable homeownership opportunities for minority homeowners. In addition, funding will be used to address predatory and discriminatory practices of banks and servicers, which have had, and are still having, a devastating impact on neighborhoods of color in Brooklyn and Queens. The primary activity of this grant will be focused on defending minority homeowners and homeowners with disabilities who are facing foreclosure. Additionally, outreach to immigrant homeowners who are often overlooked because of language access issues will be provided.

Rochester

Legal Assistance of Western NY, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$298,000.00

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

Syracuse

CNY Fair Housing, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

CNY Fair Housing, Inc. will use its grant to provide comprehensive fair housing services to central and northern New York, including the counties of Cayuga, Jefferson, Madison, Oneida, Onondaga, Oswego, St. Lawrence and Tompkins. Under this project, CNY Fair Housing will accept complaints of housing discrimination, conduct investigations of complaints including testing, and provide legal representation for victims of housing discrimination. CNY Fair Housing will also provide fair housing counseling, advocacy, and legal representation to people needing reasonable accommodations and modifications. In addition to complaint-based testing, CNY Fair Housing will conduct systemic investigations which will include testing in rentals, sales, insurance, and lending. Among the issues to be addressed through these systemic investigations are insurance redlining, steering in real estate sales, discrimination against people with disabilities in rentals, and discrimination against families with children in rentals, particularly in units advertised as "student housing." To educate both housing consumers and housing providers on fair housing rights and responsibilities, CNY Fair Housing will conduct trainings and public speaking engagements, distribute informational materials and PSAs, and will maintain a website and active social

media presence. Finally, CNY Fair Housing will work with local municipal officials and housing providers, to provide training and technical assistance to ensure municipalities in the service area are meeting their obligation to affirmatively further fair housing and addressing identified impediments.

White Plains

Westchester Residential Opportunities, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Westchester Residential Opportunities, Inc.

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

Westchester Residential Opportunities, Inc. (WRO) will use its grant to inform people in Westchester, County of their fair housing rights and maximize equal housing opportunities through fair housing education and outreach. WRO will continue to carry out a fair housing education and outreach program throughout the county, through activities including: (1) fair housing workshops for members of the Hudson Gateway Association of Realtors® (“HGAR”) and for landlords, cooperative and condominium boards, and management companies, with an emphasis on their duty to allow reasonable accommodations and modifications for persons with disabilities and the important public interest in visitability and universal design; (3) distribution of bi-lingual fair housing brochures; (4) co-sponsorship of the annual Westchester County Fair and Affordable Housing Expo; (5) financial literacy workshops, (6) predatory lending workshops; and (7) a regional symposium on fair and affordable housing. To assist Westchester County in affirmatively marketing the 750 new units developed pursuant to the Settlement

Agreement, WRO will provide mobility counseling in predominantly minority communities for residents who may wish to move into one of the new units. WRO will develop a regional multimedia campaign to promote fair housing choice by educating residents about the societal benefits of full integration and foster the grassroots “buy-in” necessary to achieve HUD’s FY 2015 priorities.

North Carolina

Elizabeth City

Elizabeth City State University

Education and Outreach Initiative – General Component - \$125,000

Elizabeth City State University will use its grant to provide citizens in 14 counties in rural northeastern North Carolina with more knowledge about their fair housing rights and obligations. The comprehensive, regional (multi-county) fair housing education and outreach program will include the following activities: providing educational events; providing counseling services; developing and disseminating printed educational materials; partnering with community-based organizations and housing counseling agencies to conduct fair housing education sessions on forms of illegal housing discrimination in the real estate and lending markets; conducting a regional fair housing education and outreach media campaign; implementing special activities for Fair Housing Month (April 2015) and National Homeownership Month (June 2015); making referrals of fair housing complaints to appropriate

authorities; and assisting local governments in the target area in strengthening their fair housing policies and programs.

Raleigh

Legal Aid of North Carolina, Inc.

Fy14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Legal Aid of North Carolina (LANC) will use its grant to provide a full-service fair housing project to residents throughout North Carolina, targeting underserved populations including racial and ethnic minorities, people with disabilities, individuals with LEP, low-income rural residents, and immigrants. Each year LANC will provide complaint intake and referral services; assist people with fair housing matters; make referrals to HUD, FHAPs, state and federal courts, and private attorneys; conduct matched pair tests; conduct systemic investigations; conduct education and outreach events; conduct events for local governments and Public Housing Authorities; conduct trainings for shelter providers; conduct a Fair Housing Month conference; convene a Fair Housing Working Group consisting of FHAP agencies and local advocates; distribute 5,500 pieces of literature in English and Spanish; distribute PSAs to media outlets; and maintain and update its website. In addition, LANC will conduct CLE [continuing legal education] seminars on fair housing and disability law (Year 2) and advanced fair housing litigation practice (Year 3).

Ohio

Akron

Fair Housing Contact Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Contact Service, Inc. (FHCS) will use its grant to conduct fair housing investigation and enforcement activities throughout Summit, Stark, Portage, and Medina Counties in northeastern Ohio. FHCS will expand its activities to include systemic housing investigations, promoting AFFH, lending testing, and identification of local policies to remove identified impediments to fair housing choice.

Cincinnati

Housing Opportunities Made Equal of Greater Cincinnati, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,530.00

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

Housing Opportunities Made Equal of Greater Cincinnati, Inc.

Education and Outreach Initiative – General Component - \$124,600.00

Housing Opportunities Made Equal of Greater Cincinnati, Inc. (HOME) will use its grant for an education and outreach project that will use a variety of media to effectively communicate the fair housing message to different audiences. In-person education will be provided for people with disabilities and their families; consumer presentations will be arranged through partnerships with local agencies that support people with physical and

mental disabilities; and a fair housing training workshop will be conducted in conjunction with the celebration of the 25th anniversary of the Americans with Disabilities Act (ADA). Other activities will include a television advertising campaign; website expansion; and a Regional Roundtable, co-hosted with the Ohio Civil Rights Commission, for public and private fair housing agencies in HUD's Chicago region to build their education and outreach capacity and share best practices.

Cleveland

Housing Research & Advocacy Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Columbus

Central Ohio Fair Housing Association, Inc.

Education and Outreach Initiative – General Component - \$125,000

The Central Ohio Fair Housing Association, Inc. (COFHA) will use its grant to support its work of making referrals of fair housing complaints to HUD and/or to the Ohio Civil Rights Commission. The project will be conducted in the urban core of the Columbus MSA. COFHA will conduct fair housing workshops in community, governmental, and faith-based facilities. COFHA will use brochures; fact sheets; PSAs for television, internet and radio; and certified professional curricula. The project will reach underserved populations including: people with disabilities, people at risk for sex discrimination and/or gender stereotyping, people in self-sufficiency programs, immigrant populations, minorities, and residents at risk for foreclosure. The project will sponsor education on effective implementation of affirmative fair housing strategies with local governments, and subsidized housing providers; seminars for architects, developers, and others who make decisions on accessible design; continuing education for real estate professionals including leasing agents, social workers, and discharge nurses who coordinate housing needs; and abusive mortgage lending practices that violate the FHA. COFHA will also provide to LEP individuals information about and access to program benefits through translation and interpretation services in accordance with HUD's published LEP Guidance.

Ohio State Legal Services Association

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

Southeastern Ohio Legal Services (SEOLS) and the Marion Office of the Legal Aid Society of Columbus (LASC), in partnership with statewide advocacy organizations Disability Rights Ohio (DRO) and the Domestic Violence Network of Ohio (ODVN), will use its grant to bring comprehensive fair housing education and outreach to Appalachian/rural counties in southeast Ohio. The Appalachian Ohio EOI brings together highly experienced rural legal services attorneys, statewide experts working with marginalized populations, and local community groups in an effort to provide both broad-based and targeted fair housing education and outreach throughout rural Appalachian Ohio. Participation by local community partners throughout the 35-county service area forms the foundation of the project's efforts, linking partners and their respective communities with fair housing resources. Through the expertise of its statewide advocacy partners, DRO and ODVN, the project also provides additional targeted fair housing education and outreach to individuals with disabilities and domestic violence survivors. The

Appalachian Ohio EOI also provides services to all fair housing responsible persons from jurisdictions receiving CDBG funding. Technical assistance in the investigation, preparation, and submission of fair housing complaints will be provided. Additionally, the project will connect all CDBG designees with each other and with project attorneys through an email listserv for the purpose of improving the capacity of the CDBG designees to address housing discrimination issues in their communities.

Dayton

Miami Valley Fair Housing Center, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Miami Valley Fair Housing Center, Inc. (MVFHC) will use its grant to provide a full-service project to support its enforcement activities, with the goal of addressing housing discrimination through enforcement and education activities. The target service area is the Dayton MSA, comprised of Montgomery, Greene, Miami, and Preble Counties in Ohio, including, in particular, expanded activities in underserved areas of the MSA. MVFHC will continue to implement enforcement activities by: conducting an educational and outreach program instructing people on how to recognize and report housing discrimination in the rental, sales, lending, and insurance markets as well as how to recognize and report racial or sexual harassment; gaining victim relief through testing, investigation, administrative and legal enforcement efforts provided by MVFHC, private attorneys, HUD, DOJ, the Ohio Civil Rights Commission (a statewide FHAP agency), or the Dayton Human Relations Council (a city FHAP agency), as appropriate; documenting evidence of systemic discrimination by conducting test parts in rental, sales, accessibility design and construction; partnering with other enforcement agencies on systemic investigations, and other enforcement activities.

Painesville

Fair Housing Resource Center, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Resource Center, Inc. (FHRC) will use its grant to continue to conduct a comprehensive enforcement effort within the Lake, Geauga and Ashtabula County Ohio region that will involve conducting the following types of testing: rental, REO sales, lending, homeowner's insurance, and new construction. FHRC intends to update its methodologies and expand its rental testing program, with a focus the specific protected classes of: deaf/hard of hearing individuals, visually impaired individuals, and Housing Choice Voucher recipients. In addition, FHRC will conduct an aggressive review of all homeowner association rules and/or condominium association rules for compliance with the FHA throughout 83 communities. FHRC will hold meetings with local stakeholders and provide information on the obligations to affirmatively further fair housing and the discriminatory impact of some legacy siting standards, legacy residency requirements, and local preference standards. FHRC also plans to expand its educational and outreach services to help promote fair housing and fair lending awareness among all persons within the tri-county area; and this monitoring project will increase the number of meritorious claims submitted to HUD to increase its enforcement efforts.

Toledo

Fair Housing Opportunities of NW Ohio, Inc., dba Toledo Fair Housing Center

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Toledo Fair Housing Center (TFHC) is the only fair housing enforcement agency offering comprehensive fair housing services to Lucas and Wood Counties and the cities of Bowling Green and Toledo. TFHC will use its grant to complete five project components: victims' assistance; complaint investigation; outreach; monitoring; and prevention. Under these components, TFHC will conduct intake, investigate, test and resolve discrimination complaints from every facet of the housing industry, and refer complaints to HUD. The project's goal is effective enforcement of the federal Fair Housing Act and §4112 of the Ohio Revised Code, which is the state's substantially equivalent fair housing statute.

Fair Housing Opportunities of NW Ohio, Inc., dba Toledo Fair Housing Center

Fair Housing Organization Initiative – Lending Discrimination Component - \$325,000

The Toledo Fair Housing Center (TFHC) will use its grant to concentrate on remedies of mortgage abuses that have led to the foreclosure epidemic and the continued acts of racism that are affecting communities when banks do not maintain real estate owned (REO), foreclosed properties the same in neighborhoods of color as in predominately white neighborhoods. In assisting homeowners with delinquent mortgages and/or taxes through its MLK Inclusive Communities Program, TFHC will prevent foreclosures that would otherwise take place and likely further the damage caused to communities of color as a result of abusive lending practices, the foreclosure crisis, and/or the improper maintenance, securing, and marketing of REO

properties. TFHC will also analyze Home Mortgage Disclosure Act (HMDA) data in order to identify and address lending patterns and practices that indicate disinvestment in neighborhoods on the basis of their racial composition; and it will conduct lending testing to uncover discrimination of individual applicants because of their membership in a protected class or their residency in a minority neighborhood.

Fair Housing Opportunities of NW Ohio, Inc., dba Toledo Fair Housing Center

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

The Toledo Fair Housing Center (TFHC) will use its grant to provide a full-service project that offers technical assistance to a variety of participants who have a duty to affirmatively further fair housing and/or are interested in affirmatively furthering fair housing (AFFH), including Community Development Block Grant (CDBG) entitlement jurisdictions; HOME Program or other supportive housing services; housing/economic development programs; affordable housing planners and/or developers; community development members; Public Housing Authorities; housing counseling agencies; organizations involved in community development planning or economic development; and fair housing organizations. TFHC will answer participants' AFFH questions by providing customized trainings, materials, and technical assistance.

Oklahoma

Oklahoma City

Metropolitan Fair Housing Council of Oklahoma, Inc.

FY13 Private Enforcement Initiative –Multi-Year Component \$324,479.00

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

Oregon

Portland

Fair Housing Council of Oregon

FY13 Private Enforcement Initiative – Multi-Year Component - 325,000.00

The Fair Housing Council of Oregon (FHCO) will use its grant to conduct a full service fair housing enforcement-related project throughout Oregon and southwest Washington, serving housing providers, housing consumers (in particular those with limited English proficiency, people with disabilities, and the homeless), and advocates serving the targeted consumer populations. FHCO's activities will include: identification, investigation, and referral of alleged fair housing violations to the U.S. Department of Housing and Urban Development; continued

development and expansion of current systemic investigations efforts; increased fair housing enforcement, including expanding intakes from groups who are least likely to report discrimination; and increasing housing choice for protected class groups through identification and elimination of community policies that perpetuate segregation.

Pennsylvania

Fort Washington

Fair Housing Council of Suburban Philadelphia, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Council of Suburban Philadelphia (FHCSF) will use its grant to affirmatively further fair housing and reduce discrimination against protected classes in Greater Philadelphia and Lehigh Valley, Pennsylvania. Project objectives include: recruit and train new sales, rental, disability access, and insurance testers; intake/process allegations of housing discrimination; assist persons with disabilities and people requesting reasonable accommodation/modification; conduct paired tests; refer complaints to HUD, U.S. Department of Justice (DOJ), Pennsylvania Human Relations Commission (PHRC) or private attorney; mediate and monitor settlements; conduct racially identifiable voice-based, paired rental phone tests; conduct systemic housing investigations; review zoning ordinances in Montgomery, Lehigh, and Northampton Counties; engage in agency partnerships; website outreach; conduct education/outreach with subcontractors Lutheran Children and Family Service and Self-Determination Housing Project, including 3 trainings on HUD-funded program access for limited English proficiency (LEP) persons; conduct fair housing speaking engagements/ meetings; and conduct consumer workshops for disabled/LEP populations. FHCSF will serve all protected classes under the FHA, with particular focus on disabled persons, new immigrants, refugees and LEP individuals, racial/ethnic minorities, and families with children.

Philadelphia

Fair Housing Right Center in Southeastern Pennsylvania

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will use its grant to conduct a fair housing enforcement project in southeastern Pennsylvania (SEPA) serving all protected classes under the Fair Housing Act, focusing on vulnerable and underserved populations. The project will be conducted in the geographic areas of Philadelphia and its surrounding counties: Bucks, Chester, Delaware, and Montgomery. The fair housing enforcement project will focus on intake, investigation, testing and enforcement activities regarding fair housing violations in the sale or rental of housing; increasing access to housing opportunities for persons with disabilities by enforcing design and construction guidelines and accessibility compliance in covered multifamily housing; filing of meritorious complaints with HUD, the Pennsylvania FHAP agency and in court; and working collaboratively with city planners, entitlement communities, offices of Housing and Community Development, and Philadelphia promise zones to affirmatively further fair housing. FHRC provides a full service, broad-based program of systemic housing investigations and enforcement of fair housing laws.

Pittsburgh

Fair Housing Partnership of Greater Pittsburgh

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Partnership of Greater Pittsburgh (FHP) will use its grant to continue to provide fair housing services to the City of Pittsburgh and the Pittsburgh Metropolitan Statistical Area. FHP's enforcement related work will involve activities serving all protected classes under the Fair Housing Act. FHP staff will provide initial

intake and screening of allegations, and preliminary investigation, including testing, interviews, gathering and review of pertinent documents, property ownership and management research and site investigation. Credible discrimination complaints involving federally protected classes will be referred to HUD, except where the complainant refuses to file. Intakes will be performed to determine what investigation needs to be conducted to support the discrimination complaint. Tests will be set up to ensure that the tests will withstand evidentiary challenges. Testing models will include single, paired, and sandwich tests depending on the particular needs of each case. FHP will recruit and train testers. Additionally, all testers will undergo a criminal background check and sign under penalty of perjury that they meet the tester requirements as outlined in 24 CFR 125.107. Refresher trainings will be provided as needed to ensure continued high-quality testing.

Fair Housing Partnership of Greater Pittsburgh

Education and Outreach Initiative – General Component - \$124,915.00

The Fair Housing Partnership of Greater Pittsburgh (FHP) and its partners will use its grant to expand the provision of community education outreach on the rights and guarantees of the FHA to individuals who will be made aware of illegal acts affecting themselves or others in their community, because of their race, color, religion, national origin, sex, familial status or disability, and the rights available to them. The project will serve Pittsburgh and the surrounding six-county area. FHP and its partners will prepare and conduct community outreach events to audiences throughout the target area, including the public, community service providers, housing providers and local housing advocates; maintain a protocol for referral of complaints of discrimination; refer complaints to HUD and the Pennsylvania Human Relations Commission; and conduct special events recognizing and publicizing Fair Housing Month and the protections provided to protected classes under the FHA.

Washington

Southwestern Pennsylvania Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Southwestern Pennsylvania Legal Services, Inc. (SPLAS), in coordination with four legal services program partners, three independent living services partners, and one county fair housing office partner, will use its grant expand its established testing program for housing discrimination and increase the provision of legal counsel and representation on behalf of individuals who, through the project's information/outreach process, are made aware of illegal acts affecting themselves or others in their community because of their race, color, religion, national origin, sex, familial status or disability. The 24 Pennsylvania counties targeted are situated within Appalachia, deemed to be a significant area of widespread unemployment, low per capita income, and poverty. SPLAS will be expanding its protection and enforcement services into Brooke, Hancock, Ohio and Marshall Counties in West Virginia. Through this project, SPLAS and its partners will recruit and train new testers; maintain a protocol for referral of complaints of discrimination; review complaints made and litigate appropriate complaints in state and federal court; conduct educational outreach meetings; and conduct special events.

Southwestern Pennsylvania Legal Services, Inc.

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

Southwestern Pennsylvania Legal Services, Inc. (SPLAS) will use its grant to develop and implement a training curriculum providing community education and outreach on the requirement to affirmatively further fair housing under the FHA to individuals who will be made aware of illegal acts affecting themselves or others in their community because of their race, color, religion, national origin, sex, familial status or disability, and the rights available to them. A total of 24 Pennsylvania counties, situated within Appalachia, will be targeted. Project activities will include developing and presenting to federally funded a training curriculum on the requirements of AFFH; identifying efforts made by jurisdictions in the service area to redress impediments to fair housing and making suggestions for improvement towards meeting the goals set by HUD; preparing and conducting community

education events; maintaining a protocol for referral of complaints of discrimination; and referring complaints to HUD and the Pennsylvania Human Relations Commission.

South Carolina

Charleston

Charleston Trident Urban League, Inc.

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

The Charleston Trident Urban League (CTUL) will use its grant to expand its current fair housing program to increase outreach activities to the broader community and to under-served populations in the Charleston MSA. The CTUL will provide educational and outreach activities targeting the general population, rural residents, people with disabilities, and newly-arrived Spanish-speaking immigrants. Activities will include a mass media campaign, promotional materials, workshops and community events, and advocacy. The CTUL will continue to provide counseling and increase outreach to potential victims of racial discrimination in housing. In addition, CTUL will take proactive measures to remedy discriminatory barriers to fair housing identified in Charleston County's Analysis of Impediments to Fair Housing Plan. All credible complaints and enforcement proposals will be referred to the South Carolina Human Affairs Commission, HUD's substantially equivalent enforcement agency for South Carolina.

Tennessee

Jackson

West Tennessee Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

West Tennessee Legal Services, Inc. will use its grant to implement a project that includes analyzing housing related issues; complaint intake; investigation of allegations of discrimination; complaint-based and systemic testing; mediation services; and enforcement of meritorious claims through litigation, administrative processes, and/or HUD, DOJ referral. Special focus will be placed on examination of (with testing) and remedial methodology for: 1) difference in services provided by REO properties by race/ethnicity; 2) discrimination in the rental market targeting a Hispanic population in rural development properties; 3) discrimination toward persons with disabilities and the agencies/entities that assist them to reside in group homes; 4) requests for reasonable modification and/or reasonable accommodation (RM/RA) by military personnel seeking medical attention at locales with VA medical facilities focusing on large management companies; 4) assisting (with testing) victims of domestic violence in danger of or having lost housing and/or are denied housing due to past violence in the home; and 5) development/implementation of a fair housing program for survivors of domestic and sexual violence. Additionally, enforcement through education will be emphasized.

West Tennessee Legal Services, Inc.

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

West Tennessee Legal Services will use its grant to support its education and outreach project to all protected classes covered under the FHA. Billboard ads will be located in Jackson, Dyersburg, Paris, Huntingdon, Selmer, Milan, Bolivar, and Union City; and a television commercial broadcasted in Benton, Carroll, Chester, Crockett, Decatur, Dyer, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Madison, McNairy, Obion and Weakley. Enforcement through education activities will include: 1) development/distribution of literature/ PSAs in English and Spanish; 2) literature distribution to social service agencies, government agencies, religious organizations, colleges and universities and community centers; and 3) outreach training presentations to social service agencies, government agencies, religious organizations, colleges and universities, and community centers in Carroll, Dyer, Gibson, Hardeman, Henry, Madison, McNairy, and Obion. Victims of discrimination who contact

West Tennessee Legal Services as a result of the education and outreach through this initiative will be referred to its PEI Statewide Enforcement Initiative.

Nashville

Tennessee Fair Housing Council, Inc.

FY12 Private Enforcement Initiative – Multi-Year Component - \$325,000

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

Texas

Austin

Austin Tenants Council Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,742.00

The Austin Tenants’ Council, Inc., (ATC) will use its grant to identify discrimination and enforce violations under the Fair Housing Act. Specifically, ATC will provide intake and referral of fair housing complaints, conduct discriminatory advertising practices, source of income, minority homebuyers’, and accessibility of new multi-family rental housing audits, conduct fair housing testing and refer bona fide complaints to the City of Austin Equal Employment/Fair Housing Office, the Texas Workforce Commission Civil Rights Division, or the U.S. Department of Housing and Urban Development (HUD) for enforcement and/or to legal services, and refer enforcement proposals to HUD. ATC also will partner with the Housing Authority of the City of Austin to train new Section 8 voucher holders on their fair housing rights and promote fair housing and the availability of ATC’s services on television and radio and in print advertisements focused on disability and minority homebuyers.

Houston

Greater Houston Fair Housing Center, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Greater Houston Fair Housing Center, Inc.

Education and Outreach Initiative – General Component - \$124,972

The Greater Houston Fair Housing Center (GHFHC) will use its grant to provide fair housing education and outreach services in the Houston metropolitan area. Proposed activities include: trilingual fair housing education and outreach capability in English, Spanish, and Vietnamese; conducting education and outreach workshops;

delivering education and outreach services to protected class members; conducting AFFH capacity building programs for people from local partners (jurisdictions, non-profit and faith-based organizations); conducting media campaigns (English, Spanish, and Vietnamese) to promote AFFH/fair housing education; and the referral of appropriate allegations of housing discrimination to HUD or fair housing enforcement agencies for appropriate action.

San Antonio

San Antonio Fair Housing Council, Inc., dba Fair Housing Council of Greater San Antonio

FY14 Private Enforcement Initiative – Multi-Year Component - \$375,000.00

The San Antonio Fair Housing Council, Inc. (SAFHC), doing business as the Fair Housing Council of Greater San Antonio, will use its grant to provide fair housing enforcement activities in Bexar County and an additional 36 counties in South Texas. Among other fair housing activities, SAFHC will conduct intake interviews; receive and evaluate allegations of housing discrimination; assist clients requesting reasonable accommodation or reasonable modification requests; conduct systemic investigations; train new fair housing testers; conduct rental test parts; conduct sales test parts; conduct lending test parts; conduct design and construction site assessments; assist persons with disabilities; mediate/conciliate complaints; and refer housing discrimination complaints to HUD. Additionally, in collaboration with the Texas FHAP, SAFHC will conduct one fair housing seminar in Bexar County to affirmatively further fair housing in the area.

Utah

Salt Lake City

Disability Law Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$234,297.00

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

Vermont

Burlington

Vermont Legal Aid, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Vermont Legal Aid, Inc. (VLA) will use its grant to provide a statewide, full-service project of systemic and complaint-based testing; complaint intake and fair housing counseling; representation of complainants in private enforcement actions; targeted outreach including mobility counseling; and land use planning and policy advocacy with state and local officials. Systemic testing will focus primarily, though not exclusively, on Chittenden County in northwest Vermont. VLA will conduct complaint-based testing, represent complainants, and do systemic advocacy statewide.

Virginia

Richmond

Housing Opportunities Made Equal of Virginia, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Housing Opportunities Made Equal of Virginia, Inc. will use its grant to serve residents of the Commonwealth of Virginia who still suffer from housing discrimination. Many instances of illegal discrimination continue to be underreported, especially among vulnerable populations, including people with disabilities, Latino/Hispanic families, and LGBTQ individuals, thus delaying the promise of fair housing. Discrimination in Virginia occurs not only through individuals, but through institutions that have policies or practices that result in unequal opportunities for housing. The Commonwealth has a great need for more robust enforcement of state and federal fair housing laws to address inequities and serve as examples that prevent individual and systemic discrimination. The primary purposes of this grant project are to: uncover allegations of housing discrimination, especially among vulnerable populations; conduct thorough and comprehensive investigations into allegations, including systemic investigations designed to examine the incidence of extensive discrimination; and execute robust enforcement of state and federal fair housing laws when evidence of discrimination is established.

Washington

Spokane

Northwest Fair Housing Alliance

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Northwest Fair Housing Alliance (NWFHA), the only fair housing advocacy organization in east Washington, will use its grant to continue and expand its systemic enforcement activities. NWFHA will provide services for all protected classes in 17 counties in east/central Washington (Spokane, Whitman, Garfield, Columbia, Asotin, Walla Walla, Franklin, Benton, Yakima, Grant, Adams, Lincoln, Douglas, Ferry, Okanogan, Stevens and Pend Oreille) through intake, counseling, reasonable accommodation requests, mediation interventions, testing, complaint referral to HUD, continued advocacy for complaints previously referred to HUD, targeted outreach and education activities, and updating NWFHA's website.

Northwest Fair Housing Alliance

Education and Outreach Initiative – General Component - \$123,565.00

Northwest Fair Housing Alliance (NWFHA) will use its grant to continue and expand regional awareness of fair housing and lending protections. NWFHA will provide services for all protected classes in 17 counties in east/central Washington (Spokane, Whitman, Garfield, Columbia, Asotin, Walla Walla, Franklin, Benton, Yakima, Grant, Adams, Lincoln, Douglas, Ferry, Okanogan, Stevens and Pend Oreille) through targeted outreach and education activities. Specifically, NWFHA will: 1) develop housing consumer awareness brochures in Spanish and English about unfair purchasing and mortgage modification lending scams, disability and mortgage lending discrimination, fair housing protections, gender identity and gender stereotyping, and women and housing discrimination; 2) distribute color brochures in printed and electronic format; 3) develop webinars correlating to the subjects of the brochures, in English and Spanish, to be posted to NWFHA's website; 4) develop a curriculum for gender discrimination due to gender identity to be used for fair housing trainings and presentations; 5) participate in radio interviews on local women and LGBT radio programming to inform targeted communities about sex and gender identity discrimination; 6) attend events providing education and maintaining resource information for consumers and professionals; and 7) expand capacity of other organizations to identify unfair housing and lending practices through knowledge sharing and training and publicize information including using Internet social media websites, radio PSAs, and radio interviews.

Tacoma

Fair Housing Center of Washington

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Center of Washington will serve 22 counties in western and central Washington. Planned activities include: intake and investigation of complaints, with a focus on systemic investigations; filing of complaints and enforcement proposals; test parts; recruit and train testers and provide refresher trainings; assist with reasonable accommodation/modification requests; education and outreach; and collaboration and partnerships.

West Virginia

Morgantown

Northern West Virginia Center For Independent Living

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,956.00

The Northern West Virginia Center for Independent Living (NWVCIL) will use its grant to complete complex systemic investigations currently underway in West Virginia surrounding lack of compliance with design and construction requirements, discrimination against families with children, and denials of reasonable accommodations for people with disabilities. In total, NWVCIL's enforcement work will include conducting rental, design and construction, insurance and sales test parts. NWVCIL will also conduct extensive outreach through statewide networks of groups working with protected classes to generate intakes and to file enforcement proposals with HUD. Enforcement work is expected to uncover the presence of discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination.

Wisconsin

Milwaukee

Metropolitan Milwaukee Fair Housing Council

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to conduct statewide enforcement activities for the purpose of identifying and eliminating discriminatory housing practices and affirmatively furthering fair housing. These activities will be implemented in MMFHC's 10-county service area, as well as 8 additional Wisconsin counties. Overall, 66% of Wisconsin's population will be served by the project. MMFHC's service area is: Milwaukee, Waukesha, Washington, Ozaukee, Dane, Brown, Calumet, Fond du Lac, Outagamie and Winnebago Counties. Additionally, MMFHC will be conducting activities in: Dodge, Jefferson, Kenosha, Manitowoc, Racine, Rock, Sheboygan and Walworth Counties. Activities will include systemic investigations; statewide intake, investigation and case management of fair housing complaints to expand statewide coordinated enforcement; partnership with a statewide disability advocacy agency to conduct inter-organizational technical assistance and referral of complaints on the basis of disability; partnership with 50 non-profit organizations in MMFHC's service area to recruit testers and assist in other fair housing activities; specialized training for MMFHC staff; and referring complaints to HUD, other administrative agencies, and/or attorneys to increase enforcement and eliminate illegal housing discrimination.

Metropolitan Milwaukee Fair Housing Council

Education and Outreach Initiative – Tester Training Component - \$499,477.00

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to provide training and technical assistance to FHIP-funded testing organizations throughout the country. The project, entitled Investigative Support for Testing and Enforcement Programs (ISTEP), will aim to achieve improvements and greater

consistency in the quality of testing investigations, enhance the effectiveness of fair housing enforcement activity, and affirmatively further fair housing. MMFHC has assembled a highly-qualified team of experienced fair housing testing practitioners and attorneys as trainers to provide a comprehensive week-long training program on fair housing testing for coordinators and offer ongoing technical assistance tailored to meet the needs of fair housing testing organizations. Additional educational opportunities will include two webinars, a mid-project meeting, and a final closeout event.

FY 2015 Fair Housing Initiatives Program Grant Summaries

Alabama

Mobile

Mobile Fair Housing Center, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$279,467.00

The Mobile Fair Housing Center (MFHC) will use its grant to provide investigation and enforcement services to MFHC's service area of Mobile, Baldwin, Washington, Clarke, Choctaw, Conecuh, Escambia and Monroe Counties. The enforcement activities include addressing impediments to fair housing choice and counseling by way of staff training. The MFHC will continue, expand, and/or implement broad investigation and enforcement strategies with activities that include: recruiting & training testers and offering refresher training for current testers; providing MFHC staff, student interns, and Board of Directors training in fair housing and civil rights enforcement; conducting accessibility workshops; conducting compliance audits for housing for the disabled; partnering with one new grassroots/faith-based organization; and conducting one regional fair housing summit during National Fair Housing Month. In addition, the organization will undertake the following activities: staff training curricula that will expand to include insurance discrimination investigations and expand the Center website to include informative and useful consumer information in support of the new AFFH Rule. Further, the MFHC will create new enforcement activities to include: conducting speaking engagements and/or meetings with government staff in support of the new AFFH Rule; providing developers with information on universal design and visitability standards to increase supply of affordable housing for persons with disabilities; as well as providing information to local zoning officials on obligations to AFFH and discriminatory impact of legacy residency requirement and local preference standards.

Central Alabama Fair Housing Center

FY15 Private Enforcement Initiative – Multi-Year Component - \$279,171.00

The Central Alabama Fair Housing Center (CAFHC) will use its grant to continue and expand full service fair housing activities in Montgomery, Selma, Dothan, the west Alabama "Black Belt", and other counties in its service area. Activities will include: challenging racial steering and other discriminatory housing practices in Montgomery tri-county and adjacent counties; combating racial discrimination in the west Alabama "Black Belt;" rental testing to combat escalating discrimination against Latino residents; targeting lack of efforts by entitlement jurisdictions of AFFH; continuing to investigate and combat race discrimination in small Central Alabama entitlement communities; and breaking down barriers for people with disabilities.

Alaska

Anchorage

Alaska Legal Services Corporation

FY15 Fair Housing Organization Initiative – Continuing Development Component – \$325,000.00

Alaska Legal Services Corporation (ALSC) will use its grant to expand its fair housing enforcement program to include a testing program. ALSC's project will provide direct assistance to victims of housing discrimination by receiving complaints, facilitating appropriate investigations through testing, providing referrals to area agencies and private attorneys for administrative and judicial relief, and educating the community about fair housing. Project activities will include providing assistance to victims of housing discrimination through intake, referral and advocacy; conducting investigations in response to individual complaints of housing discrimination and conducting systemic testing of housing discrimination in Alaska; initiating a fair housing testing program; and providing education and outreach on fair housing issues to community members, landlords and social service providers on fair housing issues.

Arizona

Phoenix

Arizona Fair Housing Center

FY2014 Private Enforcement Initiative – Multi-Year Component – \$320,430.00

The Arizona Fair Housing Center (AFHC) will use its grant to provide fair housing enforcement activities throughout Arizona including fair housing tests; and intake and processing of complaints, with referrals to HUD, a local Fair Housing Assistance Program (FHAP) agency, or a private attorney. The Center will also provide counseling, mediation, and referral services; and it will recruit, train, and retrain new and/or existing testers. The purpose of this AFHC project is to carry out a fair housing program to ensure equal housing opportunity to all residents living in Arizona. The Center will use up to 13% of the grant funds toward education and outreach activities designed to inform the public of its rights and responsibilities under the Fair Housing Act (FHA) and to increase the awareness of potential housing discrimination victims. The project's educational efforts will specifically address the low- to moderate-income and underserved populations, including non-English speaking individuals, minorities, immigrants, and persons with disabilities. The project will also direct media efforts, community educational campaigns, and enforcement efforts toward these underserved populations.

Tucson

Southwest Fair Housing Council

FY15 Private Enforcement Initiative – Multi-Year Component – \$280,000.00

The Southwest Fair Housing Council (SWFHC) will use its grant to provide statewide enforcement, education, and outreach activities. SWFHC will conduct complaint-based investigations to assist individuals who believe they have experienced illegal housing discrimination. SWFHC will also conduct systemic fair housing investigations using a new site assessment methodology to uncover illegal housing discrimination in the housing market. SWFHC will conduct fair housing tests as part of its investigations. If allegations are meritorious, SWFHC will mediate a resolution, file a fair housing complaint, or file a fair housing lawsuit. SWFHC will also develop partnerships with attorneys to file fair housing lawsuits. This project will provide fair housing training to housing consumers and providers throughout the state to support enforcement efforts. Trainings for housing consumers and providers will focus on fair housing rights and responsibilities, recognizing and reporting discrimination, and affirmatively furthering fair housing (AFFH). AFFH is covered in more tasks and in greater depth in this project because of growing interest and focus. Outreach also includes distributing fair housing literature, staffing booths at events, creating videos, and maintaining a strong internet presence.

Southwest Fair Housing Council

FY15 Fair Housing Organization Initiative – Lending Component – \$499,890.00

The Southwest Fair Housing Council (SWFHC) will use its grant to provide Arizona statewide activities that include enforcement, education, and outreach, and foreclosure prevention. SWFHC will conduct complaint-based investigations to assist individuals who believe they have experienced illegal housing discrimination; conduct systemic fair housing investigations using a new site assessment methodology to uncover illegal housing and lending discrimination; and conduct lending tests as part of its investigations. If allegations are meritorious, SWFHC will file a fair housing complaint or file a fair housing lawsuit. This project will provide fair housing training and outreach to housing consumers and providers throughout the state to support enforcement efforts. Trainings for housing consumers and providers will focus on fair housing rights and responsibilities, recognizing and reporting discrimination, and affirmatively furthering fair housing (AFFH). Further, this project will provide foreclosure prevention services to Arizonans who continue to be affected by the fallout from the foreclosure crisis and resetting of mortgage modifications. Clients that have experienced illegal housing discrimination will be referred SWFHC's enforcement program.

California

Bakersfield

Greater Bakersfield Legal Assistance, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$ 266,015.00

Greater Bakersfield Legal Assistance, Inc. (GBLA) will use its grant to provide fair housing investigation and enforcement activities throughout Kern County, California. GBLA's activities and services include, but are not limited to recruiting testers; conducting or coordinating site assessments; conducting systemic investigations; referring complaints to HUD and others; engaging in extensive outreach and education targeting protected populations; and other activities. The long term outcome will include increasing community awareness of fair housing law, providing a well-publicized easily-accessed intake and complaint system, reducing the incidences of housing discrimination, and identifying and reducing and/or eliminating systemic barriers to affirmatively furthering fair housing (AFFH) in Kern County.

El Cajon

CSA San Diego County

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$288,673.00

CSA San Diego County will use its grant to complete the following activities in the areas of North, Central, East and South Regions of San Diego County: intake and process complaints; outreach and promotion through Public Service Announcements (PSAs), media, and social media; participate in local/regional housing related networking groups, coalitions, steering committees, strategic planning groups, and other stakeholder meetings; educational trainings for potential victims of discrimination, landlords, lenders, insurers or real estate agents; conduct events to educate residents/communities on their rights and responsibilities under the Fair Housing Act; referrals; meetings with housing industry and/or government officials; recruit and train testers; conduct evaluations and investigations of potential housing violations, including systemic testing and complex testing of rental, accessibility design/construction, insurance and lending test parts; mediation or other voluntary resolution of allegations of fair housing violations; litigation of all cases that are identified as fair housing violations; develop innovative approaches for the creation of diverse communities through partnership with local university (or others); and provide information to local/state officials on hate crimes related to fair housing.

Fresno

Fair Housing Council of Central California

FY14 Private Enforcement Initiative – Multi-Year Component - \$319,892.00

The Fair Housing Council of Central California will use its grant to increase the number of enforcement actions and referrals made by complainants; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices perpetuating segregation; and increase the number of complaints filed by new immigrants, the undocumented, and persons with disabilities. Since 1995, the Fair Housing Council of Central California has successfully provided broad-based and comprehensive fair housing services, i.e., education, outreach, complaint intake, testing, investigation, mediation, and enforcement services to victims of housing discrimination. Additionally, the organization is deeply rooted in the region and community and has established linkages with a number of community and faith-based organizations in order to promote its mission and goal of eradicating housing discrimination in the Central Valley.

Los Angeles

Southern California Housing Rights Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Southern California Housing Rights Center (HRC) will use its grant to conduct systemic testing in areas within Los Angeles County where statistics point to any form of discrimination covered by applicable fair housing laws and, in particular, persistent housing discrimination based on race, national origin, familial status and disability. HRC will also provide intake of allegations of housing discrimination and provide resolution for housing discrimination, including mediation and litigation. Other activities include: systemic rental tests; design and construction inspections; accessibility surveys of tenants; referring tests that uncover discriminatory activity to HUD; litigation for appropriate enforcement action; fair housing counseling, investigation, and resolution for complainants; intakes of fair housing queries; training of new testers; refresher courses; reasonable accommodation/modification requests for the disabled; monitoring fair housing settlement agreements and zoning changes; as well as a host of education and outreach activities.

Southern California Housing Rights Center

FY15 Fair Housing Organization Initiative – National/Regional Testing - \$467,747.00

The Southern California Housing Rights Center (HRC) will use its grant to conduct systemic testing in areas within the states of California and New Mexico where statistics point to forms of discrimination covered by applicable fair housing laws and, in particular, persistent housing discrimination based on race and national origin. HRC's proposed project will test the fair housing needs of a diverse metropolitan area of New Mexico not currently served by a Qualified Fair Housing Organization, as well as four (4) metropolitan areas in California with populations exceeding 100,000. During the 18-month period, HRC will: perform 260 systemic paired on-site rental tests; 15 systemic paired loan pre-qualifying on-site tests; recruit, screen, hire, and train employee testers and independent contract testers; analyze systemic test results, refer tests that uncover discriminatory activity to HUD, and litigate for appropriate enforcement action.

Napa

Greater Napa Valley Fair Housing Center

FY15 Private Enforcement Initiative – Multi-Year Component - \$279,467.00

Greater Napa Valley Fair Housing Center will use its grant to conduct Intake interviews; open complaint-based allegations (cases); open additional complaint-based allegations made by immigrant households/ individuals; assist clients with reasonable accommodation/ modification requests; recruit testers ; conduct combined complaint-based and systemic-based rental test parts in investigating housing discrimination based on federal and state protected categories; where meritorious claims arise, refer case to HUD/ DFEH, DOJ, or private counsel; complete staff training hours; complete property site assessments; conduct tester refresher course for active testers; assist persons with disabilities, mediate/ conciliate complaints; refer meritorious complaints to HUD/ DFEH, DOJ, or private counsel; form partnerships with local agencies/ organizations; conduct education and outreach trainings, re-tool and maintain website and distribute Tagalog fair housing brochures and

educational materials on fair housing; attend speaking engagements and/ or meetings with housing industry and/ or government staff in support of efforts to AFFH; conduct meetings with landlords to inform them of need to AFFH and of their responsibilities under the Fair Housing Act; provide information to households on available affordable housing in jurisdictions which have open, diverse, and equitable housing patterns and practices; and create and maintain a Facebook social media content calendar to promote fair housing awareness.

Oakland

Bay Area Legal Aid

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

California Rural Legal Assistance Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$280,000.00

California Rural Legal Assistance Inc. (CRLA) will use its grant to provide legal advocacy through enforcement, outreach and education in housing, civil rights, employment, health, environmental justice and education. CRLA will assist protected classes by (1) referring fair housing complaints and enforcement proposals to HUD or DFEH, and filing civil actions in court; (2) reducing systemic housing discrimination against underserved rural agricultural communities and target populations; (3) producing and distributing PSAs to media outlets, participating in fair housing talk shows; and (4) providing outreach and training to State, regional and local government organizations, public housing authorities, advocates and partners on fair housing rights and affirmatively furthering fair housing in the implementation of their policies, practices and programs.

Ontario

Inland Mediation Board

FY 13 Private Enforcement Initiative – Multi-Year Component - \$ 325,000.00

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to continue the enforcement work of its previous multi-year grant and, additionally, investigate three pattern-and-practice housing discrimination cases in a region that ranks in the top 10 of the U.S. Federal Bureau of Investigation Mortgage Asset Research Institute report for predatory housing discrimination activity. Enforcement activities will include matched-pair fair housing tests, with referrals of systemic discrimination cases to the U.S. Department of Housing and Urban Development for additional review and enforcement, and affirmatively furthering fair housing enforcement monitoring efforts utilizing municipal Consolidated Plans and Analysis of Impediment documents for 13 jurisdictions. Education and outreach efforts will include workshops in disabled and limited English proficiency communities and fair housing educational literature distribution throughout the service area.

Riverside

Fair Housing Council of Riverside County, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$270,895.00

The Fair Housing Council of Riverside County, Inc. (FHCRC) will use its grant to undertake various, enforcement, education and outreach activities that Affirmatively Further Fair Housing. The activities are designed to minimize and eliminate Impediments to Fair Housing Choice. Specifically, FHCRC will conduct systemic investigations, provide technical assistance to municipalities regarding compliance with fair housing laws, and provide Fair Housing education to the population of Riverside County. FHCRC's proposed activities include, conducting fair housing tests on rentals, sales and design and construction, hosting the 2016, 2017 and 2018 Annual Housing Conferences during National Fair Housing Month; creating partnerships with local agencies and 3 partnerships with Universities and Colleges, conducting Town Hall Meetings to connect the public with housing professionals and industry leaders and systemic investigations which will help remove barriers to fair housing.

Santa Ana**Orange County Fair Housing Council, Inc.****FY15 Private Enforcement Initiative – Multi-Year Component - \$ 280,000.00**

Orange County Fair Housing Council, Inc. will use its grant to expand its existing broad-based, full-service, complaint-driven, private enforcement program to focus on Fair Housing Act violations having particular impact on minority, immigrant or disabled individuals seeking housing, while continuing its long-standing enforcement efforts. Activities will include, but not be limited to, systemic testing to possibly identify and take action against discriminatory rental practices, steering or discouragement by real estate sales agents and brokers, and in the 3rd year possible lending discrimination. With regard to violations involving immigrants, particular attention will be given to those with limited English proficiency. The project will also include education and outreach activities directed primarily and these groups or organizations serving them in order to assist in identifying possible discriminatory practices and victims of those practices.

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

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

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

Fair Housing of Marin (FHOM), will use its FHIP grant to strengthen existing programs while expanding into new areas of investigation. FHOM activities will include fair housing intake, mediation, complaint referral, and investigation. The activities include weekly onsite bilingual fair housing counseling for immigrants, counseling for protected class clients with loan modifications, short sales, assisted foreclosure, administrative complaints, and/or lawsuits for Fair Housing Act violations, and deaf/hard-of-hearing, national origin/familial status, race/Section 8, and real estate owned (REO) systemic investigations. FHOM will serve people of all protected classes in Marin, Sonoma, and Solano counties through newspaper ads, distribution of fair housing literature, presentations, predatory lending and foreclosure prevention counseling and workshops, and annual Fair Housing Law and

Practice seminars. The organization also will make presentations at a local disability rights agency and hold reasonable accommodations conferences in Solano and Marin/Sonoma counties.

Santa Clara

Project Sentinel Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Project Sentinel (PS) will use its grant to conduct fair housing investigations and take administrative enforcement action. Together with Fair Housing Law Project (FHLP), PS will also work to build inclusive sustainable communities free from discrimination through complaint-based investigation, systemic testing, and legal representation designed to help victims of discrimination access or maintain the housing of their choice. The proposed project's activities will increase community awareness of fair housing laws through educational presentations among tenants, landlords, and social service agencies and the investigation of municipalities' compliance with their obligation to affirmatively further fair housing will lead to more members of the community becoming educated about fair housing laws, which in turn will lead to discrimination becoming more easily identified and becoming less socially acceptable. The goals of the proposed project are to: enforce fair housing laws; perform systemic investigations of housing discrimination; conduct outreach and education in concert with partner agencies to reach individuals still unfamiliar with their rights/obligations under the fair housing laws; and investigate local municipalities' compliance with their obligation to affirmatively further fair housing.

Colorado

Denver

Denver Metro Fair Housing Center

FY15 Private Enforcement Initiative – Multi-Year Component - \$279,784.00

Denver Metro Fair Housing Center (DMFHC) will use its FHIP grant to conduct systemic testing investigations involving lending, REO maintenance, home sales, insurance, disability accommodation/modification, new construction of multi-family housing for design and construction violations, and rental housing. These investigations affirmatively further fair housing and serve people and communities protected under the Fair Housing Act by investigating and examining differences in treatment and services between whites and African Americans, Latinos, families with children, people with Limited English Proficiency, and people with disabilities. DMFHC will also provide education to individuals with disabilities who need accessible housing to avoid displacement from their homes, provide education and outreach services will be in English, Spanish, and Chinese.

Connecticut

Hartford

Connecticut Fair Housing Center, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$280,000.00

The Connecticut Fair Housing Center will use its grant to provide the full range of core fair housing services including intake, investigation, testing, and litigation of fair housing cases and systemic testing and investigations. The organization will perform enforcement activities to include: conducting intakes for callers who allege violations of the fair housing laws, referring meritorious complaints to attorneys and conducting and requiring attendance of refresher course for experienced testers. Education and outreach related activities include providing an informative and useful website that allows users to find and use the fair housing and fair lending materials developed by the Center as well as targeted outreach to disability groups. Other activities to affirmatively further fair housing include counseling for complaints by new immigrants and on discriminatory

housing practices and providing information to households on available affordable housing jurisdictions which have open, diverse, and equitable housing patterns and practices.

Connecticut Fair Housing Center, Inc.

FY15 Fair Housing Organization Initiative – Lending Component - \$500,000.00

The Connecticut Fair Housing Center, Inc. will use its grant funds to perform intakes for the victims of lending discrimination, investigate possible systemic violations and enforcement pursuant to other equal opportunity or fair lending statutes that accompany a suspected fair lending violation. It will also analyze data from Center foreclosure prevention cases to determine if African Americans and Latinos are denied mortgage modifications because of “investor restriction” at higher rates than non-Hispanic whites that could possibly lead to enforcement actions. Lastly, the organization will analyze disparities in mortgage lending data.

Connecticut Fair Housing Center, Inc.

FY15 Fair Housing Organization Initiative – Special Emphasis Component - \$350,000.00

The Connecticut Fair Housing Center, Inc. will use its grant to investigate systemic patterns of race and national origin segregation by examining the demographics of waiting lists and occupants of public, subsidized, and affordable housing in the Hartford MSA. The organization will obtain and analyze the ACOPS from housing authorities in the Hartford MSA to determine if the type of housing, the size of housing units, and tenant selection criteria has a disparate impact on people of color. Also, activities include obtaining and analyzing copies of any affirmative fair housing marketing plans used when opening public, subsidized, and affordable housing waiting lists to determine if the plans promote integration. Provide classes in Spanish and English to deliver information to households on available affordable housing and alerting them to illegal practices that may limit their access, complete a survey in the Hartford MSA to determine how they find out about the opening of public and subsidized housing waiting lists and whether they have been able to get onto waiting lists.

Delaware

Wilmington

Community Legal Aid Society, Inc.

FY 14 Private Enforcement Initiative - Multi-Year Component - \$322,449.00

Community Legal Aid Society, Inc. (CLASI) will use its grant to reduce the instances of housing discrimination against members of the protected classes in the State of Delaware through increased enforcement efforts. All services and activities under this project will be available to the class members protected under the federal, state and local fair housing acts; and all activities, facilities and materials funded by this program will be fully accessible to persons with disabilities. The project will continue activities conducted under previous PEI grants, including continued action on systemic complaints filed. The project will emphasize the investigation of systemic fair housing violations through testing and will include an investigation of real estate owned (REO) property maintenance in Delaware, conducted with the assistance of the University of Delaware’s Center for Community Research and Services (CCRS). CLASI will also collaborate with other housing advocates in the state to implement recommendations in the Analysis of Impediments to Fair Housing Choice in Delaware. Activities will include fair housing tests, with a substantial portion of rental tests focusing on sexual orientation; intake, processing and investigation of complaints of discrimination in housing-related activities; filing of housing discrimination complaints with HUD and/or the Delaware Division of Human Relations for any meritorious claims; and outreach via fair housing presentations in the targeted community.

Washington

Equal Rights Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

National Community Reinvestment Coalition

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,365.00

The National Community Reinvestment Coalition (NCRC) will use its grant to complete an estimated 200 matched-pair rental site and telephonic tests, 100 matched-pair sales site tests, and 160 matched-pair site and telephone lending tests. NCRC's deliverables will produce a cutting-edge, comprehensive, fair housing audit documenting how rental-housing providers are providing access to rental units to members of protected classes in historically segregated communities that are hard-hit by the foreclosure crisis and how real estate companies and lenders are treating home seekers reentering the sales and lending markets. NCRC will test in the following jurisdictions based upon foreclosure, demographic, and rental indices data: Washington, D.C. metropolitan statistical area (MSA); 2) Baltimore, MD MSA; 3) Houston, TX MSA; 4) Las Vegas, NV MSA; 5) Phoenix, AZ MSA; 6) Naples, FL MSA; 7) Atlanta, GA MSA; 8) Detroit, MI MSA; 9) Los Angeles, CA MSA; and 10) Cleveland, OH MSA. NCRC will also draft, publish, and distribute comprehensive white papers discussing audit results, best practices, and policy recommendations. Work will be coordinated from NCRC's office in Washington, D.C.

National Fair Housing Alliance

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,867.00

The National Fair Housing Alliance (NFHA) will use their grant to conduct at least 494 rental, sales, lending, insurance, and design and construction investigations. NFHA will conduct these tests in multiple Community Development Block Grant (CDBG) jurisdictions across the country, focusing on underserved cities where no private, non-profit, full-service fair housing centers are located. These systemic investigations will provide CDBG recipients with more knowledge about how discrimination occurs in their localities so they can design better remedies in their consolidated plans for eliminating barriers to fair housing. NFHA will develop systemic investigations based on initial testing evidence and bring administrative or legal enforcement actions. The service areas include Albuquerque-Santa Fe, New Mexico; Louisville, Kentucky; and at least three additional CDBG communities where residential segregation continues unchallenged. NFHA's project has five related testing and investigation activities designed to provide a strategic, systemic approach to challenging illegal activities by rental management companies, real estate brokers, insurance agents, mortgage lenders, servicers and banks, and builders and developers. NFHA will recruit and train rental, sales and lending testers to help conduct the investigations. NFHA will collaborate with FHAP agencies and local non-profits to identify companies for investigations.

National Fair Housing Alliance

FY15 Education and Outreach Initiative – National Media Component - \$ 999,988.00

The National Fair Housing Alliance (NFHA) will use its grant to enhance a centralized, coordinated multi-media and web-based effort. The campaign elements will be cohesive and complementary. NFHA will subcontract with The Causeway Agency (a public service marketing and advertising firm). The campaign will be distributed throughout the United States and utilize social media efforts such as Google Adwords advertising, YouTube TrueView online video campaign, micro-targeted Facebook marketing, mobile marketing through real estate web giant Zillow.com, and Twitter Promoted Tweets. Two videos will feature persons who have experienced discrimination and reached a successful resolution through the complaint process. A third video will describe the HUD process to meet consumer demand to understand what happens when a complaint is filed. NFHA will also capitalize on existing resources by adapting 12 PSAs into 192 national and localizable formats designed for use as billboards, mall posters, and various forms of public transit advertising. Other project activities include creating PowerPoint training programs and fair housing informational brochures that can be localized and downloaded, webinars, and fair housing posters.

Florida

Daytona Beach

Community Legal Services of Mid-Florida, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Community Legal Services of Mid-Florida, Inc. (CLSMF) will use its grant to serve residents of Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter and Volusia Counties in Central Florida who may be victims of housing discrimination, lending discrimination, or mortgage rescue fraud. The full-service project will perform fair housing outreach/education throughout Central Florida in order to identify victims of housing and lending discrimination or mortgage rescue scams. Materials will be distributed in English, Spanish, Vietnamese and Creole; and CLSMF staff will conduct fair housing/fair lending/mortgage rescue educational workshops in English, Spanish and Creole to educate area residents on discriminatory housing practices. The project will also continue or initiate at least 30 systemic investigations over a three-year period; project staff will work with local counties and municipalities on identifying and overcoming impediments to fair housing choice, and will build the capacity of local jurisdictions to affirmatively further fair housing through annual training for state/local government staff and housing providers; and CLSMF will enforce the Fair Housing Act and fair lending laws against violators through complaints filed with HUD or substantially equivalent agencies and through conciliating, mediating and litigating appropriate cases in administrative forums and state/federal court.

Jacksonville

Jacksonville Area Legal Aid, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$424,979.00

The Jacksonville Area Legal Aid, Inc. (JALA) will use its FHIP grant to increase compliance with the Fair Housing Act and fair housing laws through education, outreach, testing, and filing/litigation. JALA will investigate systemic complaints; investigate discriminatory practices and litigate property maintenance, zombie foreclosure, and Garn-St. Germane cases (loan modification for widows). Enforcement will include requesting reasonable accommodations or modifications, mediation, and conciliation or voluntary resolution of housing discrimination complaints prior to filing or after the case has been filed. Services and activities will be expanded to additional systemic investigations including zoning restrictions that discriminate against the disabled, and apartments that may have been constructed in violation of the Fair Housing Design and Accessibility standards. Additional systemic investigations may include testing for discrimination in rental,

sales, lending, public and private housing providers. The service area includes Florida northeast counties: Baker, Bradford, Clay, Duval, Nassau, and St. Johns.

Lantana

Fair Housing Center of the Greater Palm Beaches, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$ 277,896.00

The Fair Housing Center of the Greater Palm Beaches, Inc. (FHC) will use its grant to address housing discrimination throughout 36 municipalities to include the Cities of West Palm Beach, Riviera Beach, Boynton Beach and others. FHC will also provide comprehensive services to persons with limited English proficiency and persons with disabilities. The organization's enforcement and education and outreach activities will include: complaint intake, completing systemic or complaint based investigations, recruiting and training testers, conducting refresher/advanced tester training, conducting complaint-based and/or survey test parts, conducting workshops geared towards LEP new immigrants; distributing fair housing educational material, and other activities. FHC's private enforcement and education and outreach efforts will address impediments to fair housing choice and Affirmatively Further Fair Housing.

Melbourne

Fair Housing Continuum, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Continuum, Inc. (Continuum) will use its grant to start a new systemic investigation of Senior/Assisted Living Facilities and continue two systemic investigations of REO Maintenance and a Deaf/Hard of Hearing test program throughout its six-county area. The Continuum will provide the full range of fair housing enforcement activities to all persons protected under the Fair Housing Act. Activities include: recruit and train testers; conduct test parts; provide a website; present at speaking engagements; conduct site assessments and market reviews; provide AFFH to households; initiate systemic investigations with other fair housing organizations; and assist persons with reasonable accommodations/modifications and other activities. The Continuum has added the City of Orlando to its geographical operating area due to the near closure of the Orlando Office of Human Relations and will continue services to the underserved communities of homeless persons while focusing on the issues of immigrant populations (limited English speaking) and persons with disabilities. Testing investigations indicate that the design and construction of 80% of condominiums have not come into compliance with the accessibility requirements of the Fair Housing Act; and with new construction on the rebound, the Continuum will continue its investigation of new construction accessibility under this grant.

Miami

Housing Opportunities Project for Excellence, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Housing Opportunities Project for Excellence, Inc. (HOPE) will use its grant to conduct a full-service project providing culturally competent and accessible fair housing services to all members of protected classes in Miami-Dade and Broward Counties, with the goal of increased numbers of complaints from south Florida's immigrant population, other minorities, persons with disabilities, and other underserved populations. Annually, HOPE will conduct the following project activities: conduct fair housing intake and process allegations of housing discrimination; assist clients requesting reasonable accommodations; provide fair housing counseling to households, including immigrant families, on discriminatory housing practices; recruit and train testers; conduct review of housing markets and the practices of businesses for the development of systemic investigations; conduct site assessments and other methods of investigation; conduct rental, sales, accessibility design/construction, and lending tests; test parts; evaluate housing discrimination complaints for enforcement and refer enforcement proposals to HUD, private attorneys, and other administrative agencies for appropriate action; establish/ maintain partnerships with agencies/organizations; provide fair housing information to local

officials on obligations to Affirmatively Furthering Fair Housing (AFFH); and conduct targeted outreach to specific groups, including landlords, to inform them about fair housing rights and obligations.

Tampa

Bay Area Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Bay Area Legal Services, Inc. will use its grant to provide services to underserved, vulnerable populations in nine high needs, including Plant City, Ruskin, Gibsonton, Wimauma, and the City of Tampa. The project will address communities: 1) educational activities to residents with lack of knowledge of fair housing rights, and to housing providers about fair housing obligations; 2) discriminatory practices in rental, sales and lending against African Americans, Hispanics, Asians, the elderly and the disabled; 3) the preservation of affordable, decent housing and create more inclusive communities especially for populations at increased risk of discriminatory housing practices; and 4) reasonable accommodations and accessibility for disabled persons. The project will affirmatively further fair housing rights through investigation and/or enforcement of 100 cases, 100 paired tests, and 12 educational events.

West Palm Beach

Legal Aid Society of Palm Beach County, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Legal Aid Society of Palm Beach County, Inc. will use its grant to address local discriminatory housing practices by increasing compliance with the federal FHA and with substantially equivalent state and local fair housing laws through the following enforcement activities: 1) systematically investigate at least 70 cases, of which it is estimated that approximately 15 will be litigated; 2) recruit and train 30 new testers; 3) conduct 75 tests of the local housing market, of which 15 will be sales, 45 will be rental, and 15 will target accessibility/reasonable accommodation/modification; 4) conduct at least 12 education and outreach activities targeting underserved communities of immigrant populations, persons with disabilities, veterans and seniors; 5) conduct at least 3 fair housing workshops; and (6) refer at least 15 complaints to HUD or the local FHAP agency. The project will concentrate on resolving fair housing complaints through mediation or other voluntary resolution processes whenever possible, practical, and in the best interest of the client. The service area includes Palm Beach, Martin, Okeechobee and Hendry Counties.

Georgia

East Point

Metro Fair Housing Services, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$280,000.00

Metro Fair Housing Services, Inc. (Metro) will use its grant to continue its core fair housing activities in the greater Atlanta Metropolitan Statistical Area (MSA) by maintaining a satellite office in the northern region of Gwinnett County to provide greater access to Georgia residents in bordering areas with large Latino communities that include Forsyth, Hall, Cherokee, Cobb Counties and the northern end of Fulton and DeKalb Counties. Metro will perform 598 rental, sale and lending tests based on race, national origin, familial status, and disability. Metro will collaborate with faith-based and community organizations to conduct 132 education events to reach 2,500 persons. Metro expects to receive 600 housing inquiry intakes from residents throughout the MSA. Metro will file 36 bona fide fair housing allegations with HUD. Metro will mediate or conciliate a minimum of nine complaints and recruit and train a minimum of 40 new testers. Metro will sponsor three Fair Housing Month events in April of each year.

Hinesville

JCVision and Associates, Inc.

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$163,383.00

JCVision and Associates, Inc. will use its grant to continue its fair housing activities and build the capacity of JCVision and Associates, Inc. to become a viable fair housing enforcement organization and carry out a broad based and full service fair housing projects. The projects will conduct intakes and interviewing victims of housing discrimination; performing testing, evaluating testing results; conducting preliminary investigations; conducting mediation, conciliation and litigation activities and filing bona fide fair housing complaints with HUD. They will provide fair housing education to organizations, housing consumers and providers; perform delivery and dissemination of information about the Fair Housing Act and its related topics in the languages of English, Spanish, and Korean. Also, collaborate with municipalities, faith-based and community organizations to identify possible solutions to analysis of impediments to Fair Housing Choice within the target area; provide education regarding compliance to affirmatively further fair housing requirements to state and federal funding recipients.

Savannah

Savannah-Chatham County Fair Housing Council, Inc.

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$248,063.00

Savannah-Chatham County Fair Housing Council, Inc. will use its grant to conduct systemic investigations of low-income housing involving race, Latinos and persons w/ Limited English Proficiency (LEP), assist individuals with disabilities in avoiding eviction and increasing accessibility through reasonable accommodations/modifications, file timely, jurisdictional administrative/legal complaints as appropriate and provide comprehensive fair housing enforcement and education services to all persons protected under Federal Fair Housing Act. Successful enforcement outcomes will be used to educate homebuyers, renters, housing counseling agencies, CDBG/ESG/HOME recipients and the general public.

Hawaii

Honolulu

Legal Aid Society of Hawaii

FY14 Private Enforcement Initiative – Multi-Year Component - \$350,000.00

The Legal Aid Society of Hawaii (LASH) Fair Housing Enforcement Program will use its grant funds for a statewide project. Project activities will include materials development; conducting intakes, mediating complaints, assisting with requests for reasonable accommodations and/or modifications; referrals for representation; training for testers; conducting tests; and education and outreach programming/activities. The full-service enforcement program for fair housing will focus on increasing education and outreach; increasing disability testing and enforcement; increasing systemic testing for accessibility and structural violations; and expanding the testing program statewide, as well as concentrating on increasing recruitment and training for testers on islands other than O'ahu.

Idaho

Boise

Intermountain Fair Housing Council, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$ 258,755.00

The Intermountain Fair Housing Council (IFHC), will use its grant to provide a statewide full-service fair housing enforcement program designed to address systemic housing issues across agencies and industries; focused on low-income rural, recent immigrants (LEP), persons with disabilities, and single female heads-of-households with children, LGBTQ persons, veterans, and homeless; and providing a full-spectrum of fair housing services to all FHA protected persons.

Chicago

Access Living of Metropolitan Chicago

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Chicago Lawyers' Committee for Civil Rights Under Law, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

The John Marshall Law School

FY15 Private Enforcement Initiative – Multi-Year Component - \$ 279,980.00

The John Marshall Law School will use its grant to conduct a broad-based, full-service project under the Private Enforcement Initiative (PEI) Multi-year Component (MY) to affirmatively further fair housing by assisting persons who have been discriminated against in housing with legal representation. The work of the Clinic is certified to be consistent with Sustainable Communities Planning and Implementation. The Clinic employs an executive director and a project manager who are attorney's, two additional experienced full-time attorneys, one part-time attorney, a test coordinator, two project assistants, intake and financials and a bookkeeper/office manager. The grant project includes training approximately 25 interns each year. The law interns work in the Clinic under the supervision of practicing attorneys. Over 500 persons are expected to contact the Clinic each year for assistance. Interns or an attorney reviews each case and, if the case presents a matter that is potentially covered by the fair housing laws, interview the complainant and make a recommendation whether the case can be effectively handled by the Clinic. The attorneys collectively make the final decision on whether the claim is meritorious and falls within the Clinic's guidelines. In appropriate cases, the Clinic conducts testing to determine if discrimination has occurred. The Clinic also conducts testing to uncover systemic discrimination. When necessary, the Clinic seeks appropriate remedies for its clients in state and federal administrative and judicial proceedings. It will maintain an active caseload of approximately 40 cases a year and will conduct 80 tests a year under this grant.

Homewood

South Suburban Housing Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

South Suburban Housing Center (SSHC) will use its grant to address the continuing need for comprehensive fair housing enforcement activities in over 100 municipalities in the south Chicago metropolitan region and in underserved areas of northwest Indiana and central Illinois to treat historic impediments to fair housing causing patterns of segregation and assist with the recovery from the mortgage foreclosure crisis. This will be done by implementing fair housing complaint intake, strategic testing with increased capacity to conduct systemic investigations, dispute resolution, and when necessary, the filing of HUD and federal court Fair Housing Act violation actions. The project also features education and outreach efforts for the disabled, general population, and municipal and public housing providers to provide awareness of "Affirmatively Furthering Fair Housing" obligations.

Rockford

Prairie State Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Prairie State Legal Services, Inc. will use its grant to 1) recruit/train more testers, including developing a base of testers in the Peoria area; 2) conduct market reviews and determine testing sites for both audit and complaint-based testing and conduct paired and phone fair housing tests at those sites; 3) conduct investigations of systemic discrimination against Hispanics or African-Americans in rental, sales or lending markets to identify barriers to housing choice, and file enforcement proposals with HUD or DOJ; 4) intake/process/represent clients experiencing unfair housing practices, including assistance to persons with disabilities with requests for reasonable accommodations; 5) file complaints with HUD, Illinois Department of Human Rights (IDHR) or the courts and represent clients in those proceedings; 6) negotiate, monitor, and enforce settlement agreements; 7) sign formal partnership agreements with community agencies and faith-based groups; 8) conduct fair housing education and outreach presentations to targeted groups and housing consumers, train housing providers and Entitlement Jurisdictions and their sub-grantees about standards that affirmatively furthering fair housing; and 9) raise public awareness of housing discrimination, legal protections and project services through a media campaign reaching Spanish-speaking households, community-wide fair housing month events, PSA's, the distribution of written materials and brochures, and social networking sites. In years two and three, PSLS continue these activities but also: 1) increase its systemic investigations, 2) represent more people with disabilities, and 3) offer communities a training session on how zoning laws and building codes can limit housing choice.

West Chicago

HOPE Fair Housing Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

HOPE Fair Housing Center's will use its grant to conduct rental, accessibility, and real estate sales investigations. HOPE will also continue to provide the complaint intake, testing, and investigation services it has offered to hundreds of housing consumers for the past 18 years. This grant will allow HOPE to continue to expand its systemic investigations, conduct activities to increase voluntary compliance with fair housing laws, and continue its nationally acclaimed education and outreach programs.

HOPE Fair Housing Center

FY15 Fair Housing Organization Initiative – Special Emphasis Component - \$348,839.00

HOPE Fair Housing Center (HOPE) will use its grant to provide a regional collaboration with experienced staff from: HOPE, South Suburban Housing Center (SSHC), Open Communities (OC]), Chicago Lawyers' Committee for Civil Rights Under Law (CLCCRUL), Chicago Area Fair Housing Alliance (CAFHA) and Sargent Shriver National Center for Poverty Law (Shriver). HOPE will be the primary grantee and will execute subcontracts with the above mentioned organizations, utilizing the unique expertise of each organization to conduct effective investigation, enforcement and/or outreach programs. Looking at the population served, more intensive resources will be

effectively used in partnership to focus efforts on some of the root causes of Chicago's segregation. These causes include steering based on race and national origin, redlining in mortgage lending and jurisdiction practices such as exclusionary zoning and other barriers to affordable housing for people of color.

Winnetka

Open Communities

FY14 Private Enforcement Initiative – Multi-Year Component - \$316,389.00

Open Communities will use its grant to serve 16 northern Cook and southern Lake County suburbs north of Chicago by conducting a full-service, broad-based fair housing enforcement project. Comprehensive enforcement activities will be provided through systemic and complaint-based investigations that monitor and act upon discriminatory practices in the housing industry to ensure that all people have an equal opportunity to apply for and retain housing of their choice. Open Communities is currently engaged in complaint intake and investigation, testing for fair housing violations, and enforcement of meritorious claims.

Indiana

Indianapolis

Fair Housing Center of Central Indiana, Inc.

FY 14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Center of Central Indiana (FHCCI) project area will use its grant to serve over 1.8 million residents, primarily the 13 counties of central Indiana (Boone, Clinton, Delaware, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Monroe, Morgan, Rush, and Shelby). This area encompasses the Indianapolis Metro Area, surrounding counties, and two rural counties. The primary purposes of this grant are to: continue current efforts to affirmatively further fair housing; expand the public's knowledge of the services of the FHCCI to uncover incidents of housing discrimination; conduct testing and other investigation tools to effectively address identified unlawful discrimination; support a variety of training programs on fair housing and further diversify the types of programs; and continue projects related to the investigation of systemic predatory lending allegations and other systemic investigations begun under previous FHIP awards. Activities include: conduct intake and investigations of housing discrimination; complete rental test parts; conduct systemic investigations; partner with other fair housing organizations on systemic investigations; file meritorious fair housing complaints with HUD/FHAP/courts; conduct fair housing trainings; and conduct an accessibility training seminar, an attorney training seminar, an Olmstead/fair housing training, and yearly April fair housing conference.

Fair Housing Center of Central Indiana, Inc.

FY15 Fair Housing Organization Initiative – Special Emphasis Component - \$174,005.00

Fair Housing Center of Central Indiana, Inc. will use its grant to investigate and provide remedies to address incidents of housing discrimination in the Indianapolis MSA; and increase access to fair housing education for members of protected classes, the housing industry, and government officials. They will also focus on six main areas in the Indianapolis MSA: (1) Investigation of the different forms of mortgage lending discrimination, (2) Investigation of the different forms of habitational insurance discrimination, (3) Education and outreach to advance fair housing knowledge of lending and insurance, (4) Investigation of the placement of affordable housing units outside neighborhoods of color to determine any violations, (5) Education and outreach to address the unfair stigma and stereotypes too often associated with affordable housing in neighborhoods of opportunity/majority white neighborhoods, and (6) Investigation of housing code enforcement practices in neighborhoods of color vs. affluent white neighborhoods to determine any violations of fair housing laws. Enforcement actions will be filed to address uncovered discriminatory practices.

Kentucky

Lexington

Lexington Fair Housing Council, Inc.

FY14 Private Enforcement Initiative - Multi-Year Component - \$324,673.00

The Lexington Fair Housing Council will use its grant funding for the purpose of continuing its successful enforcement program. The funds will be used to conduct the following tasks: an expanded program of systemic paired sales and rental testing throughout Kentucky; reasonable accommodation testing; accessibility surveys; a hotline for housing providers seeking legal advice on fair housing laws; fair housing trainings for housing providers; trainings for housing providers on working with the mentally ill; continue to staff and advertise a program to provide immediate advice to those under pressure to take out predatory loans; providing education and monitoring for local homeownership programs; outreach to the community (including workshops in languages other than English); promotion of language access by housing providers; partner with Kentucky State University (a Historically Black College) to educate their students about fair housing laws; intake on housing discrimination issues; obtaining reasonable accommodations/modifications; filing fair housing complaints; litigation; and mediations.

Louisiana

New Orleans

Greater New Orleans Fair Housing Action Center, Inc.

FY14 Private Enforcement Initiative - Multi-Year Component - \$325,000.00

The Greater New Orleans Fair Housing Action Center (GNOFHAC) will use its grant to continue providing fair housing services to individuals and families in the service area of southeast Louisiana. This project is designed to serve all individuals protected under the federal Fair Housing Act. Activities will include: intake and process new housing queries; conduct rental test parts and additional test parts; conduct investigations of alleged discrimination that is pervasive or institutional in nature or where the collection and analysis of data to develop a complaint will involve complex issues, novel questions of fact or law, or will potentially affect a large number of persons; make fair housing presentations to first time homebuyers; conduct targeted outreach about fair housing; evaluate business practices of businesses covered by housing discrimination laws; and conduct a variety of other activities such as analysis and the provision of technical assistance to help covered entities meet their obligation to AFFH, including the Housing Authority of New Orleans and the City of Baton Rouge.

Greater New Orleans Fair Housing Action Center

FY15 Fair Housing Organization Initiative - National/Regional Testing Component - \$500,000.00

The Greater New Orleans Fair Housing Action Center (FHAC) will use its grant to develop and support a regional testing program in the Gulf South MSAs of New Orleans, Houston, Dallas, and Jackson, Mississippi in order to identify discrimination based on race and/or national origin in real estate sales and rentals. FHAC will partner with the Urban Institute and the North Texas Fair Housing Center to conduct at least 250 matched pair tests in Texas, Louisiana, and Mississippi.

Greater New Orleans Fair Housing Action Center

FY15 Fair Housing Organization Initiative - Special Emphasis Component - \$305,670.00

The Greater New Orleans Fair Housing Action Center will use its FHIP grant to 1) conduct three systemic fair housing investigations of discrimination as prohibited by the Fair Housing Act, 2) conduct 100 test parts to uncover and address housing discrimination, 3) analyze business practices of 30 housing providers to determine which provider's practices have the largest impact on underserved populations in the MSA; 4) distribute fair housing materials that are accessible for persons with visual-impairment to at least 3 organizations serving

blind/visually-impaired populations in the MSA; 5) provide training for at least for 30 persons with disabilities about their fair housing rights; and 6) map the incidence of fair housing complaints in the service area from at least 2012-present, building on prior mapping projects and overlaying with U.S. Census data to identify income levels, degrees of racial segregation, and access to opportunity.

Maine

Portland

Pine Tree Legal Assistance, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Maryland

Baltimore

Baltimore Neighborhoods, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Baltimore Neighborhoods, Inc. (BNI) will use its grant funds to address the need for meaningful fair housing enforcement, education, and outreach services in Maryland. BNI will utilize a comprehensive approach of fair housing investigation and enforcement, providing technical assistance and training to fair housing organizations, and providing education and outreach to the public. Specifically, BNI will recruit and train testers; coordinate and conduct fair housing tests; conduct intake and investigation of allegations of housing discrimination and file applicable enforcement referrals of complainants to HUD; conduct MFD surveys; conduct "Fair Housing Matters" trainings; respond to fair housing inquiries; and conduct "Fair Housing 101" events to Metropolitan Baltimore Quadel (MBQ), its staff, landlords, and tenants, and introduce audiences to their fair housing rights and responsibilities.

Massachusetts

Boston

Fair Housing Center of Greater Boston

FY14 Private Enforcement Initiative -Multi-Year Component - \$324,673.00

Fair Housing Center of Greater Boston (FHCGB) will use its grant to provide services in Essex, Middlesex, Norfolk, Suffolk and Plymouth Counties; and the project will serve members of all protected classes under the FHA and substantially equivalent state law. Planned activities include: intake of housing discrimination inquiries; investigate individual and/or systemic housing discrimination complaints and refer complaints to HUD/MCAD; utilize a full-service testing program for rental, sales, mortgage and insurance housing discrimination; assist 10 cities, towns and/or municipalities with their Analysis of Impediments Plans, providing 10 Affirmatively Furthering Fair Housing trainings to non-profit organizations, cities, towns and/or municipalities; cultivate

current/new partnerships with coalitions; provide education and training sessions to housing seekers and housing providers in 12 different languages; distribute 2000 brochures as a part of fair housing trainings; and provide housing counseling sessions for individuals/families.

Suffolk University

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,998.00

The Suffolk University Law School (SULS) Housing Discrimination Testing Program (HDTP) will use its grant to continue and expand its fair housing work, which includes systemic and complaint-based testing, intakes, investigations and representation of people with fair housing complaints. SULS students, particularly those in the Accelerator Practice (formerly known as the Housing Clinic), will have significant live client contact and will interview and counsel clients with fair housing matters; prepare pleadings, discovery, and memoranda; prepare and argue motions; and conduct negotiations, administrative hearings, and trials. Students will also assist clients with reasonable accommodation or modification requests. Students handle administrative matters before various housing authorities, housing discrimination matters before the Massachusetts Commission Against Discrimination, and housing cases in Boston Housing Court and Chelsea District Court. Clients have the benefit of not only working with a dedicated student, but also an experienced attorney who supervises the student's work. The service area will be the Greater Boston area; however, testing may be done in other areas of Massachusetts based on ability and test requests.

Holyoke

Housing Discrimination Project Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Worcester

Community Legal Aid, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,214.00

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

Michigan

Ann Arbor

Fair Housing Center of Southeastern Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,944.00

The Fair Housing Center of Southeastern Michigan (FHC-Southeast) will use its grant to provide fair housing enforcement services and systemic testing in Washtenaw, Clinton, Eaton, Ingham, Jackson, Lenawee, Livingston, and Monroe Counties in southern mid-Michigan. Project goals include a plan for taking new fair housing complaints; completing test parts, including systemic testing; rental testing, sales testing, lending testing, and investigating the accessibility of new construction; training new testers; and gaining reasonable accommodations or modification for complainants with disabilities.

Detroit

Fair Housing Center of Metropolitan Detroit

FY14 Private Enforcement Initiative – Multi-Year Component - \$310,270.00

The Fair Housing Center of Metropolitan Detroit (FHCMD) will use its grant to conduct the following fair housing related enforcement activities: recruit and train testers; conduct complaint intake; assist individuals in filing complaints with HUD or the Michigan Department of Civil Rights (MDCR); refer complaints to HUD; conduct complaint based tests including rental, sales, and tests of mortgage lenders, and conduct systemic tests of housing providers in the metropolitan Detroit area. FHCMD anticipates receiving and investigating a number of complaints of discrimination involving affordable rental housing primarily involving properties in Wayne, Oakland and Macomb Counties. These will be complaints alleging discrimination based on any of the characteristics protected under the Fair Housing Act or substantially equivalent fair housing laws. Testing will be conducted in relation to those complaints, complainants will be advised of their right to file their complaint with HUD, and, if adequate evidence of unlawful treatment is present some complainants will choose to be referred to attorneys.

Flint

Legal Services of Eastern Michigan

FY14 Private Enforcement Initiative – Multi-Year Component - \$322,047.00

Legal Services of Eastern Michigan (LSEM) will use its grant to support the Fair Housing Center of Eastern Michigan, which offers comprehensive fair housing services in Bay, Genesee, Midland, and Saginaw Counties, as well as conducts complaint-based testing in the remainder of LSEM's 14-county region. Fair housing services include testing, enforcement, outreach, education, and research. While testing and enforcement activities are the heart of the fair housing services the Center provides, the Center also readily responds to housing discrimination complaints from community members.

Grand Rapids

Fair Housing Center of West Michigan

FY14 Private Enforcement Initiative -Multi-Year Component - \$325,000.00

The Fair Housing Center of West Michigan (FHCWM) will use its grant to provide comprehensive fair housing enforcement services throughout a 12-county service area in west Michigan to include the counties of Allegan, Grand Traverse, Isabella, Ionia, Kent, Muskegon, Mecosta, Montcalm, Newaygo, Oceana, Osceola and Ottawa, as well as other areas without services. FHCWM will work within all aspects (i.e., sales, rental, lending, insurance, etc.) of the housing market to provide fair housing enforcement and related services to people within all federally protected classes. This project will enforce compliance of the Fair Housing Act; detect, address and remove systemic barriers to fair housing choice and equal housing opportunity; promote inclusive patterns of

housing occupancy; and educate those in the service area on fair housing rights. Among FHCWM's planned activities include providing fair housing enforcement services; providing complete site and allegation investigation; providing fair housing education via outreach, training, publications, documents, and a website; and partnering with local and national fair housing organizations/groups to provide technical assistance and guidance, promote knowledge sharing and capacity building, increase compliance with fair housing laws, and affirmatively further fair housing.

Kalamazoo

Fair Housing Center of Southwest Michigan

FY14 Private Enforcement Initiative -Multi-Year Component - \$325,000.00

The Fair Housing Center of Southwest Michigan (the Center) will use its grant to continue promoting integration and eliminating housing discrimination in nine counties of southwest Michigan. Project emphases will be to increase systemic investigation activities, particularly in the areas of disability, race and familial status; and to continue to work with local governments and non-profit organizations to understand and meet their "Affirmatively Furthering Fair Housing" obligations. With the assistance of the Center, people will realize their rights and responsibilities and we will be on the road to increasing integration and eliminating housing discrimination in southwest Michigan.

Minnesota

Minneapolis

Mid-Minnesota Legal Assistance

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Missouri

St. Louis

Metropolitan St. Louis Equal Housing & Opportunity Council

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,996.00

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

Montana

Butte

Montana Fair Housing, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$205,838.00

Montana Fair Housing, Inc. (MFH) will use its grant funds to support the citizens of the state of Montana. Planned activities include: completion and distribution of our quarterly newsletter; implementation of an educational radio advertising campaign; coordination with state and local agencies, and agencies and organizations serving protected class members, to facilitate outreach and education activities; and complete mediations (dispute resolutions) including those involving requests for reasonable accommodations and modifications. MFH will also continue to initiate and complete investigations of systemic violations; train additional testers; conduct systemic and complaint-based testing; and refer testing-based enforcement actions to HUD.

Nebraska

Omaha

Family Housing Advisory Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Family Housing Advisory Services, Inc. (FHAS) will use its grant to continue to operate the Fair Housing Center of Nebraska (Fair Housing) as one of its key programs. The scope of its activities is full-service and broad-based in nature, covering all types of housing transactions and all protected classes under federal, state, and local laws. It expands enforcement activities to specific areas in Nebraska and western Iowa, with a focus on systemic issues facing new immigrant populations, especially individuals and families with limited or no English skills and the disabled, including returning veterans and other persons with disabilities. Project activities will include intake and fair housing assessments; conducting matched pair fair housing tests; and investigating all complaints of housing discrimination generated by project activities. Additionally, a 24-hour toll free hotline and internet website will be maintained to assist persons throughout the states of Nebraska and Iowa with complaints of discriminatory housing actions; and education and outreach services will be provided.

Nevada

Reno

Silver State Fair Housing Council

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Silver State Fair Housing Council (SSFHC) will use its grant funds to address the increasing demand for its services throughout Nevada, which has no FHAP agency to enforce fair housing laws. SSFHC will continue its current enforcement program and expand capability to conduct systemic investigations of housing discrimination through implementation of varied activities. These activities will include: conducting complaint intakes; processing allegations; developing viable enforcement proposals; referring all bona fide claims to HUD; referring at least one bona fide complaint to an attorney and facilitating at least two conciliations of client complaints per year; facilitating reasonable accommodation/modification requests on a yearly basis; recruiting testers and providing tester refresher training for experienced testers; conducting rental test parts and additional accessibility testing; identifying and tracking new multi-family housing permits and conducting on-site assessments; promoting compliance with fair housing laws by conducting yearly trainings for housing consumers, housing providers, and social service providers; and providing fair housing information through the web, advertising, social media, and mail.

New Hampshire

Concord

New Hampshire Legal Assistance

FY15 Private Enforcement Initiative – Multi-Year Component - \$266,766.00

New Hampshire Legal Assistance (NHLA) will use its grant to sustain and expand its statewide fair housing work performed by its Fair Housing Project. NHLA will continue its comprehensive, multi-faceted work plan to address and combat housing discrimination in New Hampshire. Further, NHLA We will conduct systemic testing and provide phone-assisted counsel and advice or full legal representation, as applicable, to those in need of fair housing assistance; enhance our capacity to serve Spanish speaking clients by hiring a bilingual intake worker; and engage in targeted outreach to persons with disabilities, including those seeking to enter or remain in assisted living facilities; survivors of family violence experiencing difficulties in housing; and immigrants. Founded in 1971, NHLA is a statewide legal aid organization dedicated to providing high quality legal services to vulnerable low-income and elderly clients. NHLA has received statewide recognition for the expertise of its attorneys in fair housing law, landlord/tenant law, state and federal housing subsidy regulations, and homelessness prevention.

New Jersey

Hackensack

Fair Housing Council of Northern New Jersey

FY13 Private Enforcement Initiative – Multi-Year Component - \$302,487.00The Fair Housing Council of Northern New Jersey (the Council) will use its FHIP grant to serve the entire state of New Jersey. The Council will intake, investigate and refer FHIP funded complaints of housing discrimination to the U.S. Department of Housing and Urban Development (HUD). The Council will work closely with HUD, the U.S. Department of Justice, and the New Jersey Division on Civil Rights on developing and processing systemic complaints of housing discrimination, including recruiting and training testers and conducting rental and sales tests. The Council will provide education and outreach on fair housing and Title VIII by addressing community organizations and distributing flyers to faith based, veterans, religious, and disability advocacy groups, as well as to local merchants and grass roots organizations. The Council also will purchase newspaper, print, and journal ads to advertise the project and its services.

New York

Bohemia

Long Island Housing Services Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

Brooklyn

Brooklyn Legal Services Corporation

FY15 Fair Housing Organization Initiative – Special Emphasis Component - \$350,000.00

Brooklyn Legal Services Corporation will use its grant to enforce federal, state, and local fair housing laws on behalf of Kings County residents to combat systemic patterns of entrenched segregation and housing discrimination that plague this heavily gentrified, underserved region of the New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area (NY-NJ-PA MSA). In addition, we will continue our educational outreach to apprise individuals of their rights and remedies under these civil rights statutes. The Project will defend resident subjected to pervasive discriminatory practices. Through our enforcement and educational efforts, we will affirmatively address the fair housing needs of Kings County, which are reflective of the larger fair housing problems of the NY-NJ-PA MSA. Brooklyn A proposes to utilize FY2015 HUD funds for activities over a 12-month project period. We project directly serving 3,475 individuals and impacting 710,000 (27% of the 2.6 million residents of Kings County (Brooklyn), the largest county in the New York-Northern New Jersey-Long Island, NY-NJ-PA Metropolitan Statistical Area).

South Brooklyn Legal Services, Inc.

FY13 Private Enforcement Initiative -Multi-Year Component - \$325,000.00

South Brooklyn Legal Services (SBLs) will use its grant to work with an experienced coalition of partners to provide comprehensive assistance to New York City residents facing foreclosure because of Fair Housing Act violations. SBLs will generate and accept referrals of clients at risk of foreclosure and eviction due to fair housing violations in New York City; screen, investigate, and analyze all complaints through testing to identify individual and systemic patterns of discrimination; generate maps to support housing discrimination claims; refer meritorious housing discrimination complaints to state and federal enforcement agencies; file affirmative enforcement litigation to address systemic fair housing violations; and provide legal and other assistance to help targeted households retain safe and affordable housing and access fair credit. In addition, project staff will provide training and support to partner local agencies and organizations and education to the public about discriminatory practices and available remedies.

Buffalo

Housing Opportunities Made Equal, Inc.

FY14 Private Enforcement Initiative – Multi Year Component - \$325,000.00

Housing Opportunities Made Equal Inc. (HOME) will use its grant funds to: conduct intake interviews; record allegations of housing discrimination; provide paralegal counseling, emotional support, and referrals to resource agencies; assist clients requesting reasonable accommodations or reasonable modifications; and conduct systemic investigations of larger housing providers. HOME will also recruit and select new fair housing testers; train new fair housing testers; conduct paired/sandwiched rental test parts; conduct sales test parts; complete 120 hours of training for HOME staff; conduct a refresher course for experienced fair housing testers; monitor settlement agreements negotiated with respondents; monitor zoning changes/issues in municipalities; mediate validated cases of discrimination; refer or prepare cases of housing discrimination under federal, state, or municipal fair housing laws; and establish partnerships with a minimum of 8 agencies and organizations to promote fair housing in western New York. Additionally, a number of outreach and education activities will be undertaken.

New York City

Fair Housing Justice Center

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,737.00

The Fair Housing Justice Center, Inc. (FHJC) will use its grant funds to continue providing fair housing counseling and intake, investigative services (testing), and legal and administrative referrals of housing discrimination

complaints. In order to affirmatively further fair housing and reduce poverty concentration and racial segregation, the FHJC will additionally assist households with federal housing choice vouchers and homeless individuals and families with rental subsidies to overcome barriers to housing choice based on source of income discrimination (prohibited by the New York City Human Rights Law). The FHJC will focus much of its work on activities that combat systemic housing discrimination based on race, national origin, and disability in the rental and sale of housing through implementation of carefully designed systemic testing investigations. Conducting systemic testing to document and challenge discriminatory housing practices will remain a high priority for the FHJC under this grant. The FHJC will also conduct legal seminars for cooperating attorneys; provide ongoing legal research/support on fair housing cases; monitor compliance with settlement agreements/ orders; produce and distribute FHJC's Opening Acts e-Newsletter; maintain the [FHJC website](#); and conduct in-service training for FHJC staff on vital fair housing issues. The FHJC service area includes the boroughs of New York City and seven suburban counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester.

Fair Housing Justice Center, Inc.

FY15 Fair Housing Organization Initiative – Special Emphasis Component - \$349,999.00

The Fair Housing Justice Center, Inc. will use its grant to involve the implementation of carefully targeted systemic testing investigations into the rental practices of landlords, management companies, and real estate companies in multiple New York City and neighborhoods. These investigations will focus on discrimination based on race and national origin. The FHJC will also conduct targeted outreach to reach persons with disabilities who need reasonable modifications made to their existing housing units. The FHJC will implement this project to expand the reach and impact of its existing program in order to more systematically open up rental housing that is currently unavailable to persons based on race or national origin; assist persons with disabilities who need reasonable modifications made to their existing housing; and to affirmatively further fair housing.

Queens

Queens Legal Services Corporation

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$ 325,000.00

Queens Legal Services (QLS) will use its grant to develop and implement a Fair Housing Project that will expand our current work—challenging housing discrimination in the homeowner and lending context—to include broader housing discrimination issues affecting low-income communities of color in Queens. In order to affirmatively further fair housing, our proposed FHOI program will (1) analyze and work to eliminate housing discrimination in our jurisdiction; (2) promote fair housing choice for all persons; and (3) foster compliance with the nondiscrimination provisions of the Fair Housing Act. We will achieve these goals through testing, systemic investigations and direct legal services and advocacy designed to prevent housing discrimination—including predatory lending, renter discrimination and other illegal practices affecting members of the protected classes under federal fair housing laws.

Rochester

Legal Assistance of Western NY, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$298,000.00

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

Syracuse

CNY Fair Housing, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

CNY Fair Housing, Inc. will use its grant funds to provide comprehensive fair housing services to central and northern New York, including the counties of Cayuga, Jefferson, Madison, Oneida, Onondaga, Oswego, St. Lawrence and Tompkins. Under this project, CNY Fair Housing will accept complaints of housing discrimination, conduct investigations of complaints including testing, and provide legal representation for victims of housing discrimination. CNY Fair Housing will also provide fair housing counseling, advocacy, and legal representation to people needing reasonable accommodations and modifications. In addition to complaint-based testing, CNY Fair Housing will conduct systemic investigations which will include testing in rentals, sales, insurance, and lending. Among the issues to be addressed through these systemic investigations are insurance redlining, steering in real estate sales, discrimination against people with disabilities in rentals, and discrimination against families with children in rentals, particularly in units advertised as “student housing.” To educate both housing consumers and housing providers on fair housing rights and responsibilities, CNY Fair Housing will conduct trainings and public speaking engagements, distribute informational materials and PSAs, and will maintain a website and active social media presence. Finally, CNY Fair Housing will work with local municipal officials and housing providers, to provide training and technical assistance to ensure municipalities in the service area are meeting their obligation to affirmatively further fair housing and addressing identified impediments.

White Plains

Westchester Residential Opportunities, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$280,000.00

Westchester Residential Opportunities, Inc. (WRO) will use its grant to continue to implement a systemic fair housing testing program and expand its geographic reach by engaging in more comprehensive testing throughout the lower Hudson Valley region of New York, including Westchester, Rockland, and Putnam Counties; place emphasis in our testing and enforcement in the following areas: disabilities, lesbian, families with children, race/national Origin; continue administering our comprehensive fair housing enforcement program, providing assistance to victims of housing discrimination through a vigorous program of complaint intake and investigation, and resolution through mediation or litigation; co-sponsor a fair housing training for attorneys, to train regional lawyers how to litigate fair housing complaints; and sponsor a Fair Housing Symposium.

North Carolina

Raleigh

Legal Aid of North Carolina, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Legal Aid of North Carolina (LANC) will use its grant to provide a full-service fair housing project to residents throughout North Carolina, targeting underserved populations including racial and ethnic minorities, people with disabilities, individuals with LEP, low-income rural residents, and immigrants. Each year LANC will provide complaint intake and referral services, assisting people with fair housing matters and making referrals to HUD, FHAPs, state and federal courts, and private attorneys; conduct matched pair tests; conduct systemic investigations; conduct education and outreach events; conduct events for local governments and Public Housing Authorities; conduct trainings for shelter providers; conduct a Fair Housing Month conference; convene a Fair Housing Working Group consisting of FHAP agencies and local advocates; distribute 5,500 pieces of literature in English and Spanish; distribute PSAs to media outlets; and maintain and update its website. In addition, LANC will conduct CLE [continuing legal education] seminars on fair housing and disability law (Year 2) and advanced fair housing litigation practice (Year 3).

North Dakota

Grand Forks

High Plains Fair Housing Center

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$ 149,881.00

High Plains Fair Housing Center will use its FHIP grant to provide training and on-going technical assistance to our staff on setting up an enforcement/testing program. Smart use of technology enables High Plains to provide fair housing services to the entirety of the state. Further, High Plains will continue to run a hotline, provide one-to-one counseling, and review and update our Fair Housing Claim Packet, which provides simple instructions on how to initiate fair housing claims to HUD/the FHAP.

Ohio

Akron

Fair Housing Contact Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Contact Service, Inc. (FHCS) will use its grant to conduct fair housing investigation and enforcement activities throughout Summit, Stark, Portage, and Medina Counties in northeastern Ohio. FHCS will expand its activities to include systemic housing investigations, promoting AFFH, lending testing, and identification of local policies to remove identified impediments to fair housing choice.

Cincinnati

Housing Opportunities Made Equal of Greater Cincinnati, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,530.00

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

Cleveland

Housing Research & Advocacy Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

estate professionals about fair housing laws, trainings for transitional housing residents and/or providers, and preparation and distribution of quarterly newsletters.

Dayton

Miami Valley Fair Housing Center, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Miami Valley Fair Housing Center, Inc. (MVFHC), will use its grant to provide a full-service project to support its enforcement activities, with the goal of addressing housing discrimination through enforcement and education activities. The project will also support MVFHC's work on conducting investigations of systemic housing discrimination issues, and litigation of fair housing cases, including procuring expert witnesses. The target service area is the Dayton MSA, comprised of Montgomery, Greene, Miami, and Preble Counties in Ohio, including, in particular, expanded activities in underserved areas of the MSA. The project will reach individuals and families in the residential housing market and private and public housing professionals, as well as underserved individuals and all of the protected classes under federal, state and local laws.

Painesville

Fair Housing Resource Center, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Resource Center, Inc. (FHRC) will use its grant to continue to conduct a comprehensive enforcement effort within the Lake, Geauga and Ashtabula County Ohio region that will involve conducting the following types of testing: rental, REO sales, lending, homeowner's insurance, and new construction. FHRC intends to update its methodologies and expand its rental testing program, with a focus the specific protected classes of: deaf/hard of hearing individuals, visually impaired individuals, and Housing Choice Voucher recipients. In addition, FHRC will conduct an aggressive review of all homeowner association rules and/or condominium association rules for compliance with the FHA throughout 83 communities. FHRC will hold meetings with local stakeholders and provide information on the obligations to affirmatively further fair housing and the discriminatory impact of some legacy siting standards, legacy residency requirements, and local preference standards. FHRC also plans to expand its educational and outreach services to help promote fair housing and fair lending awareness among all persons within the tri-county area; and this monitoring project will increase the number of meritorious claims submitted to HUD to increase its enforcement efforts.

Toledo

Fair Housing Opportunities of NW Ohio, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component \$280,000.00

Fair Housing Opportunities of NW Ohio, Inc. will use its grant to complete the following activities: intake of complaint-based and systemic housing discrimination allegations; research of housing practices to monitor market activities and identify systemic patterns of housing discrimination, including the coordination of testing as part of investigations; resolve housing discrimination complaints through mediation, negotiation, administrative complaints, or litigation; assisting persons with disabilities with the submission and successful resolution of reasonable accommodation and modification requests; conduct fair housing education activities, including as a result of cases involving prohibited acts under the Fair Housing Act including case settlements and resolutions; build the organizational capacities of TFHC and other fair housing centers; and monitor outcomes to ensure that respondents/defendants are in compliance with fair housing laws and settlement agreements.

Oklahoma

Oklahoma City

Metropolitan Fair Housing Council of Oklahoma, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component \$324,479.00

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

Oregon

Portland

Fair Housing Council of Oregon

FY13 Private Enforcement Initiative – Multi-Year Component - 325,000.00

The Fair Housing Council of Oregon (FHCO) will use its grant to conduct a full service fair housing enforcement-related project throughout Oregon and SW Washington State, serving housing providers, housing consumers (in particular those with limited English proficiency, people with disabilities, and the homeless), and advocates serving the targeted consumer populations. FHCO's activities will include: identification, investigation, and referral of alleged fair housing violations to the U.S. Department of Housing and Urban Development; continued development and expansion of current systemic investigations efforts; increased fair housing enforcement, including expanding intakes from groups who are least likely to report discrimination; and increasing housing choice for protected class groups through identification and elimination of community policies that perpetuate segregation.

Legal Aid Services of Oregon

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$ 325,000.00

Legal Aid Services of Oregon will use its grant to work with sub-recipients Fair Housing Council of Oregon (FHCO) and Community Services Consortium (CSC) to expand the capacity of our agencies to provide fair housing awareness and enforcement in Oregon's Linn, Benton, and Lincoln Counties. Activities during the term of this grant will include 1) Conducting at least 90 tests for evidence of discrimination of the rental industry; 2) Screening at least 1,000 inquiries and performing at least 100 intakes of bona fide allegations of fair housing violations; 3) Filing at least 12 complaints of housing discrimination when supporting evidence has been uncovered 4) Holding at least 4 tester-training sessions for new testers; 5) Monitoring local advertisements for discriminatory statements and 6) Analyzing fair housing complaint data to support development of an investigation and enforcement strategy in the tri-county area.

Pennsylvania

Fort Washington

Fair Housing Council of Suburban Philadelphia, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Council of Suburban Philadelphia (FHCSP) will use its grant funds to affirmatively further fair housing and reduce discrimination against protected classes in Greater Philadelphia and Lehigh Valley, Pennsylvania. Project objectives include: recruit and train new sales, rental, disability access, and insurance testers; intake/process allegations of housing discrimination; assist persons with disabilities and people requesting reasonable accommodation/modification; conduct paired tests; refer complaints to HUD, U.S. Department of Justice (DOJ), Pennsylvania Human Relations Commission (PHRC) or private attorney; mediate and monitor settlements; conduct racially identifiable voice-based, paired rental phone tests; conduct systemic housing investigations; review zoning ordinances in Montgomery, Lehigh, and Northampton Counties; engage in agency partnerships; website outreach; conduct education/outreach with subcontractors Lutheran Children and Family Service and Self-Determination Housing Project, including 3 trainings on HUD-funded program access for limited English proficiency (LEP) persons; conduct fair housing speaking engagements/ meetings; and conduct consumer workshops for disabled/LEP populations. FHCSP will serve all protected classes under the FHA, with particular focus on disabled persons, new immigrants, refugees and LEP individuals, racial/ethnic minorities, and families with children.

Philadelphia

Fair Housing Right Center in Southeastern Pennsylvania

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will use its grant to conduct a fair housing enforcement project in southeastern Pennsylvania (SEPA) serving all protected classes under the Fair Housing Act, focusing on vulnerable and underserved populations. The project will be conducted in the geographic areas of Philadelphia and its surrounding counties: Bucks, Chester, Delaware, and Montgomery. The fair housing enforcement project will focus on intake, investigation, testing and enforcement activities regarding fair housing violations in the sale or rental of housing; increasing access to housing opportunities for persons with disabilities by enforcing design and construction guidelines and accessibility compliance in covered multifamily housing; filing of meritorious complaints with HUD, the Pennsylvania FHAP agency and in court; and working collaboratively with city planners, entitlement communities, offices of Housing and Community Development, and Philadelphia promise zones to affirmatively further fair housing. FHRC provides a full service, broad-based program of systemic housing investigations and enforcement of fair housing laws.

Washington

Southwestern Pennsylvania Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Southwestern Pennsylvania Legal Services, Inc. (SPLAS), in coordination with four legal services program partners, three independent living services partners, and one County Fair Housing Office partner, will use its grant to expand its established testing program for fair housing discrimination and increase the provision of legal counsel and representation on behalf of individuals who, through the project's information/outreach process, are made aware of illegal acts affecting themselves or others in their community because of their race, color, religion, national origin, sex, familial status or disability. The 24 Pennsylvania counties targeted are situated within Appalachia, deemed to be a significant area of widespread unemployment, low per capita income, and poverty. SPLAS will be expanding its protection and enforcement services into Brooke, Hancock, Ohio and Marshall Counties in West Virginia. Through this project, SPLAS and its partners will recruit and train new testers; maintain a protocol for referral of complaints of discrimination; review complaints made and litigate appropriate complaints in state and federal court; conduct educational outreach meetings; and conduct special events.

Southwestern Pennsylvania Legal Services, Inc.

FY15 Education and Outreach Initiative – Sex/Familial Status Component - \$100,000.00

Southwestern Pennsylvania Legal Services, Inc. (SPLAS), will use its grant to continue to provide comprehensive legal assistance, representation, education and outreach for forty-eight years. Through this Initiative, SPLAS will work with advocates as well as a media partner to transform its well-developed education and outreach program to a successful national education and media campaign. An advertising, marketing and public relations component will be implemented to complement the education offered throughout the country via live trainings and webinars to protected class members and their advocates. Additionally, advocacy partners will be using established networks to promote fair housing throughout the country at the national, regional and local levels. These activities will enable SPLAS to use its skilled staff to provide needed education and identify people whose rights have been violated, providing them with a direct line to HUD to remedy the discrimination they have faced.

South Carolina

Columbia

South Carolina Fair Housing Center, Inc.

FY15 Private Enforcement Initiative - Multi-Year Component - \$280,000.00

The South Carolina Fair Housing Center, Inc. will use its grant to complete the proposed project that will result in conducting 65 matched-paired mortgage lending tests and an increased capacity of participating organizations to address systemic discrimination in mortgage lending and loan servicing. The statewide project will include targeted outreach and support of agencies in Metropolitan Statistical Areas (MSAs) that are largely, historically segregated, hard-hit by the foreclosure crisis, and which have experienced disparate levels of subprime lending to their minority populations. The SCFHC will conduct targeted lending and insurance testing in the MSAs of: Charleston, Greenville, Florence, Hilton Head, Columbia and Myrtle Beach. Overall, the SCFHC proposes to complete 179 matched pair tests in the areas of rental, sales, insurance and lending and have trained and conducted background checks for 60 new testers. The SCFHC also proposes to expand the goals of affirmatively furthering fair housing by completing an annual report of outcomes to be discussed and analyzed with local and state actors. Under this project, 13 EOI activities will take place annually, reaching a minimum of 195 persons. The SCFHC will redesign its website to be more accessible to South Carolina residents.

North Charleston

Center for Community and Economic Development, Inc. DBA CCEDU FY15 Education and Outreach Initiative - Disability/Discrimination Component - \$100,000.00

The Corporation for Community and Economic Development United (the Corporation) will use its grant to launch a new National Education and Outreach Initiative on Disability Discrimination. The project will focus the education and outreach interventions on residents living in rural areas. The first year of workshops will be held in targeted rural counties in the South Carolina Low country, South Georgia, and the North Florida Panhandle. The Corporation will use national groups and community-based organizations to create strong partnerships to facilitate greater outreach and improved enforcement. The partnering organizations will establish an effective and comprehensive outreach and public education program designed to raise awareness of the fair housing laws that protect individuals, targeting families living in rural socially disadvantaged communities. The Corporation will subcontract with a marketing and advertising firm to connect with audiences digitally through social media and other cutting edge technology.

Tennessee

Jackson

West Tennessee Legal Services, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

West Tennessee Legal Services, Inc. will use its FHIP grant to implement a project that includes analyzing housing related issues; complaint intake; investigation of allegations of discrimination; complaint-based and systemic testing; mediation services; and enforcement of meritorious claims through litigation, administrative processes, and/or HUD, DOJ referral. Special focus will be placed on examination of (with testing) and remedial methodology for: 1) difference in services provided by REO properties by race/ethnicity; 2) discrimination in the rental market targeting a Hispanic population in rural development properties; 3) discrimination toward persons with disabilities/agencies/entities that assist them to reside in group homes; 4) requests for Reasonable Modification and/or Reasonable Accommodation (RM/RA) by military personnel seeking medical attention at locales with VA medical facilities focusing on large management companies; 4) assisting (with testing) victims of domestic violence in danger of or having lost housing and/or are denied housing due to past violence in the home; and 5) development/implementation of a fair housing program for survivors of domestic and sexual violence. Additionally, enforcement through education will be emphasized.

Nashville

Tennessee Fair Housing Council, Inc.

FY15 Private Enforcement Initiative – Multi-Year Component - \$ 270,895.00

The Tennessee Fair Housing Council will use its grant to engage in intake, case processing, filing of complaints with HUD and/or substantially equivalent agencies, and litigation when appropriate. The Council will have a broad-based testing program and also intends to engage in a number of education and outreach projects, including an annual one-day Tennessee Fair Housing Matters Conference; a technical assistance effort, consisting of a handbook and on-site training designed to help jurisdictions understand and fulfill their new obligations under HUD's Affirmatively Furthering Fair Housing rule; trainings for case managers and others on disability; trainings for Drug Court operators on discrimination against group homes; trainings for affordable multifamily owners/operators; training on sex discrimination; and face-to-face contact with consumers at various festivals.

Texas

Austin

Austin Tenants Council Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$324,742.00

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

Dallas

North Texas Fair Housing Center

FY15 Fair Housing Organization Initiative – Continuing Development Component - \$ 325,000.00

North Texas Fair Housing Center (NTFHC) will use its grant to develop a systemic enforcement program in the North Texas region. NTFHC will conduct race discrimination investigations and test new construction to determine compliance with the Fair Housing Act's accessibility requirement. NTFHC will follow-up on potential sustainable cases of discrimination by filing complaints with HUD and local FHAP agencies. NTFHC will also work with local jurisdictions to identify impediments to fair housing and develop strategies that have a real and measurable impact on communities. NTFHC's proposed project affirmatively furthers fair housing by uncovering discrimination through proactive investigation that is systemic and results in HUD filings or litigation, educates the community on the goal and importance of equal housing opportunity, and sends a strong deterrent message to property owners and managers.

Houston

Greater Houston Fair Housing Center, Inc.

FY13 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

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

San Antonio

National Association for Latino Community Asset Builders

FY15 Education and Outreach Initiative – National Origin Discrimination Component - \$500,000.00

The National Association for Latino Community Asset Builders (NALCAB) and the National Coalition for Asian Pacific American Community Development, in association with The Raben Group, will use its grant to conduct an 18-month national outreach and education campaign to inform the public about fair housing protections afforded under the law specifically with regard to an individual's national origin. The goal of this grant is to substantively increase the knowledge of the target populations about fair housing rights, with a primary emphasis on discrimination related to national origin. Led by the expertise of The Raben Group, a first-in-class media team including New America Media - an ethnic media firm with over 3,000 ethnic media partners, NALCAB and National CAPACD will undertake a comprehensive and innovative national awareness campaign to affirmatively further fair housing for immigrants and other populations at-risk of discrimination due to national origin and to integrate this outreach effort into the existing infrastructure of 200+ community-based institutions that are NALCAB and National CAPACD members. This campaign will include "going deep" in 10 urban markets by providing 13 leading grassroots nonprofits with sub-grants, expert training and intensive TA to ensure broad and impactful penetration of awareness messages that further fair housing choice reach those most at risk for discrimination.

San Antonio Fair Housing Council, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$375,000.00

The San Antonio Fair Housing Council, Inc. (SAFHC), doing business as the Fair Housing Council of Greater San Antonio, will use its grant to provide fair housing enforcement activities in Bexar County and an additional 36 counties in South Texas. Among other fair housing activities, SAFHC will conduct intake interviews; receive and

evaluate allegations of housing discrimination; assist clients requesting reasonable accommodation or reasonable modification requests; conduct systemic investigations; train new fair housing testers; conduct rental test parts; conduct sales test parts; conduct lending test parts; conduct design and construction site assessments; assist persons with disabilities; mediate/conciliate complaints; and refer housing discrimination complaints to HUD. Additionally, in collaboration with the Texas FHAP, SAFHC will conduct one fair housing seminar in Bexar County to affirmatively further fair housing in the area.

Utah

Salt Lake City

Disability Law Center

FY13 Private Enforcement Initiative – Multi-Year Component - \$234,297.00

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

Vermont

Burlington

Vermont Legal Aid, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Vermont Legal Aid, Inc. (VLA) will use its grant to provide a statewide, full-service project of systemic and complaint-based testing; complaint intake and fair housing counseling; representation of complainants in private enforcement actions; targeted outreach including mobility counseling; and land use planning and policy advocacy with state and local officials. Systemic testing will focus primarily, though not exclusively, on Chittenden County in northwest Vermont. VLA will conduct complaint-based testing, represent complainants, and do systemic advocacy statewide.

Virginia

Richmond

Housing Opportunities Made Equal of Virginia, Inc.

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Housing Opportunities Made Equal of Virginia, Inc. will use its grant to serve residents of the Commonwealth of Virginia who still suffer from housing discrimination. Many instances of illegal discrimination continue to be underreported, especially among vulnerable populations, including people with disabilities, Latino/Hispanic families, and LGBTQ individuals, thus delaying the promise of fair housing. Discrimination in Virginia occurs not only through individuals, but through institutions that have policies or practices that result in unequal opportunities for housing. The Commonwealth has a great need for more robust enforcement of state and federal fair housing laws to address inequities and serve as examples that prevent individual and systemic discrimination. The primary purposes of this grant project are to: uncover allegations of housing discrimination, especially among vulnerable populations; conduct thorough and comprehensive investigations into allegations, including systemic

investigations designed to examine the incidence of extensive discrimination; and execute robust enforcement of state and federal fair housing laws when evidence of discrimination is established.

Washington

Spokane

Northwest Fair Housing Alliance

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Northwest Fair Housing Alliance (NWFHA), the only fair housing advocacy organization in east Washington, will use its grant funds to continue and expand its systemic enforcement activities. NWFHA will provide services for all protected classes in 17 counties in east/central Washington (Spokane, Whitman, Garfield, Columbia, Asotin, Walla Walla, Franklin, Benton, Yakima, Grant, Adams, Lincoln, Douglas, Ferry, Okanogan, Stevens and Pend Oreille) through intake, counseling, reasonable accommodation requests, mediation interventions, complaint referral to HUD, continued advocacy for complaints previously referred to HUD, targeted outreach and education activities, and updating NWFHA's website.

Northwest Fair Housing Alliance

FY15 Fair Housing Organization Initiative – Lending Component - \$ 500,000.00

Northwest Fair Housing Alliance (NWFHA) will use its grant to conduct fair lending testing, systemic investigations, education, outreach, and advocacy to all protected classes covered by the Fair Housing Act in 17 counties in Eastern/Central WA: Whitman, Garfield, Columbia, Asotin, Walla Walla, Grant, Adams, Lincoln, Douglas, Ferry, Stevens, Okanogan, Pend Oreille, Spokane, Yakima, Benton, and Franklin. NWFHA will leverage its fair lending investigation and advocacy skills to extend these activities into Western WA, ID, and AK by building the capacity of Fair Housing Center of Washington, a QFHO, and Alaska Legal Services Co. Fair Housing Enforcement Project (AFHEP), a new FHO, to conduct fair lending investigation and testing; and cross-training and collaborating on joint lending investigations with Intermountain Fair Housing Council (IFHC), a QFHO. NWFHA, with its Region X partners, will recruit 40 testers and offer fair lending tester training; train testing staff at 3 Region X FHIP agencies on fair lending testing; direct systemic investigations across WA, ID, and AK by completing 160 email tests for discriminatory underwriting policies for Native Americans, and 45 site and 60 phone tests for lending discrimination based on race, national origin, and/or sex; intake and counsel individuals on fair lending complaints; refer jurisdictional fair lending complaints to HUD; continue advocacy for pending fair lending complaints; conduct direct mailing PSA campaigns to the public to reach potential bona fide complainants; publish fair lending PSAs on TV, print, and radio, in English and Spanish; update the NWFHA E. WA Lending Awareness webpage; distribute English, Spanish, and Russian fair lending brochures; and provide fair lending trainings for mortgage originators across WA, ID, and AK using approved continuing education curriculum.

Northwest Fair Housing Alliance

FY15 Education and Outreach Initiative – Sex Discrimination Component- \$500,000.00

Northwest Fair Housing Alliance (NWFHA) will use its grant to develop a national campaign to inform the general public, housing providers, and concerned persons about sex discrimination in housing based on domestic violence, sexual harassment, gender stereotyping and gender identity prohibited by the Fair Housing Act. The campaign will be achieved in phases, including planning and design, to ensure messages are current and responsive to the needs of people who experience sex discrimination, and to identify the most appropriate mediums and tools for the campaign. Implementation will yield a variety of tools designed for 1) fair housing and gender justice advocates who assist women, survivors of domestic violence, and transgender and gender non-conforming individuals; 2) self-advocacy for people who commonly experience sex discrimination; 3) housing providers; and 4) recipients of federal funding with obligations to affirmatively further fair housing and eliminate barriers to fair housing.

Tacoma

Fair Housing Center of Washington

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

Fair Housing Center of Washington will use its grant to serve 22 counties in western and central Washington. Planned activities include: intake and investigation of complaints, with a focus on systemic investigations; filing of complaints and enforcement proposals; test parts; recruit and train testers and provide refresher trainings; assist with reasonable accommodation/modification requests; education and outreach; and collaboration and partnerships.

West Virginia

Morgantown

Northern West Virginia Center For Independent Living

FY14 Private Enforcement Initiative – Multi-Year Component - \$324,956.00

The Northern West Virginia Center for Independent Living (NWVCIL) will use its grant to complete complex systemic investigations currently underway in West Virginia surrounding lack of compliance with design and construction requirements, discrimination against families with children, and denials of reasonable accommodations for people with disabilities. In total, NWVCIL's enforcement work will include conducting rental, design and construction, insurance and sales test parts. NWVCIL will also conduct extensive outreach through statewide networks of groups working with protected classes to generate intakes and to file enforcement proposals with HUD. Enforcement work is expected to uncover the presence of discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination.

Wisconsin

Milwaukee

Metropolitan Milwaukee Fair Housing Council

FY14 Private Enforcement Initiative – Multi-Year Component - \$325,000.00

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to conduct statewide enforcement activities for the purpose of identifying and eliminating discriminatory housing practices and affirmatively furthering fair housing. These activities will be implemented in MMFHC's 10-county service area, as well as 8 additional Wisconsin counties. Overall, 66% of Wisconsin's population will be served by the project. MMFHC's service area is: Milwaukee, Waukesha, Washington, Ozaukee, Dane, Brown, Calumet, Fond du Lac, Outagamie and Winnebago Counties. Additionally, MMFHC will be conducting activities in: Dodge, Jefferson, Kenosha, Manitowoc, Racine, Rock, Sheboygan and Walworth Counties. Activities will include systemic investigations; statewide intake, investigation and case management of fair housing complaints to expand statewide coordinated enforcement; partnership with a statewide disability advocacy agency to conduct inter-organizational technical assistance and referral of complaints on the basis of disability; partnership with 50 non-profit organizations in MMFHC's service area to recruit testers and assist in other fair housing activities; specialized training for MMFHC staff; and referring complaints to HUD, other administrative agencies, and/or attorneys to increase enforcement and eliminate illegal housing discrimination.

Metropolitan Milwaukee Fair Housing Council

FY15 Education and Outreach Initiative – Tester Review Training Component - \$499,939.00

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to provide training and technical assistance to FHIP-funded testing organizations throughout the country. The project entitled Investigative Support for Testing and Enforcement Programs (ISTEP), is to achieve greater consistency in the quality of testing investigations, enhance the capacity of participating FHIP-funded testing organizations to conduct testing and enforcement activities, and assist HUD to enforce the federal fair housing law and affirmatively further fair housing.

Fair Housing Assistance Program

Table 14: FHAP Agencies as of September 30, 2015

| State | Jurisdiction | Name of FHAP |
|-----------------------------|--------------|--|
| 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 Jacksonville Human Rights Commission Orlando Office of Human Relations Palm Beach County Office of Human Rights Pinellas County Office of Human Rights City of Tampa Office of Community Relations |
| Hawaii | State | Hawaii Civil Rights Commission |
| Illinois | State | Illinois Department of Human Rights |
| | 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 | Iowa Civil Rights Commission |
| | Localities | Cedar Rapids Civil Rights Commission Davenport Civil Rights Commission Des Moines Human Rights Commission Sioux City Human Rights Commission Waterloo Commission on Human Rights |
| Kansas | Localities | Lawrence Human Relations Commission and Human Relations/Resources Department Salina Human Relations Department |
| Kentucky | State | Kentucky Commission on Human Rights |
| | Localities | 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 | Massachusetts Commission Against Discrimination |
| | Localities | Boston Fair Housing Commission |

| State | Jurisdiction | Name of FHAP |
|-----------------------|--------------|---|
| | | Cambridge Human Rights Commission |
| Michigan | State | Michigan Department of Civil Rights |
| Minnesota | Localities | City of Duluth Human Rights Office St. Paul Department of Human Rights and Equal Opportunity Commission |
| Missouri | State | Missouri Commission on Human Rights |
| | Localities | Kansas City Human Relations Department St. Louis Civil Rights Enforcement Agency |
| Nebraska | State | Nebraska Equal Opportunity Commission |
| | Localities | Lincoln Commission on Human Rights Omaha Human Relations Department |
| New Jersey | State | New Jersey Division on Civil Rights |
| New York | State | New York State Division of Human Rights |
| | Localities | Rockland County Commission on Human Rights Westchester County Human Rights Commission |
| North Carolina | State | North Carolina Human Relations Commission |
| | Localities | 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 |
| Ohio | State | Ohio Civil Rights Commission |
| | Localities | City of Canton Fair Housing Commission City of North Olmsted Department of Law Dayton Human Relations Council Shaker Heights Fair Housing Review Board |
| Oregon | State | Oregon Bureau of Labor and Industries |
| Pennsylvania | State | Pennsylvania Human Relations Commission |
| | Localities | Pittsburgh Human Relations Commission Reading Commission on Human Relations |
| Rhode Island | State | Rhode Island Commission for Human Rights |
| South Carolina | State | South Carolina Human Affairs Commission |
| Tennessee | State | Tennessee Human Rights Commission |
| 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 Regulations, Fair Housing Administration |
| | Locality | Fairfax County Human Rights Commission |
| Washington | State | Washington State Human Rights Commission |

| State | Jurisdiction | Name of FHAP |
|---------------|--------------|--|
| | 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 |

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

Table 15: HUD and FHAP Complaints by State, FY 2014 and FY 2015

| State where violation occurred | Number of FY14 HUD Complaints | Number of FY14 FHAP Complaints | Total Number of FY14 Complaints | Number of FY15 HUD Complaints | Number of FY15 FHAP Complaints | Total Number of FY15 Complaints |
|--------------------------------|-------------------------------|--------------------------------|---------------------------------|-------------------------------|--------------------------------|---------------------------------|
| Alabama | 32 | NA | 32 | 48 | NA | 48 |
| Alaska | 3 | NA | 3 | 2 | NA | 2 |
| Arizona | 4 | 211 | 215 | 12 | 198 | 210 |
| Arkansas | 5 | 199 | 204 | 4 | 112 | 116 |
| California | 230 | 714 | 944 | 97 | 1,036 | 1,133 |
| Colorado | 14 | 132 | 146 | 5 | 95 | 100 |
| Connecticut | 15 | 106 | 121 | 13 | 108 | 121 |
| Delaware | 0 | 33 | 33 | 0 | 24 | 24 |
| District of Columbia | 3 | 23 | 26 | 0 | 44 | 44 |
| Florida | 100 | 370 | 470 | 59 | 437 | 496 |
| Georgia | 127 | NA | 127 | 115 | NA | 115 |
| Guam | 1 | NA | 1 | 0 | NA | 0 |
| Hawaii | 13 | 23 | 36 | 1 | 33 | 34 |
| Idaho | 44 | NA | 44 | 53 | NA | 53 |
| Illinois | 24 | 353 | 377 | 16 | 310 | 326 |
| Indiana | 3 | 256 | 259 | 4 | 243 | 247 |
| Iowa | 11 | 219 | 230 | 7 | 179 | 186 |
| Kansas | 52 | 8 | 60 | 38 | 8 | 46 |
| Kentucky | 3 | 106 | 109 | 7 | 122 | 129 |
| Louisiana | 35 | 52 | 87 | 21 | 56 | 77 |
| Maine | 0 | 42 | 42 | 2 | 59 | 61 |
| Maryland | 3 | 57 | 60 | 4 | 102 | 106 |
| Massachusetts | 7 | 292 | 299 | 6 | 283 | 289 |
| Michigan | 19 | 374 | 393 | 21 | 332 | 353 |
| Minnesota | 64 | 21 | 85 | 54 | 16 | 70 |
| Mississippi | 24 | NA | 24 | 11 | NA | 11 |
| Missouri | 51 | 194 | 245 | 38 | 167 | 205 |
| Montana | 11 | NA | 11 | 15 | NA | 15 |
| Nebraska | 11 | 141 | 152 | 12 | 146 | 158 |

| State where violation occurred | Number of FY14 HUD Complaints | Number of FY14 FHAP Complaints | Total Number of FY14 Complaints | Number of FY15 HUD Complaints | Number of FY15 FHAP Complaints | Total Number of FY15 Complaints |
|--------------------------------|-------------------------------|--------------------------------|---------------------------------|-------------------------------|--------------------------------|---------------------------------|
| Nevada | 46 | NA | 46 | 74 | NA | 74 |
| New Hampshire | 17 | NA | 17 | 10 | NA | 10 |
| New Jersey | 22 | 64 | 86 | 25 | 67 | 92 |
| New Mexico | 37 | NA | 37 | 29 | NA | 29 |
| New York | 68 | 461 | 529 | 60 | 513 | 573 |
| North Carolina | 8 | 127 | 135 | 11 | 124 | 135 |
| North Dakota | 0 | 37 | 37 | 0 | 27 | 27 |
| Ohio | 32 | 466 | 498 | 20 | 370 | 390 |
| Oklahoma | 69 | NA | 69 | 83 | NA | 83 |
| Oregon | 17 | 98 | 115 | 0 | 99 | 99 |
| Pennsylvania | 34 | 168 | 202 | 20 | 235 | 255 |
| Puerto Rico | 120 | NA | 120 | 31 | NA | 31 |
| Rhode Island | 2 | 58 | 60 | 2 | 69 | 71 |
| South Carolina | 16 | 67 | 83 | 11 | 61 | 72 |
| South Dakota | 14 | NA | 14 | 8 | NA | 8 |
| Tennessee | 28 | 112 | 140 | 41 | 115 | 156 |
| Texas | 152 | 787 | 939 | 51 | 799 | 850 |
| Utah | 14 | 70 | 84 | 12 | 50 | 62 |
| Vermont | 1 | 14 | 15 | 0 | 20 | 20 |
| Virgin Islands | 1 | NA | 1 | 0 | NA | 0 |
| Virginia | 7 | 85 | 92 | 20 | 100 | 120 |
| Washington | 35 | 201 | 236 | 31 | 168 | 199 |
| West Virginia | 3 | 14 | 17 | 3 | 45 | 48 |
| Wisconsin | 75 | NA | 75 | 59 | NA | 59 |
| Wyoming | 7 | NA | 7 | 8 | NA | 8 |
| Total | 1,734 | 6,755 | 8,489 | 1,274 | 6,972 | 8,246 |

Source: HUD Enforcement Management Systems (HEMS)

Note: The states marked “NA” in the FHAP column have neither a state FHAP nor local FHAPs. Kansas has local FHAPs but no state FHAP.

Fair Housing and Civil Rights in HUD Programs

Oversight of Recipients of HUD Funds

HUD monitors 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 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.

Complaints Against Recipients of HUD Funds

HUD investigates discrimination complaints against recipients of HUD funds 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 violations of civil rights laws or program requirements based on its investigation.

Table 16 shows the number of complaints received in FY 2014 and FY 2015 that alleged discrimination or noncompliance by a recipient of HUD funds and the civil rights law that was allegedly violated.

Table 16: Complaints against Recipients of HUD Funds, FY 2014 and FY 2015

| Legal Basis for Complaint | Complaints filed in FY14 | Complaints filed in FY15 | Investigations closed in FY14 | Investigations closed in FY15 |
|---------------------------|--------------------------|--------------------------|-------------------------------|-------------------------------|
| Section 504 | 657 | 369 | 785 | 496 |
| Title VI | 322 | 167 | 485 | 258 |
| Title II of ADA | 238 | 105 | 296 | 124 |
| Section 109 | 35 | 29 | 50 | 41 |
| Age Discrimination Act | 5 | 3 | 3 | 5 |
| Total | 1,257 | 673 | 1,619 | 924 |

Source: HUD Enforcement Managements Systems (HEMS)

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.

Table 17 shows the number of compliance reviews that HUD initiated in FY 2014 and FY 2015, 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 2014 and FY 2015 or in previous fiscal years.

Table 17: Compliance Reviews of Recipients of HUD Funds, FY 2014 and FY 2015

| Legal Basis for Complaint | Compliance reviews initiated in FY14 | Compliance reviews initiated in FY15 | Compliance reviews closed in FY14 | Compliance reviews closed in FY15 |
|---------------------------|--------------------------------------|--------------------------------------|-----------------------------------|-----------------------------------|
| Section 504 | 7 | 0 | 22 | 21 |
| Title VI | 12 | 4 | 22 | 13 |
| Title II of ADA | 1 | 0 | 11 | 5 |
| Section 109 | 2 | 1 | 11 | 1 |
| Age Discrimination Act | 0 | 0 | 0 | 0 |
| Total | 22 | 5 | 66 | 40 |

Source: HUD Enforcement Management Systems (HEMS)

HUD's Reporting Responsibilities

The Fair Housing Act requires that HUD annually report to Congress, and make available to the public, data on the race, color, religion, sex, national origin, age, disability, and family characteristics of households who are applicants for, participants in, or beneficiaries or potential beneficiaries of programs administered by 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

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.”

In FY 2015, most HUD programs collected ethnicity separately from race. However, a few programs combined race and ethnicity into a single category. The following sections briefly describe HUD-funded programs and report on the protected characteristics of beneficiaries of these programs.

Office of Housing and Federal Housing Administration Programs

Federal Housing Administration

The Federal Housing Administration, generally known as “FHA,” provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multifamily homes including manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring more than 34 million properties since its inception in 1934. FHA mortgage insurance provides lenders with protection against losses as the result of homeowners defaulting on their mortgage loans. The lenders bear less risk because FHA will pay a claim to the lender in the event of a homeowner’s default provided that the application for insurance benefits is acceptable to the Commissioner. Loans must meet certain requirements established by FHA to qualify for insurance.

Tables 18 and 19 provide data on the race and marital status of mortgagors who obtained FHA-insured single-family home purchase loans or FHA-insured single-family refinanced loans in FY 2014 and FY 2015, respectively. The marital status category divides mortgagors into those who are “married,” “separated,” or “unmarried.”

Table 18: Protected Characteristics of Mortgagors Who Obtained FHA-Insured Single Family Home Purchase Loans or FHA-Insured Single Family Refinanced Loans, FY 2014

| Protected Characteristics | Number of Purchase Loans | Value of Purchase Loans | Number of Refinance Loans | Value of Refinance Loans |
|----------------------------------|--------------------------|-------------------------|---------------------------|--------------------------|
| Race | | | | |
| White | 60.8% | 58.9% | 63.2% | 62.6% |
| Black | 10.6% | 10.4% | 11.1% | 10.6% |
| American Indian or Alaska Native | 0.3% | 0.3% | 0.4% | 0.4% |
| Asian and Hawaiian | 3.4% | 4.6% | 2.3% | 3.3% |
| Hispanic | 19.0% | 19.3% | 11.3% | 11.1% |
| Not Disclosed | 5.9% | 6.6% | 11.6% | 11.9% |
| Mixed Race | | | | |
| Yes | 0.4% | 0.4% | 0.4% | 0.4% |
| No | 99.6% | 99.6% | 99.6% | 99.6% |
| Marital Status | | | | |
| Married | 53.7% | 58.8% | 64.1% | 67.8% |

| | | | | |
|------------------|----------------|---------------------|----------------|--------------------|
| Separated | 0.5% | 0.5% | 0.6% | 0.6% |
| Unmarried | 45.8% | 40.7% | 35.3% | 31.6% |
| Total | 594,999 | \$105,721.20 | 191,357 | \$29,495.60 |

Source: Single Family Data Warehouse as of 4/30/2015

Note: Value of loans provided in millions.

Table 19: Protected Characteristics of Mortgagors Who Obtained FHA-Insured Single Family Home Purchase Loans or FHA-Insured Single Family Refinanced Loans, FY 2015

| Protected Characteristic | Number of Purchase Loans | Value of Purchase Loans | Number of Refinance Loans | Value of Refinance Loans |
|----------------------------------|--------------------------|-------------------------|---------------------------|--------------------------|
| Race | | | | |
| White | 78.8% | 77.3% | 73.0% | 71.9% |
| Black | 11.1% | 10.8% | 9.8% | 9.3% |
| American Indian or Alaska Native | 0.6% | 0.6% | 0.7% | 0.8% |
| Asian and Hawaiian | 3.6% | 4.8% | 3.6% | 4.9% |
| Hispanic | 19.5% | 20.1% | 13.0% | 13.9% |
| Not Disclosed | 7.5% | 8.2% | 15.3% | 15.7% |
| Mixed Race | | | | |
| Yes | 19.2% | 19.9% | 12.6% | 13.3% |
| No | 80.8% | 80.1% | 87.4% | 86.7% |
| Marital Status | | | | |
| Married | 53.3% | 58.2% | 64.9% | 68.8% |
| Separated | 0.5% | 0.5% | 0.5% | 0.4% |
| Unmarried | 46.2% | 41.4% | 34.6% | 30.8% |
| Total | 753,390 | \$140,262.7 | 362,843 | \$72,857.2 |

Source: Single Family Data Warehouse as of 1/1/2016

Note: Value of loans provided in millions.

Multifamily Subsidized Housing Programs

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

Project-Based Section 8

Through Project-Based Section 8, HUD provides rental assistance to families in assisted FHA-insured and non-insured properties to ensure that these properties remain affordable to low-income families.

Rent Supplement Contracts

The Rent Supplement program was established by the Housing and Urban Development Act of 1965 and was the first project-based assistance program for mortgages insured by HUD's Office of Housing. These contracts were available to Section 221(s)(3)BMIR, Section 231, Section 236 (insured and noninsured), and Section 303 properties for the life of the mortgage. The program was suspended under the housing subsidy moratorium of January 5, 1973. The moratorium stopped the funding of any additional projects, although previously funded projects continue to receive funding.

Rental Assistance Payment (RAP) Contracts

RAP was established by the Housing and Community Development Act of 1974 to provide additional rental assistance to property owners on behalf of very low-income tenants. RAP is available only to Section 236 properties and was the predecessor of the Project-Based Section 8 program.

Section 202 Supportive Housing for the Elderly

Section 202 Supportive Housing for the Elderly helps expand the supply of affordable housing with 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 (below 50 percent of the median income for the area) and must have at least one member who is age 62 or older.

Section 811 Supportive Housing for Persons with Disabilities

Section 811 Supportive Housing for Persons with Disabilities 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 PRAC to cover the difference between the HUD-approved operating cost for the project and tenants' contributions toward rent.

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

Direct Loans

Section 202 Direct Formula Interest Rate Loans

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

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

Table 20: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2014

| Protected Characteristic | Section 8 Project-Based | Rent Supp. | Rental Assist. (RAP) | Section 202/8 | Section 202/PRAC | Section 811/PRAC | All Programs |
|---|-------------------------|--------------|----------------------|----------------|------------------|------------------|------------------|
| Race of Head of Household | | | | | | | |
| White | 51.4% | 52.9% | 43.3% | 65.6% | 60.2% | 67.0% | 56.7% |
| Black or African American | 35.8% | 33.3% | 44.6% | 21.9% | 23.1% | 23.5% | 30.4% |
| American Indian or Alaskan Native | 1.0% | 0.3% | 0.8% | 0.6% | 0.6% | 0.9% | 0.7% |
| Asian | 4.3% | 1.7% | 5.0% | 5.6% | 8.0% | 1.1% | 5.1% |
| Native Hawaiian or Pacific Islander | 0.3% | 0.1% | 0.1% | 0.3% | 0.3% | 0.3% | 0.3% |
| Other | 6.4% | 11.0% | 5.5% | 5.5% | 7.1% | 6.2% | 7.0% |
| Multiple Race | 0.9% | 0.7% | 0.7% | 0.5% | 0.7% | 0.9% | 0.7% |
| Ethnicity of Head of Household | | | | | | | |
| Hispanic or Latino | 15.1% | 23.7% | 16.5% | 10.8% | 13.9% | 5.9% | 14.3% |
| Not Hispanic or Latino | 84.9% | 76.3% | 83.5% | 89.2% | 86.1% | 94.1% | 85.7% |
| Age of Head of Household | | | | | | | |
| Younger than 31 years | 21.5% | 9.8% | 13.0% | 1.5% | 0.0% | 11.0% | 9.5% |
| 31 – 41 | 12.1% | 11.1% | 11.2% | 2.2% | 0.0% | 16.5% | 8.9% |
| 42 – 51 | 10.2% | 12.0% | 10.9% | 4.7% | 0.1% | 24.8% | 10.5% |
| 52 – 61 | 14.0% | 16.8% | 14.2% | 10.3% | 0.3% | 31.2% | 14.5% |
| 62 or older | 42.2% | 50.4% | 50.7% | 81.3% | 99.6% | 16.4% | 56.8% |
| Sex of Head of Household | | | | | | | |
| Female | 74.6% | 72.2% | 70.8% | 65.4% | 71.8% | 46.7% | 66.9% |
| Male | 25.3% | 27.6% | 29.2% | 34.5% | 28.1% | 53.2% | 32.9% |
| Disability | | | | | | | |
| Households with anybody disabled | 27.4% | 29.6% | 23.3% | 28.3% | 5.8% | 98.2% | 35.4% |
| Households with a head, spouse, or co-head disabled | 26.5% | 28.1% | 22.2% | 28.3% | 5.8% | 98.2% | 34.9% |
| Families with Children | | | | | | | |
| Households with Children | 33.0% | 26.0% | 24.8% | 0.4% | 0.1% | 2.5% | 14.5% |
| Total Households | 1,033,632 | 4,830 | 9,554 | 151,921 | 119,518 | 32,214 | 1,351,669 |

Source: Tenant Rental Assistance Certification System (TRACS)

Table 21: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-month period ending September 30, 2015

| Protected Characteristics | Section 8 Project-Based | Rent Supp. | Rental Assist. (RAP) | Section 202/8 | Section 202/ PRAC | Section 811/ PRAC | All Programs |
|---|-------------------------|--------------|----------------------|----------------|-------------------|-------------------|------------------|
| Race of Head of Household | | | | | | | |
| White | 50.8% | 55.5% | 44.8% | 64.9% | 59.5% | 66.4% | 57.0% |
| Black or African American | 35.8% | 27.8% | 41.2% | 21.9% | 23.4% | 23.7% | 29.0% |
| American Indian or Alaskan Native | 1.0% | 0.3% | 0.8% | 0.6% | 0.6% | 1% | 0.7% |
| Asian | 4.4% | 2.1% | 5.6% | 6.0% | 8.0% | 1.2% | 4.6% |
| Native Hawaiian or Pacific Islander | 0.3% | 0.4% | 0.1% | 0.3% | 0.3% | 0.4% | 0.3% |
| Other | 6.8% | 13.1% | 6.6% | 5.7% | 7.4% | 6.4% | 7.7% |
| Multiple Race | 0.9% | 0.9% | 0.8% | 0.6% | 0.7% | 0.9% | 0.8% |
| Ethnicity of Head of Household | | | | | | | |
| Hispanic or Latino | 15.4% | 25.6% | 18.2% | 11.1% | 14.1% | 6.1% | 15.1% |
| Not Hispanic or Latino | 84.6% | 74.4% | 81.8% | 88.9% | 85.9% | 93.9% | 84.9% |
| Age of Head of Household | | | | | | | |
| Younger than 31 years | 20.8% | 9.6% | 12.1% | 1.4% | 0.0% | 10.6% | 9.1% |
| 31 – 41 | 12.3% | 10.2% | 11.5% | 2.1% | 0.0% | 16.3% | 8.7% |
| 42 – 51 | 10.0% | 10.9% | 10.2% | 4.3% | 0.1% | 23.6% | 9.9% |
| 52 – 61 | 14.2% | 16.7% | 14.4% | 10.2% | 0.3% | 31.9% | 14.6% |
| 62 or older | 42.6% | 52.6% | 52.0% | 81.9% | 99.6% | 17.7% | 57.7% |
| Sex of Head of Household | | | | | | | |
| Female | 74.2% | 72.7% | 70.6% | 65.1% | 71.5% | 46.7% | 66.8% |
| Male | 25.5% | 27.1% | 29.3% | 34.6% | 28.2% | 52.9% | 32.9% |
| Disability | | | | | | | |
| Households with anybody disabled | 27.7% | 30.9% | 21.9% | 28.3% | 5.9% | 98.0% | 35.6% |
| Households with a head, spouse, or co-head disabled | 26.8% | 29.6% | 20.8% | 28.3% | 5.9% | 98.0% | 34.9% |
| Families with Children | | | | | | | |
| Households with Children | 32.6% | 23.6% | 24.7% | 0.4% | 0.1% | 2.4% | 14.0% |
| Total Households | 1,033,258 | 3,167 | 8,539 | 151,109 | 121,627 | 32,632 | 1,350,332 |

Source: Tenant Rental Assistance Certification System (TRACS)

Multifamily/FHA Housing Programs

Section 236

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

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

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

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

This FHA program insured and subsidized mortgage loans to facilitate the new construction or substantial rehabilitation of multifamily rental or cooperative housing for low- and moderate-income families. This program no longer provides subsidies for new mortgage loans, but existing Section 221(d)(3) BMIR properties continue to operate under it.

Families living in Section 221 (d)(3) BMIR projects are considered subsidized because the reduced rents for these properties are made possible by subsidized mortgage interest rates. Some BMIR projects experienced escalating operating costs that have caused the BMIR rents to increase beyond levels that are affordable to lower- and moderate -income tenants. When this occurs, HUD may have allocated project-based rental assistance through a Section 8 Loan Management Set-Aside (LMSA) to these properties to decrease vacancies and improve the project's financial position.

Table 22: Protected Characteristics of Recipients of Mortgage Insurance and Mortgage Interest Rate Subsidies, FY 2014

| Protected Characteristic | Section 236 | Below Mkt Int Rate (BMIR) | All Programs |
|---|-------------|---------------------------|--------------|
| Race of Head of Household | | | |
| White | 47.7% | 55.5% | 51.5% |
| Black or African American | 38% | 19.1% | 28.5% |
| American Indian or Alaskan Native | 0.5% | 0.6% | 0.5% |
| Asian | 2.7% | 7.3% | 5.0% |
| Native Hawaiian or Pacific Islander | 0.3% | 6.3% | 3.3% |
| Other | 10.0% | 11.0% | 10.5% |
| Multiple Race | 1.0% | 0.3% | 0.7% |
| Ethnicity of Head of Household | | | |
| Hispanic or Latino | 16.5% | 14.0% | 15.2% |
| Not Hispanic or Latino | 83.5% | 86.0% | 84.8% |
| Age of Head of Household | | | |
| Younger than 31 years | 13.0% | 18.8% | 15.9% |
| 31 – 41 | 11.2% | 15.2% | 13.2% |
| 42 – 51 | 10.9% | 12.7% | 11.8% |
| 52 – 61 | 14.2% | 15.8% | 15.0% |
| 62 or older | 50.7% | 37.6% | 44.1% |
| Sex of Head of Household | | | |
| Female | 70.8% | 64.8% | 67.8% |
| Male | 29.2% | 35.1% | 32.2% |
| Disability | | | |
| Households with anybody disabled | 23.3% | 15.9% | 19.6% |
| Households with a head, spouse, or co-head disabled | 22.2% | 15.3% | 18.8% |
| Families with Children | | | |
| Households with Children | 24.8% | 30.3% | 27.6% |
| Total Households | 26,306 | 1,165 | 27,471 |

Source: Tenant Rental Assistance Certification System (TRACS)

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

Table 23: Protected Characteristics of Recipients of Mortgage Insurance and Mortgage Interest Rate Subsidies, FY 2015

| Protected Characteristic | Section 236 | Below Mkt Int Rate (BMIR) | All Programs |
|---|---------------|---------------------------|---------------|
| Race of Head of Household | | | |
| White | 46.4% | 49.4% | 47.9% |
| Black or African American | 37.5% | 18.7% | 28.1% |
| American Indian or Alaskan Native | 0.5% | 1.0% | 0.8% |
| Asian | 3.1% | 9.0% | 6.1% |
| Native Hawaiian or Pacific Islander | 0.3% | 7.6% | 4.0% |
| Other | 11.2% | 13.8% | 12.5% |
| Multiple Race | 1.0% | 0.5% | 0.8% |
| Ethnicity of Head of Household | | | |
| Hispanic or Latino | 16.4% | 28.6% | 22.5% |
| Not Hispanic or Latino | 83.6% | 71.4% | 77.5% |
| Age of Head of Household | | | |
| Younger than 31 years | 16.7% | 12.4% | 14.6% |
| 31 – 41 | 14.9% | 17.6% | 16.3% |
| 42 – 51 | 12.6% | 18.4% | 15.5% |
| 52 – 61 | 16.1% | 17.3% | 16.7% |
| 62 or older | 39.6% | 34.3% | 37.0% |
| Sex of Head of Household | | | |
| Female | 64.9% | 60.5% | 62.7% |
| Male | 34.8% | 39.5% | 37.2% |
| Disability | | | |
| Households with anybody disabled | 16.4% | 10.3% | 13.4% |
| Households with a head, spouse, or co-head disabled | 15.8% | 9.5% | 12.7% |
| Families with Children | | | |
| Households with Children | 29.6% | 38.6% | 34.1% |
| Total Households | 21,031 | 630 | 21,661 |

Source: Tenant Rental Assistance Certification System (TRACS)

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

Housing Counseling Assistance Program

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

Table 24: Protected Characteristics of Households that Participated in HUD-Funded Housing Counseling Programs, FY 2014 and FY 2015

| Protected Characteristics | Percentage of participants in FY14 | Percentage of participants in FY15 |
|--|------------------------------------|------------------------------------|
| Race | | |
| White | 50.4% | 46.8% |
| Black or African American | 33% | 33.1% |
| American Indian or Alaska Native | 0.7% | 0.7% |
| Asian | 2.6% | 2.8% |
| Native Hawaiian or Other Pacific Islander | 0.4% | 0.5% |
| Other Multi-Racial | 5.7% | 6.3% |
| Black or African American and White | 59.4% | 0.6% |
| American Indian or Alaska Native and Black or African American | 0.1% | 0.2% |
| American Indian or Alaska Native and White | 0.2% | 0.2% |
| Asian and White | 0.2% | 0.1% |
| Chose not to Respond | 7.5% | 8.7% |
| Ethnicity | | |
| Hispanic or Latino | 17.1% | 17.9% |
| Not Hispanic or Latino | 75.2% | 75.4% |
| Chose Not to Respond | 8.0% | 6.7% |
| Total Number of Households | 1,331,572 | 1,336,920 |

Source: Aggregate Data from HUD Form 9902 FY 2014 and 2015

Office of Community Planning and Development Programs

Community Development Block Grants (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, 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, or meet certain community development needs that have a particular urgency.

Tables 25 and 26 contain 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 2014 and FY 2015. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG activities also had beneficiaries.

Table 25: Protected Characteristics of Beneficiaries of CDBG's Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2014

| Protected Characteristics | Owner Occupied Housing Rehabilitation | Rental Housing Rehabilitation | Homeownership Assistance |
|--|---------------------------------------|-------------------------------|--------------------------|
| Race* | | | |
| White | 54.5% | 56.0% | 54.0% |
| Black/African American | 33.3% | 32.8% | 38.0% |
| American Indian/Alaskan Native | 0.6% | 0.5% | 0.3% |
| Asian | 1.6% | 5.4% | 1.7% |
| Native Hawaiian/Other Pacific Islander | 0.3% | 0.4% | 0.2% |
| Black/African American & White | 0.5% | 0.5% | 0.4% |
| American Indian/Alaskan Native & White | 0.4% | 0.1% | 0.0% |
| Amer. Indian/Alaskan Native & Black/African American | 0.2% | 0.1% | 0.0% |
| Asian & White | 0.1% | 0.1% | 0.4% |
| Other multi-racial | 8.5% | 4.0% | 5.0% |
| Ethnicity* | | | |
| Hispanic or Latino | 13.2% | 16.1% | 15.5% |
| Not Hispanic or Latino | 86.8% | 83.9% | 84.5% |
| Total Number of Participants | 61,703 | 15,716 | 4,082 |

Source: Integrated Disbursement and Information System (IDIS)

*Percentages based on those households for which race/ethnicity data were actually reported.

Table 26: Protected Characteristics of Beneficiaries of CDBG’s Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2015

| Protected Characteristics | Owner Occupied Housing Rehabilitation | Rental Housing Rehabilitation | Homeownership Assistance |
|--|---------------------------------------|-------------------------------|--------------------------|
| Race* | | | |
| White | 55.1% | 60.5% | 49.9% |
| Black/African American | 32.7% | 27.0% | 38.7% |
| American Indian/Alaskan Native | 0.6% | 0.8% | 0.5% |
| Asian | 1.9% | 4.1% | 2.9% |
| Native Hawaiian/Other Pacific Islander | 0.3% | 0.5% | 0.2% |
| Black/African American & White | 0.6% | 0.9% | 0.8% |
| American Indian/Alaskan Native & White | 0.2% | 0.2% | 0.7% |
| Amer. Indian/Alaskan Native & Black/African American | 0.1% | 0.0% | 0.0% |
| Asian & White | 0.1% | 0.4% | 0.2% |
| Other multi-racial | 8.3% | 5.5% | 5.9% |
| Ethnicity* | | | |
| Hispanic or Latino | 15.4% | 23.6% | 19.6% |
| Not Hispanic or Latino | 84.6% | 76.4% | 80.4% |
| Total Number of Participants | 54,446 | 9,756 | 2,457 |

Source: Integrated Disbursement and Information System (IDIS)

CDBG-Disaster Recovery Assistance (CDBG-DR)

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

Tables 27 and 28 contain information on the race and ethnicity of households that benefited from CDBG-DR in FY 2014 and FY 2015.

Table 27: Protected Characteristics of Beneficiaries of CDBG-DR, FY 2014

| Protected Characteristics | Affordable Rental Housing | Construction of New Housing | Homeownership Assistance | Rehabilitation/ Reconstruction of Residential Structures |
|---|---------------------------|-----------------------------|--------------------------|--|
| Race of Head of Household | | | | |
| White | 26.5% | 55.3% | 46.8% | 47.9% |
| Black/African American | 36.9% | 14.2% | 47.1% | 35.5% |
| American Indian/Alaskan Native | 0.1% | 0.4% | 0.4% | 0.3% |
| Asian | 0.3% | 0.7% | 2.5% | 1.4% |
| Native Hawaiian/Other Pacific Islander | 0.1% | 0.0% | 0.1% | 0.1% |
| Black/African American and White | 0.2% | 0.1% | 0.1% | 0.8% |
| American Indian/Alaskan Native and White | 0.1% | 0.0% | 0.1% | 0.1% |
| American Indian/Alaskan Native and Black/African American | 0.0% | 0.0% | 0.0% | 0.0% |
| Asian and White | 0.0% | 0.0% | 0.1% | 0.1% |
| Other Multi-racial | 1.3% | 0.1% | 0.6% | 1.3% |
| Unknown | 34.5% | 29.2% | 2.3% | 12.5% |
| Gender of Head of Household | | | | |
| Female Head of Household | 48.5% | 30.0% | 58.1% | 28.7% |

Source: Disaster Recovery Grant Reporting System (DRGR)

Table 28: Protected Characteristics of Beneficiaries of CDBG-DR, FY 2015

| Protected Characteristics | Affordable Rental Housing | Construction of New Housing | Homeownership Assistance | Rehabilitation/ Reconstruction of Residential Structures |
|--|---------------------------|-----------------------------|--------------------------|--|
| Race of Head of Household | | | | |
| White | 52.0% | 55.8% | 65.4% | 39.3% |
| Black/African American | 45.9% | 43.5% | 27.3% | 16.3% |
| American Indian/Alaskan Native | 0.2% | 0.0% | 0.6% | 0.1% |
| Native Hawaiian/Other Pacific Islander | 0.2% | 0.0% | 0.0% | 0.0% |
| Asian | 0.7% | 0.7% | 3.5% | 1.4% |
| Black/African American and White | 0.7% | 0.0% | 0.6% | 0.3% |
| American Indian/Alaskan Native and White | 0.1% | 0.0% | 0.0% | 0.0% |

| Protected Characteristics | Affordable Rental Housing | Construction of New Housing | Homeownership Assistance | Rehabilitation/ Reconstruction of Residential Structures |
|---|---------------------------|-----------------------------|--------------------------|--|
| American Indian/Alaskan Native and Black/African American | 0.1% | 0.0% | 0.0% | 0.1% |
| Asian and White | 0.1% | 0.0% | 0.0% | 0.1% |
| Other Multi-racial | 0.0% | 0.0% | 0.9% | 1.4% |
| Unknown | 0.0% | 0.0% | 1.8% | 41.1% |
| Gender of Head of Household | | | | |
| Female Head of Household | 47.5% | 65.3% | 34.3% | 7.9% |

Source: Disaster Recovery Grant Reporting System (DRGR)

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.

Tables 29 and 30 provide data on the race, ethnicity, age, and sex of persons receiving assistance from HOPWA in FY 2014 and FY 2015. The total represents only those beneficiaries that have submitted information to HUD.

Table 29: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, FY 2014

| Protected Characteristics | Formula Grant | Competitive Grant | Total Program |
|--|---------------|-------------------|---------------|
| HIV/AIDs Status | | | |
| Persons with HIV/AIDS | 66.6% | 68.3% | 66.8% |
| HIV+ Family Members | 2.8% | 2.2% | 2.7% |
| Family Members who are not HIV+ | 30.6% | 29.5% | 30.5% |
| Race | | | |
| White | 33.7% | 46.6% | 34.8% |
| Black or African American | 54.8% | 43.0% | 53.8% |
| American Indian or Alaska Native | 0.53% | 2.0% | 0.7% |
| Asian | 0.8% | 0.7% | 0.8% |
| Native Hawaiian or Other Pacific Islander | 0.3% | 1.3% | 0.4% |
| Black or African American and White | 1.3% | 0.8% | 1.3% |
| American Indian or Alaska Native and White | 0.22% | 0.3% | 0.2% |
| American Indian or Alaska Native and Black or African American | 0.1% | 0.1% | 0.1% |
| Asian and White | 0.3% | 0.1% | 0.3% |
| Other Multi-Racial | 8.0% | 5.0% | 7.7% |

| Protected Characteristics | Formula Grant | Competitive Grant | Total Program |
|--|---------------|-------------------|---------------|
| Ethnicity | | | |
| Hispanic/Latino | 17.8% | 17.1% | 17.7% |
| Non-Hispanic/Latino | 82.2% | 82.9% | 82.3% |
| Age | | | |
| Younger than 18 | 0.8% | 17.7% | 18.1% |
| 18-30 | 11.6% | 13.4% | 14.0% |
| 31-50 | 53.6% | 44.5% | 41.8% |
| 51 or older | 34.1% | 24.4% | 26.1% |
| Sex | | | |
| Female | 40.0% | 35.5% | 39.6% |
| Male | 59.2% | 63.5% | 59.6% |
| Transgender M to F | 0.7% | 1.0% | 0.7% |
| Transgender F to M | 0.1% | 0.03% | 0.1% |
| Area Median Income | | | |
| Extremely Low Income (0-30% of Area Median Income) | 77.3% | 83.5% | 77.9% |
| Very Low Income (31-50% of Area Median Income) | 16.5% | 12.4% | 16.1% |
| Low Income (51-80% of Area Median Income) | 6.2% | 4.2% | 6.0% |
| Number of Recipients of Housing Assistance | 75,480 | 7,051 | 82,531 |

Source: Integrated Disbursement and Information System (IDIS)

Table 30: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, FY 2015

| Protected Characteristics | Formula Grant | Competitive Grant | Total Program |
|--|---------------|-------------------|---------------|
| HIV/AIDs Status | | | |
| Persons with HIV/AIDS | 68.2% | 68.9% | 68.2% |
| HIV+ Family Members | 2.9% | 2.7% | 2.92% |
| Family Members who are not HIV+ | 28.9% | 28.3% | 28.9% |
| Race | | | |
| White | 33.0% | 47.4% | 34.4% |
| Black or African American | 53.5% | 42.7% | 52.5% |
| American Indian or Alaska Native | 0.6% | 1.7% | 0.7% |
| Asian | 0.9% | 1.2% | 0.9% |
| Native Hawaiian or Other Pacific Islander | 1.3% | 0.8% | 1.3% |
| Black or African American and White | 3.6% | 1.2% | 3.3% |
| American Indian or Alaska Native and White | 0.2% | 0.4% | 0.3% |
| American Indian or Alaska Native and Black or African American | 0.1% | 0.1% | 0.1% |

| Protected Characteristics | Formula Grant | Competitive Grant | Total Program |
|--|---------------|-------------------|---------------|
| Asian and White | 0.1% | 0.04% | 0.1% |
| Other Multi-Racial | 6.7% | 4.5% | 6.5% |
| Ethnicity | | | |
| Hispanic/Latino | 18.2% | 14.7% | 17.9% |
| Non-Hispanic/Latino | 81.8% | 85.3% | 82.1% |
| Age | | | |
| Younger than 18 | 0.8% | 17.2% | 17.1% |
| 18-30 | 12.0% | 14.0% | 14.4% |
| 31-50 | 51.0% | 41.0% | 40.3% |
| 51 or older | 36.2% | 27.9% | 28.3% |
| Sex | | | |
| Female | 39.5% | 36.9% | 39.3% |
| Male | 59.6% | 62.1% | 59.8% |
| Transgender M to F | 0.8% | 1.1% | 0.9% |
| Transgender F to M | 0.03% | 0.0% | 0.03% |
| Area Median Income | | | |
| Extremely Low Income (0-30% of Area Median Income) | 77.3% | 82.8% | 77.8% |
| Very Low Income (31-50% of Area Median Income) | 17.3% | 13.4% | 16.9% |
| Low Income (51-80% of Area Median Income) | 5.4% | 3.8% | 5.3% |
| Number of Recipients of Housing Assistance | 70,004 | 7,254 | 77,258 |

Source: Integrated Disbursement and Information System (IDIS)

Note: Data on the number of beneficiaries of HOPWA Competitive and Formula Projects in FY 2014 with corresponding demographic data comes in reports submitted on less than the full number of grants. Percentages may not equal 100% due to rounding. Denominator may vary slightly for Race, Ethnicity, Age and Sex due to Grantee reporting errors.

HOME Investment Partnerships Program (HOME)

HOME is authorized by the Cranston-Gonzalez National Affordable Housing Act to provide annual grants on a formula basis for state and local governments to provide affordable housing for low-income and very-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 31: Protected Characteristics of Beneficiaries of the HOME Investment Partnership Program, FY 2014

| Protected Characteristics | TBRA | Rental Units | Homebuyer | Homeowner Rehabilitation |
|--|---------------|---------------|---------------|--------------------------|
| Race | | | | |
| White | 61.3% | 45.2% | 57.3% | 67.7% |
| Black or African American | 30.2% | 40.6% | 28.7% | 25.8% |
| American Indian or Alaska Native | 2.8% | 0.8% | 0.4% | 1.0% |
| Asian | 1.0% | 2.3% | 4.1% | 1.5% |
| Native Hawaiian or Other Pacific Islander | 1.0% | 0.5% | 0.3% | 0.2% |
| Black or African American and White | 0.5% | 0.4% | 0.7% | 0.4% |
| American Indian or Alaska Native and White | 0.31% | 0.21% | 0.19% | 0.28% |
| American Indian or Alaska Native and Black or African American | 0.2% | 0.2% | 0.1% | 0.1% |
| Asian and White | 0.1% | 0.2% | 0.1% | 0.2% |
| Other Multi-Racial | 2.4% | 9.7% | 8.2% | 2.8% |
| Ethnicity | | | | |
| Hispanic or Latino | 17.4% | 20.8% | 24.0% | 13.9% |
| Non-Hispanic or Latino | 82.6% | 79.2% | 76.0% | 86.1% |
| Familial Status | | | | |
| Families with Children | 48.5% | 30.0% | 58.1% | 28.7% |
| Total Assisted Households | 14,266 | 18,231 | 11,760 | 6,084 |

Source: Integrated Disbursement and Information System (IDIS)

Table 32: Protected Characteristics of Beneficiaries of the HOME Investment Partnership Program, FY 2015

| Protected Characteristics | TBRA | Rental Units | Homebuyer | Homeowner Rehabilitation |
|--|---------------|---------------|---------------|--------------------------|
| Race or Ethnicity | | | | |
| White | 61.1% | 46.9% | 56.3% | 66.6% |
| Black or African American | 31.8% | 39.5% | 29.8% | 28.5% |
| American Indian or Alaska Native | 2.0% | 0.6% | 0.4% | 0.6% |
| Asian | 0.6% | 3.3% | 3.5% | 0.9% |
| Native Hawaiian or Other Pacific Islander | 1.0% | 0.5% | 1.0% | 0.1% |
| Black or African American and White | 0.6% | 0.7% | 0.8% | 0.4% |
| American Indian or Alaska Native and White | 0.3% | 0.2% | 0.2% | 0.3% |
| American Indian or Alaska Native and Black or African American | 0.1% | 0.1% | 0.0% | 0.2% |
| Asian and White | 0.1% | 0.1% | 0.2% | 0.1% |
| Other Multi-Racial | 2.3% | 8.2% | 7.7% | 2.3% |
| Ethnicity | | | | |
| Hispanic or Latino | 8.8% | 16.6% | 23.3% | 12.1% |
| Non-Hispanic or Latino | 91.2% | 83.4% | 76.7% | 87.9% |
| Familial Status | | | | |
| Families with Children | 52.4% | 27.1% | 60.2% | 27.7% |
| Total Assisted Households | 13,050 | 13,907 | 10,063 | 5,279 |

Source: Integrated Disbursement and Information System (IDIS)

Neighborhood Stabilization Program

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

Tables 33 and 34 contain information on the race and ethnicity of households that benefited from NSP in FY 2014 and FY 2015.

Table 33: Protected Characteristics of Beneficiaries of NSP, FY 2014

| Race | Construction of New Housing | Homeownership Assistance to Low and Moderate Income Households | Rehabilitation/ Reconstruction of Residential Structures |
|---|-----------------------------|--|--|
| White | 34.8% | 33.3% | 41.2% |
| Black/African American | 56.1% | 15.6% | 44.9% |
| American Indian/Alaskan Native | 0.4% | 0.5% | 1.2% |
| Asian | 1.2% | 3.1% | 2.4% |
| Black/African American and White | 3.5% | 0.2% | 2.6% |
| Native Hawaiian/Other Pacific Islander | 0.7% | 0.1% | 0.3% |
| American Indian/Alaskan Native and Black/African American | 0.1% | 0.0% | 0.1% |
| American Indian/Native and White | 0.1% | 0.2% | 0.2% |
| Asian and White | 0.2% | 0.0% | 0.0% |
| Other Multi-racial | 1.4% | 47.0% | 4.9% |
| Unknown | 1.6% | 0.0% | 2.1% |
| Total | 1,880 | 947 | 8,013 |

Source: Disaster Recovery Grant Reporting System (DRGR)

Table 34: Protected Characteristics of Beneficiaries of NSP, FY 2015

| Race | Construction of New Housing | Homeownership Assistance to Low and Moderate Income Households | Rehabilitation/ Reconstruction of Residential Structures |
|---|-----------------------------|--|--|
| White | 38.5% | 57.6% | 37.0% |
| Black/African American | 49.2% | 30.0% | 54.9% |
| American Indian/Alaskan Native | 0.5% | 0.3% | 0.5% |
| Asian | 4.1% | 4.0% | 2.9% |
| Black/African American and White | 0.0% | 0.0% | 0.5% |
| Native Hawaiian/Other Pacific Islander | 0.3% | 0.5% | 0.2% |
| American Indian/Alaskan Native and Black/African American | 0.1% | 0.0% | 0.0% |

| Race | Construction of New Housing | Homeownership Assistance to Low and Moderate Income Households | Rehabilitation/ Reconstruction of Residential Structures |
|----------------------------------|-----------------------------|--|--|
| American Indian/Native and White | 0.1% | 0.0% | 0.2% |
| Asian and White | 0.1% | 0.3% | 0.1% |
| Other Multi-racial | 5.7% | 7.2% | 3.6% |
| Unknown | 1.3% | 0.0% | 0.0% |
| Total | 1,061 | 373 | 33,688 |

Source: Disaster Recovery Grant Reporting System (DRGR)

Continuum of Care Program

The Continuum of Care program (CoC) is designed to assist sheltered and unsheltered homeless people by providing the housing and/or services needed to help individuals move into transitional and permanent housing, with the goal of long term stability.

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

The CoC Program is the consolidation of HUD's former competitive homeless assistance grants programs: Supportive Housing Program, Shelter Plus Care, and Section 8 Moderate Rehabilitation Single Room Occupancy Program. There are still some projects operating with grants funded under these programs that have not yet renewed under the CoC Program.

- **Supportive Housing Program.** The Supportive Housing Program 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 Section 8 Moderate Rehabilitation Single Room Occupancy Program provides rental assistance to homeless individuals in connection with the moderate rehabilitation of residential properties that, when rehabilitation is completed, will contain multiple single room dwelling units. These units may contain food preparation or sanitary facilities, or both. SRO housing contains units for occupancy by one person. A public housing agency makes Section 8 rental assistance payments to the landlords on behalf of participants.

Protected characteristics data are not available for Continuum of Care programs in FY 2014-2015 due to a reporting system issue.

Office of Public and Indian Housing Programs

Housing Choice Vouchers

The Housing Choice Voucher program is authorized by the U.S. Housing Act of 1937 to provide 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.

Tables 35 and 36 provide data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending on September 30th, the last day of the fiscal year. The data for race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

Table 35: Protected Characteristics of Assisted Households in PIH Programs, For the 18-Month Period Ending September 30, 2014

| Protected Characteristics | Moderate Rehabilitation | Public Housing | Tenant-based Vouchers | All Programs |
|---------------------------------------|-------------------------|----------------|-----------------------|--------------|
| Race of Head of Household | | | | |
| White | 53.0% | 48.2% | 47.9% | 48.0% |
| Black or African American | 43.6% | 47.5% | 47.5% | 47.4% |
| American Indian or Alaskan Native | 1.2% | 0.7% | 0.8% | 0.8% |
| Asian | 1.3% | 2.4% | 2.5% | 2.5% |
| Native Hawaiian or Pacific Islander | 0.5% | 0.5% | 0.5% | 0.5% |
| Multiple Race | 0.4% | 0.7% | 0.8% | 0.7% |
| Ethnicity of Head of Household | | | | |
| Hispanic or Latino | 27.1% | 23.2% | 15.4% | 18.1% |
| Not Hispanic or Latino | 72.9% | 76.8% | 84.6% | 81.9% |
| Age of Head of Household | | | | |
| Younger than 31 years | 15.8% | 17.8% | 12.5% | 14.3% |
| 31 – 41 | 14.5% | 17.2% | 25.5% | 22.6% |
| 42 – 51 | 20.3% | 15.3% | 20.1% | 18.5% |
| 52 – 61 | 27.6% | 18.7% | 20.1% | 19.7% |
| 62 or older | 21.8% | 30.9% | 21.8% | 24.8% |

| Protected Characteristics | Moderate Rehabilitation | Public Housing | Tenant-based Vouchers | All Programs |
|---|-------------------------|------------------|-----------------------|------------------|
| Sex of Head of Household | | | | |
| Female | 54.2% | 74.6% | 80.6% | 78.4% |
| Male | 46.8% | 25.4% | 19.4% | 21.6% |
| Disability | | | | |
| Households with anybody disabled | 48.8% | 39.8% | 48.2% | 45.4% |
| Households with a head, spouse, or co-head disabled | 47.4% | 36.4% | 43.1% | 40.9% |
| Families with Children | | | | |
| Households with Children | 22.4% | 39.4% | 46.8% | 44.1% |
| Total Households | 33,232 | 1,065,981 | 2,113,731 | 3,212,944 |

Source: PIH Information Clearinghouse (PIC)

Table 36: Protected Characteristics of Assisted Households in PIH Programs, For the 18-Month Period Ending September 30, 2015

| Protected Characteristics | Moderate Rehabilitation | Public Housing | Tenant-based Vouchers | All Programs |
|---|-------------------------|----------------|-----------------------|--------------|
| Race of Head of Household | | | | |
| White | 53.6% | 48.1% | 47.3% | 47.6% |
| Black or African American | 43.1% | 47.6% | 47.7% | 47.6% |
| American Indian or Alaskan Native | 1.2% | 0.7% | 0.8% | 0.8% |
| Asian | 1.3% | 2.4% | 2.5% | 2.5% |
| Native Hawaiian or Pacific Islander | 0.4% | 0.5% | 0.5% | 0.5% |
| Multiple Race | 0.5% | 0.6% | 1.1% | 0.9% |
| Ethnicity of Head of Household | | | | |
| Hispanic or Latino | 27.5% | 23.4% | 17.0% | 19.2% |
| Not Hispanic or Latino | 72.5% | 76.6% | 83.0% | 80.8% |
| Age of Head of Household | | | | |
| Younger than 31 years | 14.9% | 17.5% | 12.2% | 14.0% |
| 31 – 41 | 14.4% | 17.2% | 25.2% | 22.5% |
| 42 – 51 | 19% | 14.9% | 19.6% | 18.1% |
| 52 – 61 | 28.5% | 19.0% | 20.5% | 20.1% |
| 62 or older | 23.3% | 31.4% | 22.5% | 25.4% |
| Sex of Head of Household | | | | |
| Female | 53.6% | 74.6% | 80.2% | 78.1% |
| Male | 46.4% | 25.4% | 19.8% | 21.9% |
| Disability | | | | |
| Households with anybody disabled | 49.5% | 40.1% | 48.0% | 45.5% |
| Households with a head, spouse, or co-head disabled | 48.3% | 36.7% | 43.0% | 41.0% |

| Protected Characteristics | Moderate Rehabilitation | Public Housing | Tenant-based Vouchers | All Programs |
|---------------------------|-------------------------|----------------|-----------------------|--------------|
| Families with Children | | | | |
| Households with Children | 21.5% | 39.0% | 46.0% | 43.5% |
| Total Households | 32,315 | 1,046,945 | 2,164,646 | 3,243,906 |

Source: PIH Information Clearinghouse (PIC)

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 an 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 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. 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 certain multifamily dwellings constructed for first occupancy after March 13, 1991, comply with seven design and construction requirements 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 housing discrimination matters that involve criminal allegations, a suspected pattern or practice of discrimination, or possible zoning or land use violations to the U.S. Department of Justice.

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 provide meaningful 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, intimidate, threaten, or interfere with any person for exercising or enjoying his or her fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

[Fair Housing Enforcement Organization \(FHO\)](#): Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) is organized as a private, tax-exempt, nonprofit, charitable organization; (2) is currently engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) upon the receipt of FHIP funds will continue to be engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims. See 24 CFR 125.103.

[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 concluding its investigation, it finds no reasonable cause exists to believe that a discriminatory housing practice in violation of the Fair Housing Act or substantially equivalent State or local law, respectively, has occurred or is about to occur.

[Qualified Fair Housing Enforcement Organization \(QFHO\)](#): Any organization, whether or not it is solely engaged in fair housing enforcement activities, that: (1) is organized as a private, tax-exempt, nonprofit, charitable organization; (2) has at least 2 year's experience in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) is engaged in complaint intake, complaint investigation, testing for fair housing violations, and enforcement of meritorious claims at the time of application for FHIP assistance. For the purpose of meeting the 2-year qualification period, it is not necessary that the activities were conducted simultaneously, as long as each activity was conducted for 2 years. It is also not necessary for the activities to have been conducted for 2 consecutive or continuous years. An organization may aggregate its experience in each activity over the 3-year period preceding its application to meet the 2-year qualification period requirement. See 24 CFR 125.103.

[Reasonable Accommodation](#): A change in rules, policies, practices, or services that may be required to afford an equal opportunity to a person with a disability to use and enjoy a dwelling or common areas. 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. Under Section 504, reasonable accommodations also include structural modifications to dwelling units and public and common use areas in order to make effective use of the recipient's program.

[Reasonable Cause Determination](#): Unless a conciliation agreement is reached, HUD or a FHAP agency issues a determination of reasonable cause after the conclusion of an investigation, 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, it is unlawful for a housing provider to refuse to allow persons with disabilities to make reasonable modifications, at their own expense, to the premises occupied or to be occupied by such persons, if the modification is necessary to allow such person the full enjoyment of the premises. Reasonable modifications may be made

to common areas, such as lobbies and main entrances, and 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. In the case of a rental, the landlord may where it is reasonable to do so condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted.

Redlining: A practice prohibited under the Fair Housing Act by which lenders or insurers do not do business in certain neighborhoods because members of a protected class live there.

Section 3 Business Concern: A business that meets at least one of three criteria: (1) 51 percent or more owned by Section 3 residents; (2) 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 (3) provide evidence of 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.

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 3 Resident: A Section 3 resident is a public housing resident or low- or very low-income person residing in the metropolitan area or non-metropolitan county in which Section 3-covered assistance is expended.

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: A 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.