

ANNUAL REPORT ON FAIR HOUSING

Fiscal Year 2011



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FY2011

Annual Report on Fair Housing

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About This Report

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

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

This report provides information on the foregoing activities for the period beginning October 1, 2010, and ending September 30, 2011.

A Message from the Assistant Secretary

To the Congress of the United States:

I am proud to present the FY 2011 Annual Report on Fair Housing. This report shines a light on the ongoing problem of housing discrimination and the progress we have made to ensure that all individuals are able to fully exercise their rights under the Fair Housing Act. In FY 2011, we issued the largest number of charges of discrimination since FY 2002, despite having 25 percent less staff.

In FY 2011, HUD and FHAP agencies obtained more than \$11 million in monetary compensation for victims of housing discrimination, in addition to a broad range of housing and public interest relief. This relief included making housing opportunities available, making reasonable accommodations for persons with disabilities, and modifying applicant and tenant policies so that they comply with fair housing laws. Additionally, the U.S. Department of Justice recovered more than \$2 million in damages and civil penalties in Fair Housing Act cases that were investigated and charged by HUD.



John D. Trasviña, Assistant Secretary for Fair Housing and Equal Opportunity

Our efforts and the efforts of our partners—state and local government agencies funded under our Fair Housing Assistance Program (FHAP) and private fair housing groups funded under our Fair Housing Initiatives Program (FHIP)—have helped numerous individuals throughout the country. For example, in February 2011, the Fair Housing Council of Suburban Philadelphia (FHCSF), a FHIP-funded group, helped obtain a \$20,000 settlement for a single mother and her daughter in Pennsylvania after they were allegedly denied an apartment because the landlord refused to rent to families with children. Because of the landlord’s alleged discrimination, the family was forced to live temporarily in a shelter. The mother initially contacted FHCSF, which conducted a preliminary investigation and assisted her with filing a complaint with HUD. In another case, in July 2011, one of our FHAP agencies helped an Arizona-based Egyptian Arab Muslim couple that was allegedly harassed by their apartment manager because of their race, national origin, and religion. At one point, the apartment manager allegedly told them, “If you don’t like it here, go back to wherever you came from.” The Arizona Attorney General’s Office, a FHAP agency, was able to obtain a \$197,000 settlement in this case.

In addition to responding to individual complaints of discrimination, we have taken strong and swift action to address discriminatory policies and practices before receiving complaints. For example, after The New York Times published an article in July 2010 that alleged that some mortgage lenders may be denying credit to borrowers because they were pregnant or on maternity leave, we initiated an investigation of Cornerstone Mortgage Company, a national lender based in Houston. In May 2011, we were able to reach an agreement to resolve this case. Under the terms of the agreement, Cornerstone Mortgage Company provided \$15,000 to the woman who was the subject of the article and create a \$750,000 fund to compensate other borrowers whose loans were detrimentally impacted because of pregnancy or maternity leave status. Just as importantly, Cornerstone Mortgage Company adopted a new policy clarifying that its home loan products will be available regardless of pregnancy or maternity leave status. In FY 2011, we investigated similar complaints against other mortgage lenders, which led to settlements in FY 2012. In all cases, we worked to obtain relief for the alleged victim and similarly situated individuals as well as changes in company policy.

In FY 2011, we also made great strides in ensuring that our own housing and lending programs are open to persons who are lesbian, gay, bisexual, or transgender (LGBT). As the nation's housing agency, HUD determined it was imperative to respond to mounting evidence of housing discrimination against gays and lesbians and significant levels of housing instability for transgender people. On January 24, 2011, HUD published a proposed rule that provides equal access to its housing and lending programs regardless of sexual orientation, gender identity, or marital status. I am proud to report that this rule has been finalized and went into effect on March 5, 2012. While this rule protects LGBT persons in HUD-assisted or HUD-insured housing, LGBT persons lack adequate protection in other types of housing because sexual orientation and gender identity are not prohibited bases for discrimination under the Fair Housing Act.

HUD also recognizes that its mandate includes more than responding to individual acts of discrimination, but requires HUD to ensure that its programs and activities are conducted in a manner that fosters inclusive, sustainable communities. In FY 2011, we took measures to assist HUD-funded communities in meeting their obligation to affirmatively further the purposes of the Fair Housing Act as a condition of receiving funding. HUD reviewed plans, provided technical assistance, and, when necessary, took steps to disapprove funding applications. Communities that were the subject of HUD actions included Westchester County, New York; St. Bernard Parish, Louisiana; and the City of Joliet, Illinois.

To further HUD's mission to improve communities, we fostered local economic development and individual self-sufficiency in low-income communities, in accordance with Section 3 of the Housing and Urban Development Act. Section 3 requires that recipients of certain types of HUD financial assistance, to the greatest extent feasible, direct employment and other economic opportunities to low- and very low-income persons and to businesses that employ them. In FY 2011, HUD launched several initiatives to improve compliance with Section 3, including awarding \$600,000 for the hiring of local Section 3 coordinators at state and local governments and public housing agencies in ten states.

These are just a few examples of our efforts to address discrimination, affirmatively further fair housing, and promote economic opportunities throughout the country. The Department is committed to promoting fair housing and equal opportunity and will work to ensure that its programs and activities promote inclusive and sustainable communities across the country.

Sincerely,

John Trasviña
Assistant Secretary for the Office of Fair Housing and Equal Opportunity

State of Fair Housing

In FY 2011, HUD took historic measures to provide access to housing free from discrimination and create communities of opportunity. The Department aggressively enforced fair housing laws, bringing groundbreaking cases that have a broad, systemic impact. HUD also took transformative measures to expand access to its programs for persons who are lesbian, gay, bisexual, or transgender (LGBT) and facilitate access for persons who, as a result of national origin, have limited English proficiency (LEP). Additionally, HUD used its housing and community development programs as a platform to create equal opportunities. For instance, HUD took legal action when it received evidence that HUD-funded entities were not meeting their obligation to affirmatively further fair housing and launched several initiatives to improve compliance with the hiring and contracting requirements of Section 3 of the Housing and Urban Development Act of 1968.

In FY 2011, fair housing enforcement by HUD and state and local agencies funded through the Fair Housing Assistance Program (FHAP) included completing work on 9,625 housing discrimination complaints. Out of these cases, 3,739 cases, or 39 percent, were charged or settled. HUD charged the highest number of cases (55) in a single year since FY 2002, despite a 25 percent reduction in its fair housing staff during the previous two years. In addition, FHAP agencies found reasonable cause to believe discrimination occurred in 559 cases.

While pursuing individual complaints filed by the public, the Department also stepped up efforts to investigate large-scale discrimination. In FY 2011, HUD filed 8 Secretary-initiated complaints and charged or reached settlements in 7 Secretary-initiated cases. Further, HUD has devoted time and resources to investigating complaints received from the public alleging systemic abuses observed across communities and industries.

In an effort to address discrimination on a community-wide scale, the Department settled two large cases of alleged redlining, where lenders allegedly failed to locate branches or provide equal lending services in neighborhoods of color.

In December 2010, HUD approved the settlement of a complaint alleging illegal redlining that the Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) – a grantee in the Department’s Fair Housing Initiatives Program (FHIP) – filed against First National Bank of St. Louis and Central Bancompany. EHOC alleged that First National Bank of St. Louis designated its Community Reinvestment Act (“CRA”) assessment areas in a manner excluding areas of high minority concentration, and failed to market products to African Americans or in African American communities. Further, EHOC alleged that the First National Bank of St. Louis denied loans to black applicants at a rate five times higher than for white applicants. EHOC received \$100,000 in the settlement and the bank agreed to revise its assessment areas to include areas of minority concentration. In addition, First National Bank of St. Louis agreed to invest more than \$2.5 million over four years in minority and low-income communities in St. Louis, Missouri; North St. Louis County, Missouri; and St. Clair County, Illinois. This includes opening a new branch in a majority African-American census tract, making Spanish-language services available in all branches, conducting targeted advertising to African-Americans and Hispanics, providing community development loans and investments, subsidizing mortgage loans to residents of majority-minority areas, and providing credit counseling and financial literacy training.

Similarly, in September 2011, HUD approved EHOC’s settlement of its redlining allegations against Enterprise Bank and Trust, in St. Louis, Missouri. EHOC alleged that the Enterprise Bank and Trust designated its assessment areas in a discriminatory manner excluding areas of high minority concentration, failed to market products to African-Americans and Hispanics, and approved black and Hispanic applicants for

residential mortgages at lower rates than white applicants. EHOCC received \$112,500 in the settlement and Enterprise Bank and Trust revised its St. Louis and Kansas City, Missouri, assessment areas to include areas of minority concentration. The bank also agreed to invest \$3 million over three years in St. Louis, Kansas City, and Arizona. This investment includes opening a new branch in a majority-minority census tract in St. Louis, providing discounted residential real estate loans in majority-minority census tracts in St. Louis, financially supporting a minority-owned bank in the Kansas City metropolitan area, conducting targeted advertising to African-Americans and Hispanics, and funding a line of credit to cover costs incurred by non-profit organizations during the early stages of real estate development projects.

In 2011, the Department also took aggressive action against banks that refused to lend to, or had different policies and procedures for, women who are pregnant, obtaining child custody, or on parental leave. Such policies violate the Fair Housing Act's prohibitions against discrimination based on sex or familial status. Beginning in July 2010, HUD launched multiple such investigations leading HUD in FY 2011 to settle or charge some of the first federal cases addressing denials of home mortgage loans to pregnant women and parents on parental leave.

In May 2011, HUD reached a landmark settlement with Cornerstone Mortgage Company ("Cornerstone") to resolve allegations that Cornerstone revoked its approval of a mortgage to a doctor after learning that she was on paid maternity leave, even though she planned to return to work. Under the settlement, Cornerstone agreed to pay \$15,000 to the complainant, establish a \$750,000 victims' fund, and adopt a new non-discriminatory policy on treating applicants who are on parental leave when they apply for a loan.

In addition to diligently enforcing fair housing law, the Department took measures to carry out its charge as the nation's housing agency to provide decent housing and a suitable living environment for all. Troubled by the mounting evidence that persons who are lesbian, gay, bisexual, or transgender (LGBT) experience significant levels of housing discrimination but have no recourse under federal law, on January 24, 2011, HUD published a proposed rule intended to ensure equal access to its housing and mortgage insurance programs for persons who are LGBT. The rule requires that HUD-assisted and HUD-insured housing be made available without regard to actual or perceived sexual orientation, gender identity, or marital status. In addition, the rule prohibits owners or administrators of HUD-assisted or HUD-insured housing, approved FHA lenders and recipients of HUD funds from inquiring about an applicant or participant's sexual orientation or gender identity for the purpose of determining eligibility or otherwise making housing available. The same applies to lenders when making mortgage loans that are insured by the Federal Housing Administration. HUD published the final rule on February 3, 2012, and the rule went into effect on March 5, 2012.

Further, HUD has taken steps to reinforce state and local fair housing laws that extend legal protections to LGBT persons. Since FY 2010, HUD has banned entities in violation of state and local laws against housing discrimination on the basis of sexual orientation and gender identity from receiving funding through its competitive grant programs.

Also, in June 2010, the Department issued guidance to its fair housing staff, explaining that LGBT persons who allege housing discrimination because of non-conformity with gender stereotypes may have a Fair Housing Act claim based on sex. In FY 2011, HUD accepted and proceeded with enforcement efforts on 65 such complaints, over twice as many as in years prior to the guidance. HUD has also engaged in a variety of activities to raise awareness of housing discrimination against LGBT persons, including developing online and print advertisements and maintaining a website on the fair housing rights of LGBT persons. Access the FHEO help desk at LGBTfairhousing@hud.gov.

We also took actions to promote understanding of housing discrimination protections to promote equal access to housing and to address issues of stigma.

HUD's Office of Policy Development and Research is also compiling results from a national study on LGBT housing discrimination. HUD sponsored discussions with stakeholders at LGBT Elder Housing Summit December 7, 2011, and participated in sharing information at the White House LGBT Conference on Housing and Homelessness on March 9, 2012, including a focus on runaway and at-risk youth.

HUD's Office of HUV/AIDS Housing, the Baltimore Field Office and HUD's Center for Faith Based and Neighborhood Partnerships housed a roundtable on August 3, 2011, with the US Department of Justice's Civil Rights Division, the Department of Health and Human Services, fair and community-based organizations, AIDS service providers and affordable housing developers to discuss how communities can respond to stigma and discrimination and other barriers that create housing needs for people living with HIV/AIDS. Event information is shared in a video posted on [HUD FBNP](#) webpage, and DOJ information on discrimination protections can be found at www.ada.gov/AIDS.

HUD's Office of Community Planning and Development and Office of Public and Indian Housing also issued joint guidance on September 20, 2011, *Promoting Partnerships to Utilize Housing as a Platform for Improving Quality of Life* (Notice PIH-2011-51/CPD-2011-09), to be used as a resource tool by housing and community development agencies. The information supports actions to expand partnerships with local housing authorities to promote cost-effective collaboration on affordable housing to reduce risks of homelessness, assist with post-incarceration re-entry support and facilitate better coordination with services needed by HUD programs

In 2011, the Department worked on multiple fronts to ensure all people would access its programs. To assist persons with limited English proficiency (LEP), HUD awarded \$650,000 in grants to community-based organizations to provide assistance to persons with LEP in their native languages, including designing and developing training tools regarding HUD programs, publicizing assistance available to LEP communities, and printing and distributing fair housing materials. In addition, HUD has translated key housing documents in up to 19 languages and posted them on its website. Finally, in 2012, HUD launched the HUD Language Line, a live telephone interpretation service that will allow HUD staff to converse with the public in almost every language.

In recent years, HUD has recognized the need for increased outreach to better address national origin discrimination. Studies show that Hispanics experience rental or sales discrimination more than 20 percent of the time that they are searching for a home, but these complaints only make up 8 percent of complaints. HUD has conducted a series of educational workshops designed to provide fair housing training specific to national origin discrimination. These events also provide an invaluable and unique opportunity to connect state and local civil rights agencies, fair housing advocates, immigrant advocates, and community leaders. In FY 2011, the Department held events in seven cities: Fresno, California; Minneapolis, Minnesota; Las Vegas, Nevada; Omaha, Nebraska; Charlotte, North Carolina; Lancaster, Pennsylvania; and Washington, D.C. These meetings have strengthened HUD's relationship with community organizations that work with and are trusted by immigrant populations, and have helped those organizations recognize and report discrimination in the communities they serve.

Finally, the Department worked to transform equal opportunity throughout HUD's programs. These efforts concentrated principally in two areas – the obligation to affirmatively furthering fair housing (AFFH) and Section 3 of the Housing and Urban Development Act of 1968.

The AFFH obligation – which comes from the Fair Housing Act, the Housing and Community Development Act of 1974, and other authorities – requires HUD-funded entities to affirmatively further the purposes and policies of the Fair Housing Act. In order to carry out their AFFH responsibilities, many HUD-funded entities must conduct an Analysis of Impediments to Fair Housing (AI).

In 2011, the Department took action against communities that had not met their AFFH obligation. For example, in May 2011, HUD rejected an AI submitted by the City of Joliet, Illinois, as incomplete and inaccurate, in part because the City had repeatedly sought to limit the availability of multi-family housing that would serve African Americans residents. Specifically, the city had taken steps to take one of the few multi-family housing properties in the city by eminent domain, and had engaged in rezoning parts of the city in a manner restricting multi-family housing development. The rejected AFFH certification provided grounds for HUD to disapprove the city's application for Community Development Block Grant (CDBG) funds. In August 2011, the U.S. Department of Justice filed a Fair Housing Act lawsuit against Joliet.

HUD also continued to hold Westchester County, New York, to the obligation to affirmatively further fair housing. In 2009, Westchester County settled a False Claims Act lawsuit that alleged that it had made false claims to the federal government when it certified that it was affirmatively furthering fair housing – a requirement to receive CDBG funds. In the resulting consent decree, the County agreed, among other things, to submit an AI acceptable to HUD, promote local legislation banning housing discrimination based on source of income, and to fully identify and address exclusionary zoning practices within the county. In July 2011, after repeated unsuccessful efforts to encourage the County to comply with the consent decree, HUD rejected Westchester County's Analysis of Impediments to Fair Housing Choice and FY 2011 Action Plan because the County Executive failed to meet its AFFH obligations under the Settlement. Consequently, HUD disapproved the County's application for CDBG funding. In November 2011, the Court-appointed monitor overseeing the implementation of the consent decree found Westchester County in violation of the consent decree on the same issues identified by HUD. In May 2012, a federal court ruled in the Government's favor on the question of whether the County Executive's veto of source-of-income antidiscrimination legislation violated the requirement of the 2009 Consent Decree.

In conjunction with enforcement, HUD is assisting communities in meeting their AFFH obligation by providing technical assistance to Sustainable Communities Initiative (SCI) grantees in preparing their Regional Analyses of Impediments to Fair Housing Choice. The Fair Housing and Equity Assessment (FHEA) requirement of the SCI grant program requires grantees to assess segregation, racial and ethnic concentrations of poverty, access to opportunity, public investments, and fair housing in their regions. Secretary Donovan encouraged SCI grantees to undertake Regional Analyses of Impediments (AIs), marginally more extensive than FHEAs, which would fulfill their regional FHEA obligation under the SCI program, as well as the individual jurisdictions' local AI obligations under HUD regulations.

Finally, HUD is developing a new AFFH rule that will establish clearer standards for compliance and provide HUD grantees with more effective means to affirmatively further fair housing. The rule represents a more rigorous approach to enforcing the AFFH obligation.

The Department's second key initiative to promote equal opportunity in communities is the Section 3 program. In FY 2011, HUD worked to improve compliance with Section 3 of the Housing and Urban Development Act of 1968, which requires that, to the greatest extent feasible, employment and other economic opportunities generated by certain HUD financial assistance be directed to low- and very-low income persons and to businesses that provide economic opportunities to these persons. In FY 2011, HUD financial

assistance created 41,969 new jobs, of which 16,065 or 38% went to low and very low income persons. This is eight percentage points higher than the regulation's minimum goal of 30 percent.

During FY 2011, HUD implemented a number of new initiatives that addressed the issues that emerged from the Section 3 Listening Forum in August 2010. Specifically, HUD awarded twelve recipients \$50,000 each to hire Section 3 coordinators for one year. The recipients' Section 3 coordinators will be responsible for building the capacity of the recipient to hire low-income individuals and public housing residents and contract with businesses that employ them.

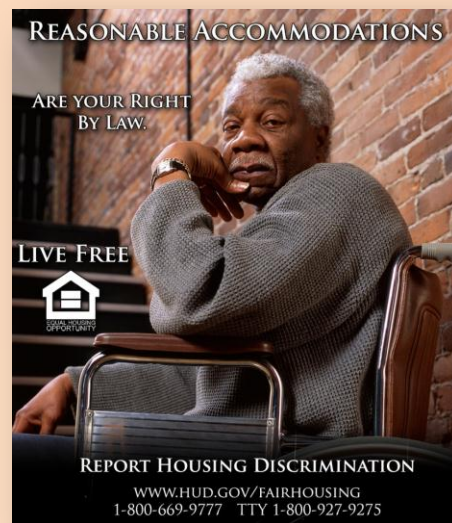
In addition, HUD took steps to make it easier for its recipients to contract with Section 3 business concerns. On January 20, 2011, HUD published in the Federal Register its proposed Section 3 Business Registry and, on January 18, 2012, launched a six-month pilot program for the business registry in five metropolitan areas: Los Angeles, California; New Orleans, Louisiana; Miami, Florida; Detroit, Michigan; and Washington, D.C. The Section 3 Business Registry will offer a searchable online database that housing authorities, local government agencies, and others can use to target firms that have self-certified their status as Section 3 businesses for HUD-funded contracting opportunities to help them meet the regulatory requirement to award a share of their construction and non-construction contracts to firms that hire low-income residents. As of July 2012, almost 500 companies registered in the five pilot cities.

In FY 2011, HUD took historic measures to address the various forms of housing discrimination that occur in our society including groundbreaking enforcement activities. Despite these important efforts, the Department recognizes that its mandate includes more than remedying individual acts of discrimination. We understand that significant challenges remain in making access to housing free from discrimination a reality for all. As we move forward, we reaffirm our pledge to continue the unfinished work of ending housing discrimination in America.

Live Free Campaign

In April 2011, HUD announced its launch of a national media campaign, entitled “Live Free,” to educate the public and housing providers about their fair housing rights and responsibilities. The “Live Free” campaign drew attention to different types of housing discrimination, including discrimination on the basis of race, national origin, sex, disability, and familial status. Additionally, the campaign included advertisements to raise awareness of discrimination against persons who are lesbian, gay, bisexual, or transgender (LGBT).

In FY 2011, the “Live Free” campaign placed 87 fair housing advertisements in 45 publications in 34 cities throughout the country. The “Live Free” campaign also used electronic, and social media. To view the print advertisements, go to <http://www.hud.gov/fairhousing>.



National Fair Housing Collegiate Partnership Campaign

In January 2010, HUD launched a first-of-its-kind national fair housing collegiate partnership campaign to help educate college and university students about their fair housing rights and encourage them to consider public service as a career. Through this campaign, HUD has partnered with five colleges and universities. Tennessee State University and Clark Atlanta University joined the campaign in FY 2010 and Kentucky State University, Miami Dade College, and Rio Hondo College joined the campaign in FY 2011.

The HUD-Kentucky State University partnership will develop a curriculum designed to train students who are interested in pursuing careers in civil rights and fair housing. Similarly, the HUD-Miami Dade College partnership will promote public service as a career goal through education and outreach activities. The HUD-Rio Hondo College partnership also will provide classroom training on fair housing. In addition, HUD and Rio Hondo College will partner with the California Department of Fair Employment and Housing, a Fair Housing Assistance Program (FHAP) agency, to provide internships and community service opportunities for students.

The campaign will work to raise awareness of fair housing among students by including fair housing materials in freshmen orientation packets and on social networking websites. Additionally, the campaign will encourage students to consider careers in public service by providing college and university career centers with federal vacancy announcements.

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



From top: John D. Trasviña, HUD Assistant Secretary for Fair Housing and Equal Opportunity, at the signing ceremonies at Kentucky State University, Miami Dade College, and Rio Hondo College, respectively

National Association of Real Estate Brokers Partnership



On September 21, 2011, HUD and the National Association of Real Estate Brokers (NAREB) entered into a partnership to promote fair housing in minority communities. HUD and NAREB signed a memorandum of understanding (MOU) that sets forth how the parties will work together to inform African American and other minority communities and public and private industry professionals about their rights and responsibilities under the Fair Housing Act. HUD's Housing Discrimination Study 2000 found that African Americans experience discrimination roughly one out of every five times they inquire about a home for sale.

Under the MOU, HUD and NAREB will conduct joint forums, seminars, and workshops on identifying unlawful discrimination in home sales, rental, and lending, as well as discrimination in government contracting. These events will inform participants of the avenues available to them if they believe they have experienced discrimination. Additionally, HUD will provide NAREB with fair housing and equal opportunity materials to distribute to its 18,000 members and to organizations that serve minority communities.

HUD and FHAP Enforcement of the Fair Housing Act

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

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

At the end of FY 2011, there were 98 FHAP agencies. The total number of agencies is less than last year due to the withdrawal of five agencies from the program: the Asheville-Buncombe (North Carolina) Community Relations Council, the Dubuque (Iowa) Human Rights Commission, the Lancaster County (Pennsylvania) Human Relations Commission, the Parma (Ohio) Law Department, and the York City (Pennsylvania) Human Relations Commission. However, during FY 2011, the Orlando (Florida) Office of Human Relations, which closed in FY 2010, re-opened and resumed full participation in the FHAP. Overall, FHAP agencies were located in 39 states and the District of Columbia. For a list of FHAP agencies, see Appendix A.

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

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

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

or the determination has not been made within the 100-day time limit, HUD or the FHAP agency notifies the complainant and respondent in writing of the reasons why it has not been able to do so.

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

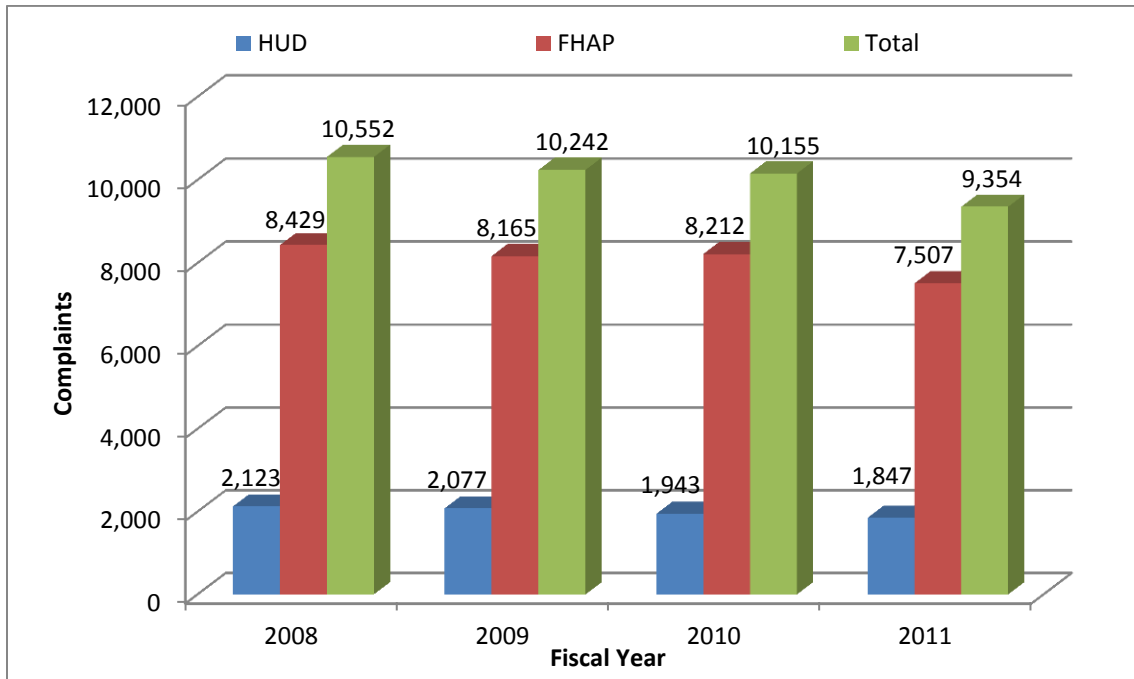
Throughout the conciliation process, HUD or the FHAP agency continues to investigate the complaint. If HUD or the FHAP agency is unable to conciliate the complaint, it determines whether there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur. If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

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

Housing Discrimination Complaints

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

Chart 1: Complaints Filed with HUD and FHAP Agencies (FY 2008-FY 2011)



Source: TEAPOTS

In FY 2011, HUD and FHAP agencies received a total of 9,354 housing discrimination complaints. This was the first time in the past five years that HUD and FHAP agencies received fewer than 10,000 housing discrimination complaints during a single fiscal year.

Bases of Complaints

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

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

Table 1: Bases of HUD and FHAP Complaints (FY 2008-FY 2011)

Basis	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	4,675	44%	4,458	44%	4,839	48%	4,498	48%
Race	3,669	35%	3,203	31%	3,483	34%	3,025	32%
Familial Status	1,690	16%	2,017	20%	1,560	15%	1,425	15%
National Origin	1,364	13%	1,313	13%	1,177	12%	1,195	13%
<i>National Origin- Hispanic or Latino</i>	848	8%	837	8%	722	7%	759	8%
Sex	1,133	11%	1,075	10%	1,139	11%	1,033	11%
Religion	339	3%	302	3%	287	3%	262	3%
Color	262	2%	251	2%	219	2%	185	2%
Retaliation	575	5%	654	6%	707	7%	856	9%
Number of Complaints Filed	10,552		10,242		10,155		9,354	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

Table 1 shows that the rank order of the most common to the least common bases of complaints has remained the same during the past 4 fiscal years. In FY 2011, disability was the most common basis of complaints filed with HUD and FHAP agencies, being cited as a basis for 4,498 complaints, or 48 percent of the overall total. This large number of complaints is due, in part, to the additional protections afforded persons with disabilities under the Fair Housing Act, i.e., reasonable accommodation, reasonable modification, and accessible design and construction. In FY 2011, race was the second most common basis of complaints, being cited as a basis for 3,025 complaints, or 32 percent of the overall total.

This data reflect a notable trend in the share of disability and race complaints. Whereas disability and race used to account for nearly the same share of complaints, the gap between these bases has grown over the years. In FY 2011, disability complaints accounted for 48 percent of complaints, while race complaints made up 32 percent of complaints, a difference of 16 percentage points. In FY 2008, this difference was much smaller. At that time, disability complaints accounted for 44 percent of complaints, while race complaints made up 35 percent of complaints, a difference of 9 percentage points.

In FY 2011, familial status and national origin were the third and fourth most common bases of complaints filed with HUD and FHAP agencies. Familial status was cited as a basis for 1,425 complaints, or

15 percent of the overall total. National origin discrimination was alleged in 1,195 complaints, or 13 percent of the overall total. National origin was one of only two categories that experienced an increase in number of complaints, despite a decrease in the overall total.

In FY 2011, sex and retaliation were the fifth and sixth most common bases of complaints filed with HUD and FHAP agencies. Sex discrimination was cited in 1,033 complaints, or 11 percent of the overall total, while retaliation was alleged in 856 complaints, or 9 percent of the overall total. Retaliation was the second category that experienced an increase in the number of complaints, despite a decrease in the overall total. From FY 2010 to FY 2011, the number of retaliation complaints increased by 19 percent, from 707 to 856

Religion and color were the least common bases of complaints filed with HUD and FHAP agencies in the past 4 fiscal years. In FY 2011, religion was cited as a basis for 262 complaints, or 3 percent of the overall total, and color was cited as a basis for 185 complaints, or 2 percent of the overall total.

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

Table 2: Bases of HUD Complaints (FY 2008-FY 2011)

Basis	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	1,037	49%	1,036	50%	1,023	53%	1008	55%
Race	655	31%	574	28%	697	36%	582	32%
Familial Status	367	17%	455	22%	263	14%	221	12%
National Origin	194	9%	183	9%	156	8%	218	12%
<i>National Origin—Hispanic or Latino</i>	116	5%	121	6%	94	5%	139	7%
Sex	191	9%	181	9%	210	11%	184	10%
Religion	45	2%	35	2%	38	2%	48	3%
Color	28	1%	43	2%	29	1%	37	2%
Retaliation	77	4%	98	5%	93	5%	135	7%
Number of Complaints Filed	2,123		2,077		1,943		1,847	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

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

Table 3: Bases of FHAP Complaints (FY 2008-FY 2011)

Basis	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Disability	3,638	43%	3,422	42%	3,816	46%	3,490	46%
Race	3,014	36%	2,629	32%	2,786	34%	2,443	33%
Familial Status	1,323	16%	1,562	19%	1,297	16%	1,204	16%
National Origin	1,170	14%	1,130	14%	1,021	12%	977	13%
<i>National Origin—Hispanic or Latino</i>	732	9%	716	9%	628	8%	623	8%
Sex	942	11%	894	11%	929	11%	849	11%
Religion	294	3%	267	3%	249	3%	214	3%
Color	234	3%	208	3%	190	2%	148	2%
Retaliation	498	6%	556	7%	614	7%	721	10%
Number of Complaints Filed	8,429		8,165		8,212		7,507	
Percentages do not total 100 percent because complaints may contain multiple bases. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

Issues in Complaints

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

Table 4 shows the number of complaints filed with HUD and FHAP agencies from FY 2008 to FY 2011, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. Although the chart includes both complaints filed under the Fair Housing Act and substantially equivalent state and local laws, the table, for convenience, refers to the section of the Fair Housing Act that would apply.

Table 4: Issues in HUD and FHAP Complaints (FY 2008-FY 2011)

Issue	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	214	2%	166	2%	205	2%	142	2%
Refusal to Rent § 804(a) and § 804(f)(1)	2,697	26%	2,430	24%	2,405	24%	2,239	24%
Steering § 804(a) and § 804(f)(1)	64	1%	58	1%	84	1%	62	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	5,862	56%	5,617	55%	5,959	59%	5,674	61%
Discriminatory Notices, Statements, or Advertisements § 804(c)	828	8%	1,223	12%	937	9%	784	8%
False Denial or Representation of Availability § 804(d)	303	3%	282	3%	256	3%	250	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	205	2%	178	2%	203	2%	207	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	2,401	23%	2,252	22%	2,556	25%	2,408	26%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	176	2%	155	2%	169	2%	90	1%
Discriminatory Financing § 805(a)	324	3%	392	4%	511	5%	442	5%
Redlining § 804(b) and § 805(a)	8	<0.5%	14	<0.5%	6	<0.5%	2	<0.5%
Refusal to Provide Insurance § 804(a) and § 804(b)	5	<0.5%	3	<0.5%	2	<0.5%	0	0%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,402	13%	1,425	14%	1,478	15%	1,650	18%
Number of Complaints Filed	10,552		10,242		10,155		9,354	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

Table 4 shows that the rank order of the most common to the least common issues in complaints has remained relatively stable during the past 4 fiscal years, with a couple of notable exceptions. In FY 2011, the most common issue in complaints was discriminatory terms, conditions, privileges, services, and facilities in the rental or sale of property. This was by far the most common issue in complaints, cited in more than half of

complaints during each of the past 4 fiscal years. This broad category includes actions that unlawfully subject individuals to different treatment, such as when a landlord makes repairs for white tenants but not for minority tenants, when a landlord charges higher deposits to wheelchair users, or when a landlord imposes stricter rules on families with children. In FY 2011, discriminatory terms and conditions was alleged in 5,674 complaints, or 61 percent of the overall total.

The second most common issue in complaints was failure to make a reasonable accommodation. Under the Fair Housing Act, a reasonable accommodation is any change in the rules, policies, practices, or services that are necessary to afford a person with a disability an equal opportunity to use and enjoy a dwelling. An example of such a change is when an apartment manager grants the request of a tenant with a mobility impairment to have an assigned accessible parking space, even though the apartment complex is not in the practice of assigning parking spaces to tenants. In FY 2011, failure to make a reasonable accommodation was alleged in 2,408 complaints, or 26 percent of the overall total. These complaints accounted for more than half of the complaints alleging discrimination based on disability, helping to make disability the most common basis of complaints.

The table shows that refusal to rent was the third most common allegation in complaints. In FY 2011, refusal to rent was alleged in 2,239 complaints, or 24 percent of the overall total. This was the second year in a row that the number of complaints alleging failure to make a reasonable accommodation outnumbered complaints alleging refusal to rent. This change in ranking mainly reflects an increase in reasonable accommodation complaints that has been sustained from prior years.

In FY 2011, the fourth most common issue in complaints involved coercion, intimidation, or threats, or interference with persons who exercised or enjoyed their fair housing rights or aided another person in exercising or enjoying their fair housing rights. These actions were alleged in 1,650 complaints, or 18 percent of the overall total. The fifth most common issue in complaints involved housing advertisements, notices, or statements that indicated discrimination, or a limitation or preference on the basis of race, color, national origin, religion, sex, disability, or familial status. These complaints accounted for 784 complaints, or 8 percent of the overall total.

The remaining issue categories were each cited in 5 percent or less of complaints: discriminatory financing (5 percent), false representation of unavailability (3 percent), refusal to sell (2 percent), failure to permit a reasonable modification (2 percent), noncompliance with design and construction requirements (1 percent), steering (1 percent), and redlining (less than 0.5 percent). For the first time in the past 4 fiscal years, HUD and FHAP agencies did not receive any complaints alleging refusal to provide insurance.

Tables 5 and 6 provide a breakdown of the issues in HUD and FHAP complaints, respectively. Table 5 shows the number of complaints filed with HUD from FY 2008 to FY 2011, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. After each issue, the section of the Fair Housing Act prohibiting the activity is referenced.

Table 5: Issues in HUD Complaints (FY 2008-FY 2011)

Issue	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	27	1%	19	1%	32	2%	31	2%
Refusal to Rent § 804(a) and § 804(f)(1)	527	25%	441	21%	427	22%	429	23%
Steering § 804(a) and § 804(f)(1)	13	1%	16	1%	18	1%	20	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	1,087	51%	1,020	49%	1,142	59%	1,078	58%
Discriminatory Notices, Statements, or Advertisements § 804(c)	286	13%	391	19%	198	10%	175	9%
False Denial or Representation of Availability § 804(d)	55	3%	53	3%	58	3%	49	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	56	3%	34	2%	45	2%	46	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	607	29%	560	27%	541	28%	527	29%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	66	3%	69	3%	69	4%	31	2%
Discriminatory Financing § 805(a)	62	3%	97	5%	143	7%	173	9%
Redlining § 804(b) and § 805(a)	1	<0.5%	3	<0.5%	0	0%	0	0%
Refusal to Provide Insurance § 804(a) and § 804(b)	2	<0.5%	1	<0.5%	1	<0.5%	0	0%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	327	15%	316	15%	346	18%	431	23%
Number of Complaints Filed	2,123		2,077		1,943		1,847	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

Table 6 shows the number of complaints filed with FHAP agencies from FY 2008 to FY 2011, broken down by issue. If a single complaint alleged multiple issues, it was counted under each issue alleged. While the complaints are filed under state or local substantially equivalent fair housing laws, the table, for convenience, refers to the section of the federal Fair Housing Act that would apply to that issue.

Table 6: Issues in FHAP Complaints (FY 2008-FY 2011)

Issue	FY 2008		FY 2009		FY 2010		FY 2011	
	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total	Number of Complaints	% of Total
Refusal to Sell § 804(a) and § 804(f)(1)	187	2%	147	2%	173	2%	111	1%
Refusal to Rent § 804(a) and § 804(f)(1)	2,170	26%	1,989	24%	1,978	24%	1,816	24%
Steering § 804(a) and § 804(f)(1)	51	1%	42	1%	66	1%	42	1%
Discriminatory Terms, Conditions, Privileges, Services, and Facilities in the Rental or Sale of Property § 804(b) and § 804(f)(2)	4,775	57%	4,597	56%	4,817	59%	4,623	61%
Discriminatory Notices, Statements, or Advertisements § 804(c)	542	6%	832	10%	739	9%	606	8%
False Denial or Representation of Availability § 804(d)	248	3%	229	3%	198	2%	202	3%
Failure to Permit a Reasonable Modification § 804(f)(3)(A)	149	2%	144	2%	158	2%	162	2%
Failure to Make a Reasonable Accommodation § 804(f)(3)(B)	1,794	21%	1,692	21%	2,015	25%	1,888	25%
Non-Compliance with Design and Construction Requirements § 804(f)(3)(C)	110	1%	86	1%	100	1%	59	1%
Discriminatory Financing § 805(a)	262	3%	295	4%	368	5%	276	4%
Redlining § 804(b) and § 805(a)	7	<0.5%	11	<0.5%	6	<0.5%	2	<0.5%
Refusal to Provide Insurance § 804(a) and § 804(b)	3	<0.5%	2	<0.5%	1	<0.5%	0	0%
Coercion or Intimidation, Threats, Interference, and Retaliation § 818	1,075	13%	1,109	14%	1,132	14%	1,219	16%
Number of Complaints Filed	8,429		8,165		8,212		7,507	
Percentages do not total 100 percent because complaints may contain multiple issues. Percentages are rounded to the nearest whole number.								
Source: TEAPOTS								

Compliance with Notice Requirements

Complainant Notification

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

HUD has automated this function so that as soon as an investigator enters a complaint into HUD's database, the Title Eight Automated Paperless Office Tracking System (TEAPOTS), a notice is automatically printed out. The investigator then mails this notice to the aggrieved person. HUD sends its notices via first class mail with return receipt requested. In FY 2011, HUD routinely issued notices for the 1,847 complaints that were filed.

Respondent Notification

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

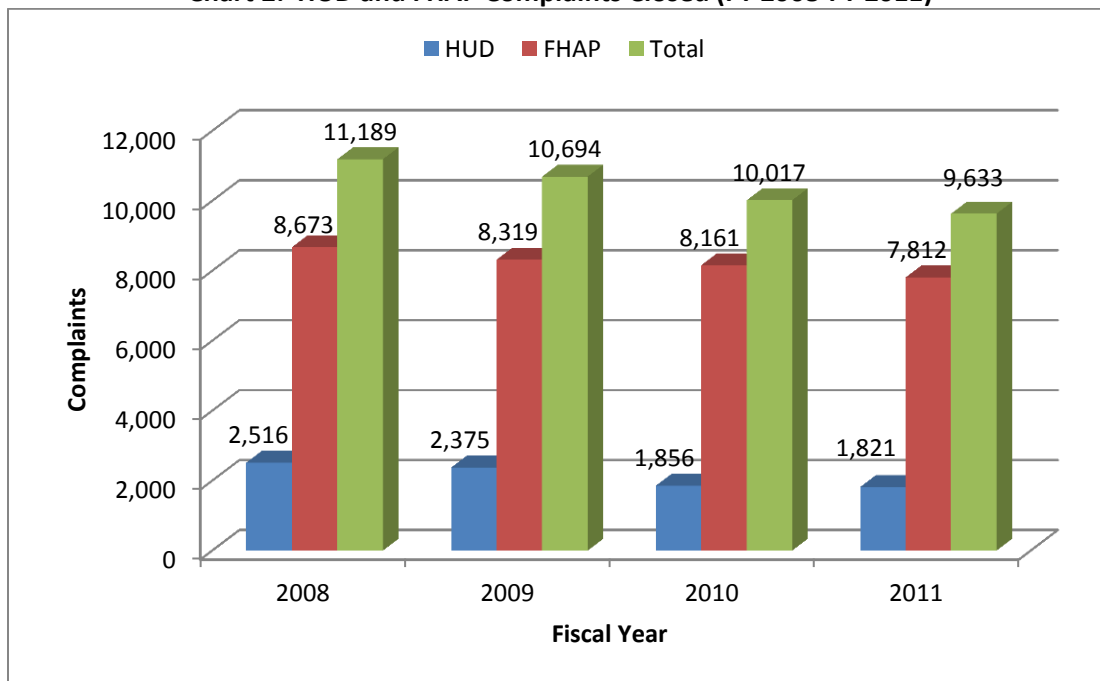
HUD has automated this function so that a notice and a copy of the complaint are automatically generated when a complaint is entered into TEAPOTS. An investigator then mails the materials to each respondent. HUD sends its notices via first class mail with return receipt so that investigators can verify that the respondent received the notice. In FY 2011, HUD consistently provided notice to the respondents for the 1,847 complaints that were filed.

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

Complaint Closures

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

Chart 2: HUD and FHAP Complaints Closed (FY 2008-FY 2011)



Source: TEAPOTS

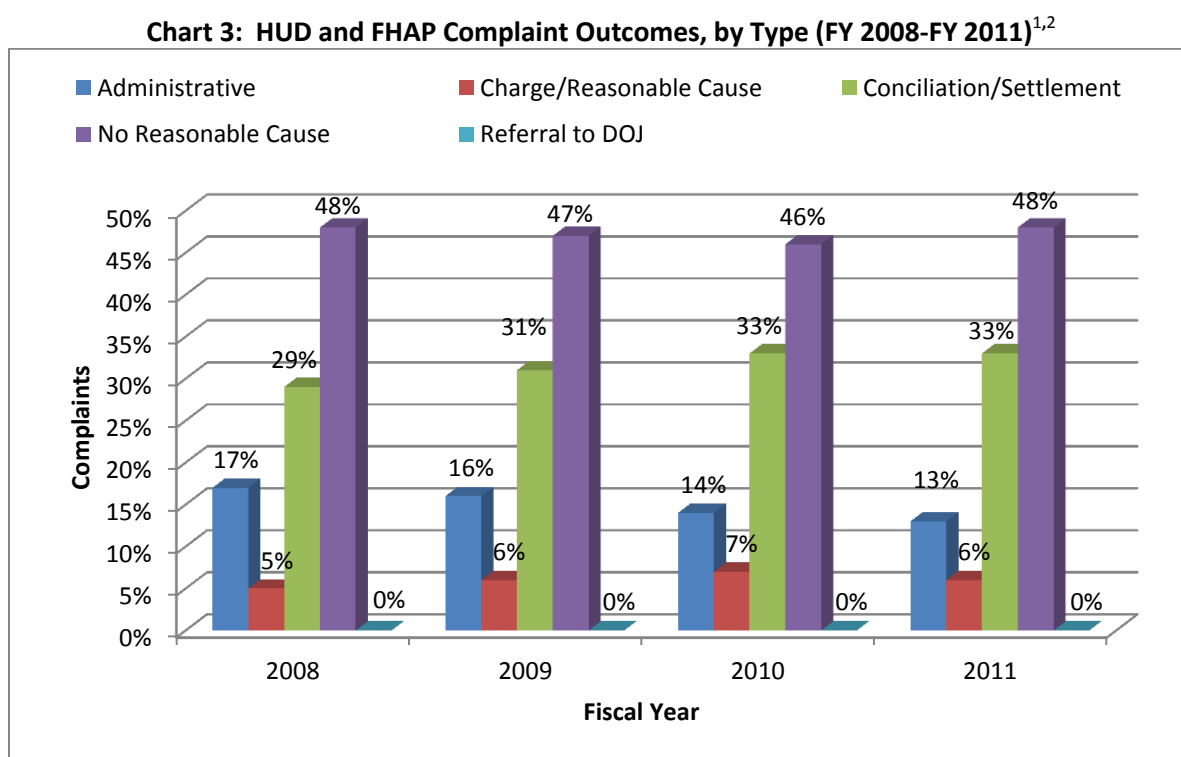
In FY 2011, HUD and FHAP agencies closed 9,633 housing discrimination complaints; this included 1,821 complaints closed by HUD and 7,812 complaints closed by FHAP agencies. From FY 2008 to FY 2011, HUD and FHAP agencies closed an average of 10,365 complaints annually.

In FY 2011, HUD and FHAP agencies closed complaints in the following ways.

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

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

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



Percentages are rounded to the nearest whole number.

Source: TEAPOTS

In FY 2011, HUD and FHAP agencies made determinations on the merits of 54 percent of the complaints they closed: 48 percent of these complaints were closed with a no reasonable cause determination and 6 percent were closed with either an issuance of a charge of discrimination by HUD or a reasonable cause determination by a FHAP agency.

¹ The category "Charge/Reasonable Cause" combines charges of discrimination by HUD and determinations of reasonable cause by FHAP agencies. Although these types of closures are not identical, this chart combines these categories, since they both involve making a determination that a discriminatory housing practice has occurred or is about to occur.

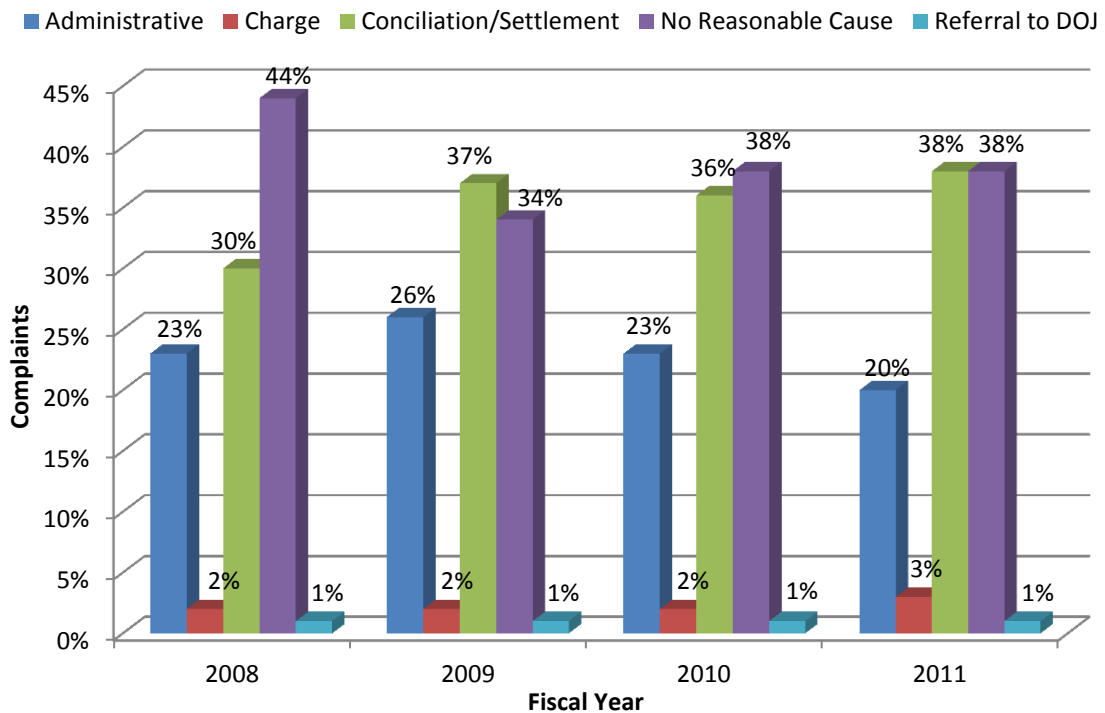
² The category "Referral to DOJ" applies only to HUD.

During FY 2011, HUD and FHAP agencies conciliated or settled 33 percent of complaints and administratively closed 13 percent of complaints. During this period, HUD closed only a handful of complaints by referring them to DOJ for enforcement.

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

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

Chart 4: HUD Complaint Outcomes, by Type (FY 2008-FY 2011)



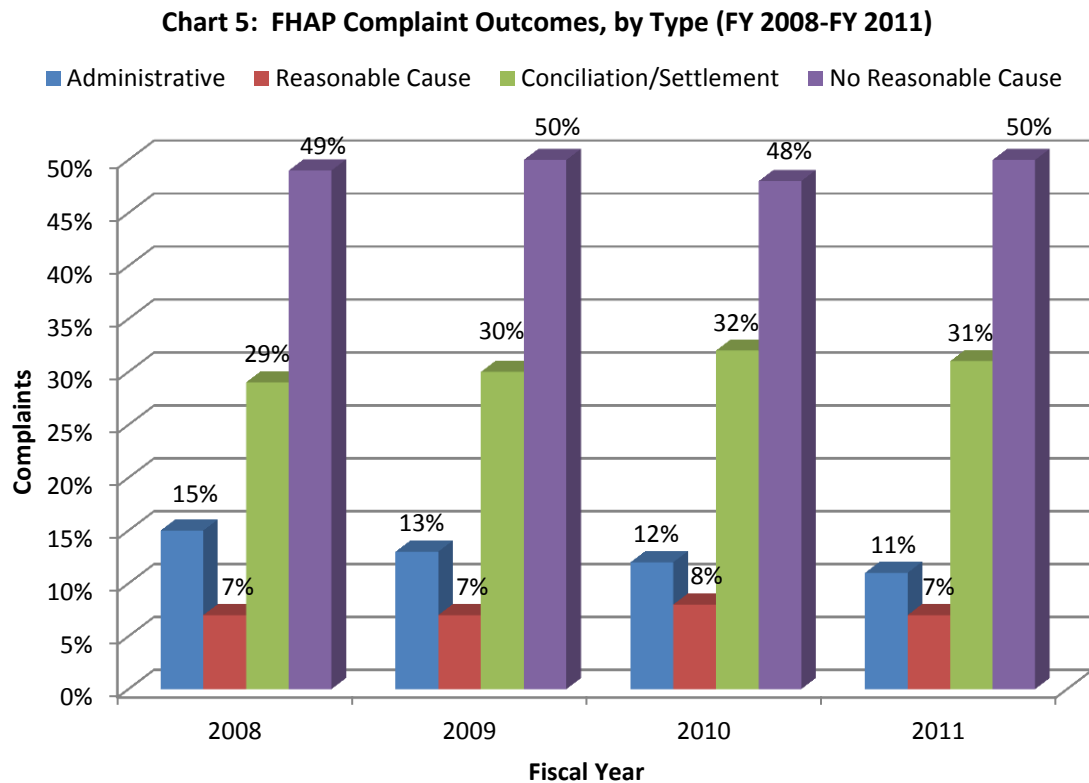
Percentages are rounded to the nearest whole number.

Source: TEAPOTS

Chart 4 shows that there were some notable changes in the outcomes of HUD complaints between FY 2008 and FY 2009. From FY 2008 to FY 2009, the share of HUD complaints that were conciliated or settled increased by 7 percentage points, while the share of complaints that were closed with a no reasonable cause determination decreased by 10 percentage points. However, from FY 2009 to FY 2011, the outcomes of HUD complaints did not exhibit major fluctuations.

In FY 2011, HUD made determinations on the merits of 41 percent of the complaints it closed: 38 percent of these complaints were closed with a no reasonable cause determination and 3 percent were closed with an issuance of a charge of discrimination. In FY2011, HUD conciliated or settled 38 percent of complaints and administratively closed 20 percent of complaints. HUD closed 1 percent of complaints by referring them to DOJ for enforcement.

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



Percentages are rounded to the nearest whole number.

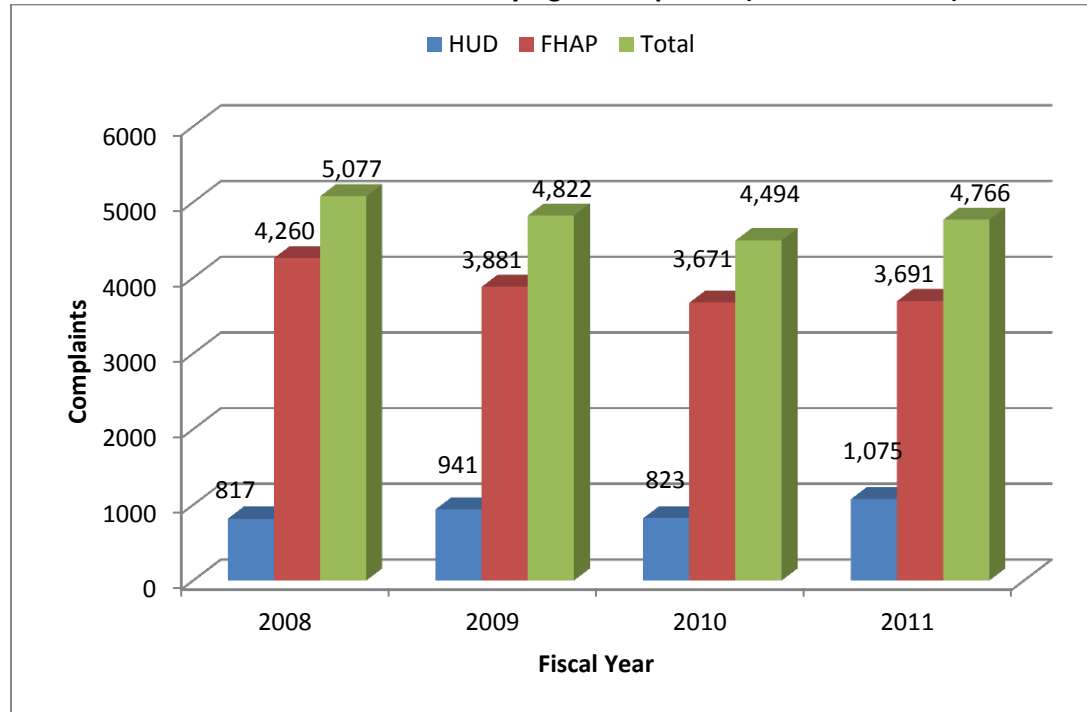
Source: TEAPOTS

The outcomes of FHAP complaints have remained fairly consistent during the past 4 fiscal years. In FY 2011, FHAP agencies made determinations on the merits of 57 percent of the complaints they closed: 50 percent of these complaints were closed with a no reasonable cause determination and 7 percent were closed with a reasonable cause determination. In FY 2011, FHAP agencies conciliated or settled 31 percent of complaints and administratively closed 11 percent of complaints.

Timeliness of Investigations

The Fair Housing Act and substantially equivalent state and local fair housing laws require that HUD and FHAP agencies complete the investigation of each complaint within 100 days of the date it was filed, unless it is impracticable to do so. The Fair Housing Act requires HUD to report annually on the number of investigations that were not completed within 100 days of the filing of the complaint. In other words, HUD must report the number of investigations that passed the 100-day mark in the fiscal year. For FY 2011, these complaints could have been filed in FY 2010 or FY 2011.

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

Chart 6: HUD and FHAP Newly Aged Complaints (FY 2008-FY 2011)

Source: TEAPOTS

Chart 6 shows that in FY 2011, a total of 4,766 investigations passed the 100-day mark; this included 1,075 HUD investigations and 3,691 FHAP investigations. From FY 2008 to FY 2011, an average of 4,790 complaints passed the 100-day mark, annually. In general, it was impracticable to complete an investigation within 100 days when a complaint involved a great number of witnesses, large volumes of evidence, or particularly complex claims and evidence.

Adjudicating Fair Housing Act Complaints

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

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

The Fair Housing Act requires that an ALJ issue an initial decision within 60 days after the end of the hearing, unless impracticable to do so. If the ALJ finds that the respondent has engaged, or is about to engage, in a discriminatory housing practice, the ALJ may award actual damages to the aggrieved persons and injunctive

or other equitable relief. An ALJ may also impose a civil penalty of up to \$16,000 for a first offense of housing discrimination under federal, state, or local law; \$37,500 for a second offense during the 5-year period preceding the date of the filing of the charge; and \$65,000 for a third offense during the 7-year period preceding the date of the filing of the charge. Following the issuance of a final decision, the ALJ may award attorney fees and costs to a prevailing party other than HUD.

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

Table 7 shows the caseload for HUD's Office of Administrative Law Judges (OALJ) in FY 2011.

Table 7: Fair Housing Act Caseload (FY 2011)³

Status	Number of Cases
Fair Housing Act Cases Pending at the End of FY 2010	12
Fair Housing Act Cases Docketed in FY 2011	49
Fair Housing Act Cases Remanded in FY 2011	1
Total Fair Housing Docket During FY 2011	62

Source: OALJ

Table 8 shows the outcome of the 62 Fair Housing Act cases potentially before an ALJ in FY 2011.

Table 8: Administrative Outcomes as of September 30, 2011 (FY 2011)

Status	Number of Cases
Settlement by Consent Order	9
ALJ Decisions	3
Election to U.S. District Court	21
Pending Administrative Hearing or Election to U.S. District Court	29

Source: OALJ

In FY 2011, there were 62 Fair Housing Act cases on the OALJ docket. In 9 of these cases, HUD, the aggrieved person, and the respondent settled the complaint through an initial decision and consent order issued by an ALJ. In three of these cases, an ALJ issued a decision.

Under the Fair Housing Act, the complainant, respondent, or aggrieved person on whose behalf the complaint was filed may elect to have his or her case heard in federal district court instead of before an ALJ. An election to federal district court must be made within 20 days after being served with the charge of discrimination. In 21 cases, one of the parties elected to proceed to federal court. At the end of FY 2011, 29 cases were still within the 20-day election period and none of the parties had elected to proceed in federal district court.

³ The Fair Housing Act caseload reported by OALJ may be different than the number of charges reported by the Office of Fair Housing and Equal Opportunity (FHEO). This is because FHEO counts the number of complaints received from complainants, while OALJ counts the actual number of charges filed. Both numbers are accurate.

Table 9 shows the 9 cases that resulted in consent orders in FY 2011.

Table 9: Post-Charge Consent Orders (FY 2011)

Name	Basis	Monetary Relief ⁴	Civil Penalties
HUD v. Urban League Housing Corporation of Greater Miami	Disability	\$15,000	\$0
HUD v. Hector Castillo Architects, Inc., and 914 W. Hubbard, Inc. ⁵	Disability	\$20,000	\$0
HUD v. Quattrocchi	Familial Status	\$30,000	\$1,000
HUD v. Kuiper	Familial Status	\$20,000	\$0
HUD v. Pavolini ⁶	Familial Status	\$0	\$0
HUD v. Johnson	Familial Status	\$500	\$0
HUD v. Castle Management & Consulting, LLC	Familial Status	\$75,000	\$0
HUD v. Norton	Familial Status	\$4,000	\$0
HUD v. Berlinger	Familial Status, National Origin, Race , Retaliation	\$3,000	\$0

Source: OALJ

Commencement of Administrative Hearings

The Fair Housing Act requires that an administrative hearing begin within 120 days of the issuance of a charge, unless it is impracticable to do so. In FY 2011, there were no Fair Housing Act hearings before an ALJ.

Issuance of ALJ Decisions

The Fair Housing Act requires an ALJ to make findings of fact and conclusions of law within 60 days after an administrative hearing has ended, unless it is impracticable to do so. In FY 2011, there was one decision issued in response to an administrative hearing. This initial decision and order, involving the case HUD v. Maze, was not issued within 60 days after the hearing ended. The ALJ issued a notice that outlined several reasons for the delay, including the ALJ's scheduled leave, the increased workload of the ALJ due to the disqualification of another ALJ, and the ALJ's filing of a complaint in U.S. District Court.

There were two other ALJ decisions issued in FY 2011. One of these decisions was an initial decision upon remand in HUD v. Maze. The other decision was in response to a petition for attorneys' fees, costs, and expenses, in the case HUD v. Fung and Ho. The decision in HUD v. Fung and Ho was based on written briefs, supporting documents, and filings, without a live hearing.

Table 10 shows the monetary outcomes for the ALJ decisions that were issued in FY 2011.

⁴ This category includes compensatory damages and charitable donations made by the respondent.

⁵ This case was resolved by two separate consent orders. The monetary relief listed applies strictly to the consent order with respondent 914 W. Hubbard, Inc. The consent order with respondent Hector Castillo Architects, Inc., did not provide for monetary relief but contained injunctive and public interest relief. Note: The FY 2010 Annual Report on Fair Housing erroneously implied that this case was resolved through a single consent order. The consent order reported on page 44 of the FY 2010 Annual Report on Fair Housing only applies to respondent Hector Castillo Architects, not to respondent 914 W. Hubbard, Inc.

⁶ The respondents agreed to execute a quitclaim deed to the complainant, the Gulf Coast Fair Housing Center, for one of their properties (a vacant lot located in Gulfport, Mississippi).

Table 10: ALJ Decisions (FY 2011)

Name	Basis	Damages	Civil Penalties	Attorney Fees
HUD v. Fung and Ho	Race	N/A	N/A	\$36,615
HUD v. Maze (upheld upon remand)	Race/Color	\$39,165	\$10,000	N/A

Source: OALJ

Cases Elected to DOJ

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

In FY 2011, DOJ achieved 29 outcomes in Fair Housing Act cases that it received following a charge of discrimination by HUD. Table 11 shows the outcomes of these cases.

Table 11: Outcomes of Cases Elected to DOJ (FY 2011)

Name	Type of Outcome	Compensatory Damages	Civil Penalty	Victims' Fund	Other
United States v. Warren Properties, Inc.	Consent Decree	\$1,195,000	\$0	\$0	\$55,000
United States v. Stonecleave Village Association, Inc.	Consent Order	\$130,000	\$20,000	\$0	\$0
United States v. Autumn Ridge Condominium Association, Inc.	Consent Order	\$106,500	\$13,500	\$0	\$0
United States v. Summerhill Place, LLC, Gran, Inc., and Lovejoy	Consent Order	\$0	\$25,000	\$85,000	\$0
United States v. Hadlock	Consent Decree	\$86,875.68	\$0	\$0	\$0
United States v. Testa Family Enterprises	Consent Order	\$50,000	\$10,000	\$0	\$0
United States v. Indigo Investments, LLC (Homestead Mobile Home Village)	Consent Decree	\$45,000	\$5,000	\$0	\$0
United States v. Cairns	Consent Decree	\$25,000	\$0	\$0	\$5,000
United States v. Beck	Consent Decree	\$25,500	\$0	\$0	\$0
United States v. Uvaydov	Settlement	\$20,000	\$0	\$0	\$0
United States v. Riverwalk Condominiums	Consent Decree	\$13,500	\$5,000	\$0	\$0
United States v. Riba	Consent Order	\$15,000	\$0	\$0	\$0

United States v. Loki Properties, LLC	Consent Decree	\$15,000	\$0	\$0	\$0
United States v. Lee Enterprises, Inc.	Consent Decree	\$5,000	\$0	\$0	\$8,750
United States v. Realty One Group, Inc.	Consent Order	\$10,500	\$0	\$0	\$0
United States v. Millikin University	Consent Order	\$4,436.89	\$0	\$0	\$0
United States v. Willis	Consent Decree	\$500	\$0	\$0	\$0
United States v. Billingsley, et al. (Air Park – Dallas Zoning Committee) ⁷	Agreed Order of Dismissal with Prejudice	\$0	\$0	\$0	\$0
United States v. 4 Anchorage Lane Owners, Inc. ⁸	Stipulation of Settlement and Order	\$0	\$0	\$0	\$0
United States v. WHPC-DWR ⁹	Consent Order	\$0	\$0	\$0	\$0
United States v. TK Properties	Judgment	\$0	\$30,000	\$0	\$0
United States v. Sharlands Terrace, LLC, et al.	Partial Consent Decree	\$65,000	\$25,332	\$0	\$0
United States v. Georgian Manor Condominium Association, Inc.	Partial Consent Decree	\$5,000	\$25,000	\$30,000	\$0
United States v. Equity Homes, Inc.	Partial Consent Decree	\$41,500	\$0	\$0	\$0
United States v. TK Properties	Partial Consent Decree	\$26,000	\$4,000	\$0	\$0
United States v. Penny Pincher, Inc.	Partial Consent Decree	\$11,500	\$3,500	\$0	\$0
United States v. Georgian Manor Condominium Association, Inc.	Partial Consent Decree	\$7,500	\$2,500	\$0	\$0
Scottsdale Shadows Regimes I-VII	Private Settlement	N/A	N/A	N/A	N/A
Heatherwood-Norwich Gate, LLC	Private Settlement	N/A	N/A	N/A	N/A

Source: U.S. Department of Justice

⁷ The agreement entered by the court provides that the complainant has a right to keep the footbridge in front of her house, as a reasonable accommodation, for as long as she lives at the property. The complainant, who has a mobility disability, needs to use the footbridge to reach the street without risk of injury.

⁸ DOJ declared a divergence of interest with the HUD complainant and entered into a consent decree for injunctive relief requiring defendants to designate a particular accessible parking space for the complainant's exclusive use and giving him 30 days to intervene if he wished to pursue additional relief against the defendants.

⁹ DOJ declared a divergence of interest with the HUD complainant and entered into a consent decree for injunctive relief relating to accessible parking spaces; the complainant, represented by private counsel, remained in the case against defendants as an intervenor.

Secretary-Initiated Enforcement

The Secretary of HUD, under Section 810(a)(1)(A)(i) and (iii) of the Fair Housing Act, 42 U.S.C. § 3610, has the authority to conduct an investigation in the public interest and file a complaint where there is reason to believe that a discriminatory housing practice has occurred or is about to occur. HUD uses its authority to file Secretary-initiated complaints when it has evidence of housing discrimination but does not know of a specific aggrieved person or injured party that is willing or able to come forward to file a complaint. HUD also files a Secretary-initiated complaint when it has received an individual complaint, but believes that there may be additional victims of the discriminatory act, or wants to obtain broader relief in the public interest. Secretary-initiated complaints follow the same timelines and processes as housing discrimination complaints filed by individuals and fair housing organizations. The following sections provide detail on Secretary-initiated enforcement between October 1, 2010, and September 30, 2011.

Secretary-Initiated Complaints

HUD files a Secretary-initiated complaint when a preliminary investigation has found evidence that a discriminatory housing practice has occurred or is about to occur, but an aggrieved person has not come forward to file a complaint. HUD also files a Secretary-initiated complaint when it has received an individual complaint, but believes that there may be additional victims of the discriminatory act, or wants to obtain broader relief in the public interest. In FY 2011, HUD filed 8 Secretary-initiated complaints.

Table 12 shows the bases of the 8 Secretary-initiated complaints filed in FY 2011. If a single complaint alleged multiple bases, it was counted under each basis alleged.

Table 12: Bases of Secretary-Initiated Complaints (FY 2011)

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

Source: TEAPOTS

Of the 8 Secretary-initiated complaints that were filed during FY 2011, 5 remained open at the end of the fiscal year. The following section describes these complaints. HUD closed one of the Secretary-initiated complaints filed during the fiscal year, HUD v. Cornerstone Mortgage Company, after bringing the parties to a conciliation agreement. Another Secretary-initiated complaint filed during the fiscal year, HUD v. The Philadelphian Owners' Association, was closed after HUD issued a charge of discrimination and the parties elected to proceed in federal district court. These complaints are described under "Secretary-Initiated Complaints Closed." The other Secretary-initiated complaint that was filed in FY 2011 was closed after an investigation found no cause to believe that the respondent engaged in a discriminatory housing practice.

Case Summaries of Secretary-Initiated Complaints Filed During FY 2011¹⁰

HUD v. Grayslake Senior Residences

On January 10, 2011, HUD filed a Secretary-initiated complaint against Grayslake Senior Residences, L.P., the owner of a multi-unit senior housing development located in Grayslake, Illinois. HUD filed the complaint after it conducted an accessibility review of the development as part of a Section 504 compliance review of the Lake County Housing Authority and found evidence suggesting that the units at the development are not fully accessible to or usable by persons with disabilities. The Fair Housing Act requires that certain multifamily properties contain basic design and construction features so that they are accessible to persons with disabilities.

HUD v. Susan Moore

On January 10, 2011, HUD filed a Secretary-initiated complaint against Susan Moore, an employee of Tiffany Road Development Corporation, the owner of a multi-unit senior housing development located in Antioch, Illinois. HUD filed the complaint after it conducted an accessibility review of the development as part of a Section 504 compliance review of the Lake County Housing Authority and found evidence that suggests that the units at the development are not fully accessible to or usable by persons with disabilities. The Fair Housing Act requires that certain multifamily properties contain basic design and construction features so that they are accessible to persons with disabilities.

HUD v. St. Bernard Parish, Louisiana

On January 28, 2011, HUD filed a Secretary-initiated complaint against St. Bernard Parish, near New Orleans, Louisiana, to challenge a multifamily zoning ordinance that restricted new multifamily housing construction to certain areas of the city and prohibited it in others. This zoning ordinance allegedly reduced the land available for development of multifamily housing as of right by 99 percent and resulted in the immediate delay of the development of 288 affordable rental units. The complaint alleged that this action was undertaken with the intent and effect of excluding African Americans from residing in St. Bernard Parish, as African Americans in the New Orleans area are disproportionately in need of rental housing and affordable rental housing.

HUD v. Ecklin Group

On August 3, 2011, HUD filed a Secretary-initiated complaint against the owners and office manager of an apartment complex located in Lancaster, Pennsylvania. The complaint alleges that the respondents refused to renew the leases of Burmese refugees and this action denied housing on the basis of national origin, in violation of the Fair Housing Act.

HUD v. Thomas Gale, Jr. and Penny Rupperti.

¹⁰ This section describes only Secretary-Initiated complaints that were filed during FY 2011 and remained open at the end of the fiscal year.

On August 18, 2011, HUD filed a Secretary-initiated complaint against Thomas Gale, Jr. and Penny Rupperti, employees of Virginia Realty Company of Tidewater, Inc., which serves as a rental agency for more than 500 units at more than 70 properties in the Tidewater region of Virginia. The complaint alleges that the company had established a policy requiring that all applicants must be able to use and understand English. The complaint alleges that this policy denies housing on the basis of national origin, in violation of the Fair Housing Act.

Secretary-Initiated Complaints Closed

Table 13 shows the outcomes of the 9 Secretary-initiated complaints closed in FY 2011. This section includes cases where HUD issued a charge of discrimination, even though the case would still need to be closed through an administrative hearing, federal district court trial, consent order, or other means.

Table 13: Secretary-Initiated Complaints Closed (FY 2011)

Outcome	Number of Complaints
Administrative Closure	1
Charge	1
Conciliation/Settlement	6
No Cause	1

Source: TEAPOTS

The following section describes the six Secretary-initiated complaints that were conciliated and the one Secretary-initiated complaint that was charged in FY 2011. In the complaint that was charged, the parties elected to proceed in federal district court.

Case Summaries of Secretary-Initiated Complaints Closed During FY 2011¹¹

HUD v. Cornerstone Mortgage Company, d/b/a Cornerstone Home Lending

In July 2010, HUD opened a preliminary investigation into Cornerstone Mortgage Company, a national mortgage lender based in Houston, TX, after an article in the New York Times indicated that some mortgage lenders may be denying credit to borrowers because of their pregnancy or maternity leave status. The purpose of the investigation was to determine whether Cornerstone's lending policies and procedures regarding an applicant's pregnancy or maternity leave status unlawfully discriminated against persons in violation of The Fair Housing Act. The Act prohibits discrimination in the sale, rental, or financing of housing on the basis of sex or familial status, which includes families with children and women who are pregnant.

On May 31, 2011, the parties entered into a conciliation agreement. Under the terms of the agreement, Cornerstone (1) adopted a new policy clarifying the availability of its home loan products regardless of the applicant's pregnancy or maternity leave status and train its employees on fair housing law and the provisions of this agreement; (2) paid \$15,000 to an individual borrower who alleged that the respondent changed the status of her loan application after learning that she was on maternity leave; and (3) create a \$750,000 fund to compensate other borrowers who denied a mortgage loan during the past two years or otherwise detrimentally impacted because of their pregnancy or maternity leave status.

¹¹ This section only describes Secretary-Initiated complaints that were closed through conciliation/settlement or a charge of discrimination during FY 2011.

HUD v. Gunner Properties

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

On April 5, 2011, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents and all of their employees and agents will attend fair housing training. The respondents also agreed to report to HUD every six months for a two-year period on the familial status of applicants for and tenants of the subject property.

HUD v. Ledonne

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

On December 27, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, Mr. Ledonne agreed to obtain fair housing training at his own expense and provided a signed letter of apology to HUD.

HUD v. Medallion Manor

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

On February 22, 2011, the parties entered into a conciliation agreement. Under the terms of the agreement, the respondents agreed to make a \$500 donation to an organization that serves persons with HIV/AIDS. The respondents also drafted a written policy statement indicating that eligible persons with HIV/AIDS, hepatitis, or any other disability will be admitted to and treated without discrimination at Medallion Manor. The respondents agreed to provide this statement to all of their employees and agents at Medallion Manor. The respondents also agreed to offer the next available vacancy to a man identified on the waiting list as "do not admit" because he had HIV. Finally, the house manager, office manager, and owners attended fair housing training.

HUD v. The Philadelphian Owners' Association

On March 15, 2011, HUD filed a Secretary-initiated complaint against the Philadelphian Owners' Association (POA), which manages The Philadelphian, a 776-unit condominium complex located in Philadelphia,

Pennsylvania. The complaint alleged that, among other things, the POA violated the Fair Housing Act by requiring that residents provide burdensome and invasive medical documentation before it would consider requests to have an assistance animal as a reasonable accommodation for a disability. The complaint also alleged that the POA severely limited access to the complex's facilities, including the main lobby, shuttle bus, and social rooms, for residents accompanied by assistance animals. The Fair Housing Act prohibits housing discrimination on the basis of disability, including discrimination in the provision of services or facilities.

HUD conducted an investigation and found reasonable cause to believe that a discriminatory housing practice had occurred. On September 30, 2011, HUD issued a charge of discrimination against the Philadelphian Owners' Association. The parties have elected to proceed in federal district court.

HUD v. Sun-Times Media, LLC

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

On December 27, 2010, the parties entered into a conciliation agreement. Under the terms of the agreement, Sun-Times Media agreed to hire a training/quality control manager who will be responsible for effectuating compliance with federal, state, and local civil rights laws and regulations. The respondent also agreed to conduct fair housing training for its employees and contractors whose duty it is to sell, market, or promote classified advertisements. Additionally, Sun-Times Media will publish fair housing advertisements in the Chicago Sun Times and the Northwest Indiana Post Tribune newspapers and on the Chicago Sun Times Website.

HUD v. USA4SALE Networks, Inc.

On September 10, 2008, HUD filed a complaint against USA4SALE Networks, Inc., a company that publishes classified advertisements for housing through several websites. HUD filed the complaint after USA4SALE Networks allegedly approved and posted several discriminatory advertisements for rental housing with captions or text, such as "No Children" or "No Kids," on a website it owned. The Fair Housing Act prohibits the printing or publishing of advertisements that indicate a preference, limitation or discrimination based on familial status.

On May 18, 2011, the parties entered into a conciliation agreement. Under the terms of the agreement, USA4SALE Networks donated \$7,500 to a fair housing organization and provided another \$7,500 of in-kind services (e.g., fair housing advertisements). USA 4SALE Network also agreed to install content filters to flag potentially discriminatory advertisements prior to being posted and establish channels of communication with fair housing groups to enable them to provide information on potentially discriminatory advertisements that slip through the filters. In addition, USA4SALE Networks had its employees attend fair housing training.

The Fair Housing Initiatives Program

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

FHIP consists of the following three funding initiatives: (1) Private Enforcement Initiative (PEI), (2) Education and Outreach Initiative (EOI), and (3) Fair Housing Organizations Initiative (FHOI). HUD makes most FHIP funds available competitively through notices of funding availability (NOFAs) or requests for proposals (RFPs). Appendix D contains a summary of the FY 2011 FHIP grant awards.

Private Enforcement Initiative (PEI)

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

In FY 2011, HUD solicited PEI applications under the Multi-Year Funding Component (PEI-MYFC) and the Mortgage Rescue Component (PEI-MRC).

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 as set forth in the NOFA. Additionally, organizations must have received FHIP PEI funding from FY 2008 through FY 2010 and a satisfactory performance review by the FHEO Government Technical Representative. Organizations that received FY 2009 or FY 2010 PEI PEI-PB grants were not eligible to apply under this component. Eligible activities under PEI-MYFC include, but are not limited to: (1) Intake and investigation of allegations of housing discrimination; (2) Investigation of systemic housing discrimination, through testing and other investigative methods; (3) Mediation or other voluntary resolution of allegations of housing discrimination; and (4) Litigation of fair housing cases.

The Mortgage Rescue Component under PEI provides 12- to 18-month grants of up to \$325,000 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. Eligible activities under PEI-MRC include, but are not limited to: (1) Intake and investigation of allegations of lending discrimination or providing other complaint or investigative support for the administrative or judicial enforcement of fair lending laws; (2) Investigation of possible systemic violations and enforcement pursuant to other equal opportunity or fair lending statutes when they accompany a suspected fair housing violation; (3) Assisting clients with any necessary loan modifications, loan workouts, or refinancing, as the result of a violation of the Fair Housing Act; and (4) Education and counseling to persons who may have encountered discrimination in activities related to the prevention of mortgage default or foreclosure.

In FY 2011, HUD did not solicit applications under PEI-PB, which provides 36-month grants, subject to appropriations. However, HUD provided funding for FY 2009 and FY 2010 PEI-PB grantees.

In FY 2011, HUD awarded 92 PEI grants totaling \$28,104,471. There were 40 PEI-MYFC awards totaling \$12,503,272 and 17 PEI-MRC awards totaling \$5,079,257. HUD also continued funding 35 PEI-PB grants totaling \$10,521,942.

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. These activities may include, but are not limited to: (1) Developing brochures and other printed materials; (2) Producing public service announcements for radio, television, and print; (3) Creating and maintaining websites; and (4) Conducting educational symposia or other training.

In FY 2011, HUD solicited EOI applications under two programs, consisting of five components: (1) the Regional/Local/Community-Based Program, which consists of the General Component (EOI-G), the Lending Component (EOI-LC), and the Higher Education Component (HEC); and (2) the National-Based Program, which consists of the National Media Campaign Component (EOI-NMCC) and the National Affirmatively Furthering Fair Housing Training Component (EOI-NAFFH).

EOI-G provides 12- to 18-month grants of up to \$125,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, other nonprofit organizations representing groups of persons protected under the Fair Housing Act, state or local government agencies, and other entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-G include, but are not limited to: (1) Developing brochures and other printed materials; (2) Producing public service announcements for radio, television, and print; (3) Creating and maintaining websites; and (4) Conducting educational symposia or other training. Additionally, EOI-G grantees may educate consumers about credit management, financial literacy, and how to avoid high-cost loans and abusive lending practices that violate the Fair Housing Act.

Similar to EOI-G, EOI-LC provides 12- to-18 month grants of up to \$125,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, other nonprofit organizations representing groups of persons protected under the Fair Housing Act or state or local fair housing laws, and other public or private entities that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-LC include community meetings, fair housing and lending workshops, and individual counseling sessions for homeowners who are victims or potential victims of lending discrimination or mortgage rescue scams.

EOI- National Media Campaign Component (NMCC) provides 12- to 18-month grants of up to \$2,000,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other nonprofit organizations representing groups of persons protected under the Fair Housing Act. Grantees must have at least 5 years of experience as an advertising, media, or public relations organization or must partner with an advertising and media services organization with the requisite experience. Under EOI-NMCC grantees are funded to develop, implement, and distribute of a national advertising campaign on the requirements of the Fair Housing Act.

EOI-HEC provides 12- to 18-month grants of up to \$100,000 to accredited universities, colleges, or community colleges, or student leadership organizations that are formulating or carrying out programs to prevent or eliminate discriminatory housing practices. Eligible activities under EOI-HEC are (1) Educating students on their fair housing rights through conferences, lectures, seminars, and/or workshops; (2) Developing and implementing internships or employment opportunities for students; and (3) Developing and implementing curricula for students to pursue careers in fair housing law and investigations.

EOI- National Affirmatively Furthering Fair Housing Training Component (NAFFH) provides a 12- to 18-month grant of up to \$500,000. The grantee under EOI-NAFFH was required to develop and implement a nationwide affirmatively furthering fair housing training along with a web-based training program. These materials should be appropriate for a variety of audiences, such as housing counseling agencies, Community Development Block Grant (CDBG) entitlement jurisdictions, and fair housing organizations.

In FY 2011, HUD awarded 40 EOI grants totaling \$6,670,514. There were 27 EOI-G awards totaling \$3,071,182, 9 EOI-LC grants totaling \$1,000,000, 2 EOI-NMCC grants totaling \$2,000,000, one EOI-HEC grant totaling \$99,668, and one EOI-NAFFH grant totaling \$499,664.

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. FHOI seeks to build the capacity of existing organizations and establish new organizations to conduct fair housing enforcement activities, such as investigating, mediating, and litigating housing discrimination complaints, and testing housing providers for unlawful discrimination.

In FY 2011, HUD solicited FHOI applications under the Continued Development General Component (FHOI-CDGC), the Establishing New Organizations Component (FHOI-ENOC), and the Mortgage Rescue Component (FHOI-MRC).

FHOI- Continued Development General Component (CDGC) provides 12- to 18-month grants of up to \$325,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups building their capacity to become a viable fair housing enforcement organization. Eligible activities under FHOI-CDGC include, but are not limited to: (1) Changing from a fair housing education organization to one which will include an enforcement staff; (2) Accessing more sources of expertise or technical assistance, such as through hiring persons with legal or investigative skills in lending; and (3) Opening a satellite office.

FHOI- Establishing New Organizations Component (ENOC) provides 36-month grants of up to \$1,250,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups to establish a new fair housing organization, particularly in areas of the country which are currently underserved by fair housing enforcement organizations. At the end of the grant period, the new organization will be able to conduct fair housing activities, including investigating, mediating, and litigating housing discrimination complaints, as well as testing housing providers for unlawful discrimination. Eligible activities under FHOI-ENOC are those that establish a single organization to become a viable fair housing enforcement organization, particularly in rural areas and/or areas with new immigrants, especially racial and ethnic minorities who have limited English proficiency.

FHOI- Mortgage Rescue Component (MRC) provides 12- to 18-month grants of up to \$325,000 to Qualified Fair Housing Enforcement Organizations, Fair Housing Enforcement Organizations, and other private nonprofit fair housing enforcement organizations and nonprofit groups organizing or building their capacity to enforce the rights granted under the Fair Housing Act. In addition to the activities under the PEI-MRC, eligible activities include providing education, training, technical assistance, and other services to enhance the capability of existing organizations to investigate and enforce fair lending laws and provide advocacy and direct assistance to victims of fraudulent or predatory mortgage rescue schemes that violate fair housing or fair lending laws.

In FY 2011, HUD awarded 18 FHOI grants totaling \$5,895,530. There were 5 FHOI-CDGC awards totaling \$1,000,000; one FHOI-ENOC grants totaling \$1,250,000; and 12 FHOI-MRC grants totaling \$3,645,530,

FHIP Grant Awards

Table 14: FHIP NOFA Awards (FY 2008-FY 2011)

	FY 2008	FY 2009	FY 2010	FY 2011
PEI	78	79	93	92
EOI	15	24	36	40
FHOI	0	8	12	18
Total	93	111	141	148

Table 15: Funds Distributed Through the FHIP NOFA (FY 2008-FY 2011)

	FY 2008	FY 2009	FY 2010	FY 2011
PEI	\$20,000,000	\$21,000,000	\$27,950,175.46	\$28,104,471
EOI	\$2,800,000	\$3,100,000	\$6,755,000.00	\$6,670,514
FHOI	\$0	\$2,100,000	\$6,049,914.54	\$5,895,530
Total	\$22,800,000	\$26,300,000	\$40,755,090.00	\$40,670,515

Oversight of Recipients of HUD Funds

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

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

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

Complaints against Recipients of HUD Funds

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

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

Table 16 shows the number of complaints received in FY 2011 that alleged discrimination or noncompliance by a recipient of HUD funds and the civil rights law that was allegedly violated. The table also shows the number of investigations closed during the fiscal year. These numbers include investigations of complaints that were filed in FY 2011 or in previous fiscal years.

Table 16: Complaints Against Recipients of HUD Funds (FY 2011)

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
Complaints Filed	588	980	59	302	2	1,932
Investigations Closed	559	851	38	245	5	1,708

Compliance Reviews of Recipients of HUD Funds

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

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

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

Table 17 shows the number of compliance reviews that were initiated in FY 2011 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 2011 or in previous fiscal years.

Table 17: Compliance Reviews of Recipients of HUD Funds (FY 2011)

	Title VI	Section 504	Section 109	Title II of ADA	Age Discrimination	Total
Compliance Reviews Initiated	36	33	25	7	0	96
Compliance Reviews Closed	25	41	9	9	0	84

Section 3 of the Housing and Urban Development Act of 1968

Section 3 of the Housing and Urban Development Act of 1968 requires that recipients of covered financial assistance, to the greatest extent feasible, direct employment and other economic opportunities arising in connection with covered projects and activities to low- and very low-income persons and to business concerns that employ low- and very low-income persons. Section 3 helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency in communities where covered financial assistance is spent.

Section 3-Covered Financial Assistance

In general, Section 3-covered financial assistance includes HUD funds for Public and Indian Housing programs and Housing and Community Development programs. Section 3-covered financial assistance includes, but is not limited to, the following HUD Programs: Public Housing Capital Fund, Public Housing Operating Fund; Section 8 Project-Based Vouchers which apply to rehabilitated and new construction housing; HOPE VI Revitalization; Public Housing Family Self-Sufficiency; Resident Opportunities and Self-Sufficiency; Community Development Block Grants; HOME Investment Partnerships Grants, Housing Opportunities for Persons with AIDS; Emergency Solutions Grants; Neighborhood Stabilization; Section 202; Section 811; and Lead Hazard Control.

Section 3-Covered Projects and Activities

Section 3-covered projects and activities include the development, operation, and modernization of Public and Indian housing (the Section 3 requirements apply to recipients, contractors, and subcontractors for these projects and activities regardless of the amount of covered HUD funding that they receive).

Section 3-covered projects and activities also include Housing and Community Development projects, such as the construction, reconstruction, conversion, or rehabilitation of housing (including reduction and abatement of lead-based paint hazards) and other public construction. Section 3-covered non-construction projects include maintenance contracts (e.g., lawn care, re-painting, and routine maintenance) and professional service contracts associated with construction (e.g., accounting, architectural, engineering, marketing, and legal services).

Section 3 Employment and Contracting Goals

HUD regulations set minimum employment and contracting goals for recipients of Section 3-covered financial assistance. When conducting Section 3-covered projects and activities, the minimum numerical goal for the employment of Section 3 residents is 30 percent of all new hires for a one year period. The minimum numerical goal for awarding contracts to Section 3 businesses is for 10 percent of the total dollar amount of all construction contracts and 3 percent of the total dollar amount of all non-construction contracts.

Section 3 Record Keeping and Reporting Requirements

Recipients of Section 3-covered financial assistance are required to ensure compliance in their operations and those of their contractors, subcontractors, and subrecipients. Recipients of Section 3 covered assistance must document actions taken to comply with the employment and contracting requirements of Section 3, the results of those actions, and impediments encountered. Recipient agencies should demonstrate notification to intended beneficiaries, records of job vacancies, solicitation for bids or proposals, selection criteria, and contract documents (including scope of work and contract amount), in accordance with federal or state procurement laws and regulations.

Each recipient of Section 3-covered assistance is required to submit an annual report to HUD using form HUD-60002. Section 3 reports are required even if the recipient did not undertake any activities that triggered the Section 3 requirements if they received more than the threshold amount during any reporting period. There is no threshold amount for public housing programs; all funding is covered.

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

Section 3 Activities in FY 2010-FY 2011¹²

According to information submitted by Section 3 recipient agencies for FY 2010, the expenditure of Section 3-covered funding generated over 41,000 new jobs. Section 3 residents received 52 percent of these new jobs, compared to the minimum goal of 30 percent.

Section 3 business concerns received 4,145 construction contracts in FY 2010. Of the \$6.39 billion in Section 3-covered construction contracts that were awarded during the FY 2012, \$537.3 million, or 8.4 percent were awarded to Section 3 business concerns. In addition, in FY 2010, 5 percent, or \$79.2million, of all non-construction contracts were awarded to Section 3 business concerns, compared to the minimum goal of 3 percent.¹³

In September 2011, HUD awarded \$600,000 to increase hiring of low-income individuals and public housing residents. HUD awarded \$50,000 each to 12 recipient agencies, including housing authorities, a city, and a state, to hire full-time Section 3 Program Coordinators for one year. These grants were awarded to housing authorities and jurisdictions with relatively high unemployment and a demonstrated commitment to partner with other local agencies to sustain the position after one year. Grants were awarded to the following:

State	Recipient
California	San Joaquin Housing Authority
Florida	Orlando Housing Authority
Illinois	Housing Authority of Joliet

¹² The Section 3 jobs and contracting data for FY 2011 were incomplete for this report. FY 2011 data will reported in the FY 2012 Annual Report on Fair Housing.

¹³ These data are based on form HUD-60002 submitted by 2,632 recipient agencies.

Massachusetts	City of Springfield
Missouri	Housing Authority of Kansas City
Montana	State of Montana
New Jersey	Trenton Housing Authority
North Carolina	Sanford Housing Authority
North Carolina	Statesville Housing Authority
Oregon	Housing Authority of Portland
Texas	San Antonio Housing Authority
Virginia	Norfolk Redevelopment and Housing Authority

In addition, HUD took steps to make it easier for recipient agencies to contract with Section 3 business concerns. On January 20, 2011, HUD published in the Federal Register its proposed Section 3 Business Registry. A six-month pilot program to assess the feasibility of implementing a national registry of Section 3 business concerns was officially launched January 18, 2012.

Under the program, firms that are located in one of five metropolitan areas, and meet the regulatory definition of a Section 3 business concern, can certify their eligibility online at the Section 3 webpage. Once certified, these firms are placed into a registry of Section 3 business concerns that will be maintained by HUD. Public housing authorities, state and local governments, developers, and others should contact the certified Section 3 businesses in their metropolitan area to facilitate the award of construction and non-construction contracts to these firms in fulfillment of the regulatory requirements of Section 3.

The pilot program was implemented in five metropolitan areas: (1) Detroit, MI; (2) Los Angeles, CA; (3) Miami, FL; (4) New Orleans, LA; and (5) Washington, DC. The Department selected these pilot locations based upon current unemployment rates, numbers of small businesses that may be Section 3 eligible, and the amounts of HUD funds that may potentially result in contracting opportunities for Section 3 business concerns.

Appendix A: Fair Housing Assistance Program (FHAP) Agencies, by State, FY 2011

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

State	FHAP Agencies
Iowa	State: Iowa Civil Rights Commission Localities: Cedar Rapids Civil Rights Commission Davenport Civil Rights Commission Des Moines Human Rights Commission
Kansas	Localities: Lawrence Human Relations Commission and Human Relations/Resources Department City of Olathe Office of Human Services 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 Cambridge Human Rights Commission
Michigan	State: Michigan Department of Civil Rights
Minnesota	Locality: City of Duluth Human Rights Office
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: Geneva Human Rights Commission 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

State	FHAP Agencies
Ohio	State: Ohio Civil Rights Commission Localities: City of Canton Fair Housing Commission City of North Olmsted Department of Law Dayton Human Relations Council Shaker Heights Fair Housing Review Board
Oklahoma	State: Oklahoma Human Rights Commission
Oregon	State: Oregon Bureau of Labor and Industries
Pennsylvania	State: Pennsylvania Human Relations Commission Localities: Erie County Human Relations Commission 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 Locality: City of Knoxville Department of Community Development
Texas	State: Texas Workforce Commission Localities: Austin Human Rights Commission City of Corpus Christi Department of Human Relations City of Dallas Fair Housing Office Fort Worth Human Relations Commission Garland Office of Housing and Neighborhood Services
Utah	State: Utah Anti-Discrimination Division
Vermont	State: Vermont Human Rights Commission
Virginia	State: Virginia Department of Professional and Occupational Regulation, Fair Housing Administration Locality: Fairfax County Human Rights Commission
Washington	State: Washington State Human Rights Commission Localities: King County Office of Civil Rights Seattle Office for Civil Rights Tacoma Human Rights and Human Services Department
West Virginia	State: West Virginia Human Rights Commission Locality: Charleston Human Rights Commission

Appendix B: HUD and FHAP Complaints, by State (FY 2011)

State	HUD	FHAP	Total
Alabama	62	N/A	62
Alaska	6	N/A	6
Arizona	11	199	210
Arkansas	5	175	180
California	150	739	889
Colorado	3	122	125
Connecticut	14	87	101
Delaware	1	23	24
District of Columbia	0	24	24
Florida	51	484	535
Georgia	78	40	116
Hawaii	6	42	48
Idaho	91	N/A	91
Illinois	34	305	339
Indiana	0	224	224
Iowa	34	203	237
Kansas	101	25	126
Kentucky	14	104	118
Louisiana	57	134	191
Maine	3	45	48
Maryland	7	66	73
Massachusetts	10	242	252
Michigan	35	302	337
Minnesota	76	2	78
Mississippi	33	N/A	33

State	HUD	FHAP	Total
Missouri	99	265	364
Montana	15	N/A	15
Nebraska	35	127	162
Nevada	46	N/A	46
New Hampshire	27	N/A	27
New Jersey	44	141	185
New Mexico	61	N/A	61
New York	47	617	664
North Carolina	104	243	257
North Dakota	0	26	26
Ohio	43	488	531
Oklahoma	53	67	120
Oregon	2	120	122
Pennsylvania	26	202	228
Puerto Rico	46	N/A	46
Rhode Island	7	44	51
South Carolina	6	52	58
South Dakota	9	N/A	9
Tennessee	14	128	142
Texas	216	933	1,149
Utah	8	60	68
Vermont	1	19	20
Virgin Islands	1	N/A	1
Virginia	5	113	118
Washington	28	243	271
West Virginia	34	34	38
Wisconsin	102	N/A	102
Wyoming	6	N/A	6
TOTAL	1,847	7,507	9,354

Appendix C: Fair Housing Initiatives Program (FHIP) Grants, FY 2011

ALABAMA			
Birmingham	Fair Housing Center of Northern Alabama	PEI-PB	\$275,000
<p>The Fair Housing Center of Northern Alabama (FHCNA) will conduct fair housing enforcement activities in 23 counties. These activities will include complaint intake, investigation, mediation, and referral services for persons who believe they have been victims of discrimination. FHCNA will conduct 150 (75 paired) rental tests, 100 (50 paired) sales tests, and 50 (25 paired) insurance tests each year. FHCNA will target its education, outreach, and enforcement activities based on the results of these tests.</p>			
Mobile	Mobile Fair Housing Center, Inc.	EOI-LC	\$124,998
<p>The Mobile Fair Housing Center, Inc., (MFHC) will conduct fair lending education and outreach activities in Baldwin, Choctaw, Clarke, Conecuh, Escambia, Mobile, Monroe, and Washington counties. MFHC will specifically target these activities toward racial and ethnic minorities, persons with limited English proficiency, and persons with disabilities.</p>			
Mobile	Mobile Fair Housing Center, Inc.	PEI-PB	\$275,000
<p>The Mobile Fair Housing Center, Inc., (MFHC) will provide fair housing enforcement, education, and outreach services in Mobile and six other counties. These activities will include complaint investigation and testing, and will focus on disability discrimination, including discrimination against disabled veterans. MFHC will partner with at least one faith-based or grassroots organization to conduct these activities.</p>			
Montgomery	Central Alabama Fair Housing Center	PEI-PB	\$274,000
<p>The Central Alabama Fair Housing Center (CAFHC) will conduct fair housing enforcement activities, including the investigation and mediation of discrimination complaints, in a 29 county area in central Alabama. CAFHC will focus its efforts on addressing discriminatory practices in home sales, rental, and mortgage lending, as well as discrimination against persons with disabilities.</p>			
ARIZONA			
Phoenix	Arizona Fair Housing Center	PEI-MYFC	\$320,001
<p>The Arizona Fair Housing Center (AFHC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, and tests of housing providers for unlawful discrimination. AFHC also will conduct a media campaign to raise awareness of fair housing rights among low to moderate income persons, racial and ethnic minorities, persons with limited English proficiency, persons with disabilities, and the elderly.</p>			
Tucson	Southwest Fair Housing Council	PEI-PB	\$274,309
<p>The Southwest Fair Housing Council (SWFHC) will conduct an array of enforcement, education, and outreach activities throughout Arizona. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. SWFHC will collaborate with two FHAP agencies - the Arizona State Attorney General's Office and the City of Phoenix's Department of Equal Opportunity - to conduct these activities.</p>			

CALIFORNIA			
Fresno	Fair Housing Council of Central California	PEI-MYFC	\$259,034
The Fair Housing Council of Central California (FHCCC) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCCC will use testing to detect subtle and sophisticated forms of housing discrimination, such as steering and other practices that perpetuate segregation. FHCCC expects that these activities will result in an increase in the number of enforcement actions that it takes on behalf of racial and ethnic minorities, recent immigrants, and persons with disabilities.			
Los Angeles	Southern California Housing Rights Center	PEI-MYFC	\$324,980
The Southern California Housing Rights Center (HRC) will provide fair housing enforcement services, including the intake, investigation, litigation, mediation, and referral of housing discrimination complaints. In addition, HRC will use systemic testing and other investigative methods in areas where complaint statistics and other data suggest persistent housing discrimination based on race, disability, or familial status.			
Napa	Greater Napa Fair Housing Center	PEI-MYFC	\$309,000
The Greater Napa Fair Housing Center (GNFHC), d/b/a Fair Housing Napa Valley (FHNV) will provide broad-based fair housing education and enforcement services that include complaint intake, investigation, testing, mediation, and referral, as well as an educational program to address historically segregated housing patterns and barriers to fair housing choice in Napa County. FHNV will collaborate with 15 faith-based or grassroots organizations to market its fair housing services in English and Spanish.			
Oakland	Bay Area Legal Aid	PEI-PB	\$325,000
Bay Area Legal Aid (BayLegal) will conduct fair housing enforcement, education, and outreach activities in five bay area counties: Alameda, Contra Costa, San Francisco, San Mateo, and Santa Clara. These activities will include complaint intake, investigation, testing, mediation, and referral. BayLegal estimates that it will receive 1,200 housing discrimination complaints, conduct 360 investigations, and conciliate 255 complaints. BayLegal also plans to file 6 administrative complaints and submit 6 legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to affirmatively further fair housing. Additionally, BayLegal will conduct 90 fair housing presentations for the public, 18 training sessions for local governments and community-based organizations, and 6 training sessions for attorneys.			
Oakland	Housing and Economic Rights Advocates	FHOI-MRC	\$154,887
Housing and Economic Rights Advocates (HERA) will implement its Fair Lending and Foreclosure Prevention Project 2011 in Solano County. This project will include education and outreach to homeowners through targeted mailings and quarterly workshops, legal counseling by phone/in-person to homeowners, and in-depth legal assistance for victims of lending discrimination and mortgage rescue fraud. HERA also will provide fair lending legal training for private/legal services attorneys. Additionally, HERA will investigate individual and corporate scammers operating in Solano County for the past 24 months to determine if they are still operating, and if so, pursue complaints or other enforcement actions against them.			
Rancho Cucamonga	Inland Fair Housing and Mediation Board	EOI-G	\$125,000
The Inland Fair Housing and Mediation Board (IFHMB) will add a media coordinator position to develop interactive/interpretive media to raise awareness of discriminatory housing practices, and address barriers to reporting, with a focus on reaching the disabled community in San Bernardino County. The media coordinator also will disseminate fair housing information to the agency's network of 835 agencies, municipalities, schools, faith-based organizations, and community groups.			

Rancho Cucamonga	Inland Fair Housing and Mediation Board	PEI-PB	\$325,000
<p>The Inland Fair Housing and Mediation Board (IFHMB) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. IFHMB will conduct a minimum of 50 tests to detect unlawful discrimination and at least 25 accessibility tests of multifamily properties to determine whether they comply with fair housing accessibility requirements. IFHMB also will collaborate with the County of San Bernardino, its unincorporated cities and towns, and 12 entitlement cities to affirmatively further fair housing by monitoring recommendations made in the <i>Analysis of Impediments to Fair Housing Choice</i>. These activities will include developing activities, timelines, and action plans in collaboration with government partners to measure progress toward removing impediments. In addition, IFHMB will conduct fair housing clinics for disability groups to promote awareness about their fair housing rights and IFHMB's services.</p>			
Redwood City	Project Sentinel, Inc.	PEI-PB	\$273,787.67
<p>Project Sentinel, Inc., will work with grassroots agencies, legal service providers, and local units of government to affirmatively furthering fair housing on behalf of residents of San Francisco, San Mateo, Santa Clara, and Stanislaus counties, as well as the city of Fremont. The 36-month project will include four key components: complaint-based testing; systemic investigations of discrimination based on race, national origin, disability, and familial status; raising public awareness of fair housing issues; and combating predatory and unfair lending practices.</p>			
San Francisco	California Rural Legal Assistance, Inc.	PEI-MRC	\$250,000
<p>California Rural Legal Assistance, Inc., (CRLA), through its Mortgage Rescue Project, will use a combination of litigation, training for legal providers, community education, and advocacy to help stem the tide of predatory lending, foreclosures, and mortgage rescue scams. CRLA will provide individual assistance to rural populations, including immigrants, refugees, migrant farm workers, and persons with limited English proficiency. CRLA also will identify and address systemic discrimination.</p>			
San Francisco	California Rural Legal Assistance, Inc.	PEI-PB	\$275,000
<p>California Rural Legal Assistance, Inc., (CRLA) will conduct fair housing enforcement activities in three rural agricultural regions in the state of California: the California-Mexico border, the Central Valley, and the Salinas Valley-Central Coast. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. CRLA also will work with state and local governments, nonprofit service providers, and fair housing organizations to conduct testing of housing providers for discrimination and increase complaint filings from the immigrant and refugee populations, migrant farm workers, persons with limited English proficiency, and persons with disabilities.</p>			
San Rafael	Fair Housing of Marin	PEI-PB	\$324,997
<p>Fair Housing of Marin (FHOM) will conduct fair housing enforcement, education, and outreach activities in Marin, Solano, and Sonoma counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints, and complaint-based and systemic tests of housing providers for discriminatory practices. In particular, FHOM will conduct systemic tests of housing providers for discrimination against Latinos and families with children. FHOM also will assist persons with disabilities in requesting reasonable accommodations. FHOM's education and outreach activities will include conducting presentations and seminars on fair housing laws, providing counseling on fair lending and foreclosure prevention, distributing fair housing literature, and placing fair housing advertisements in newspapers in both English and Spanish.</p>			

DELAWARE			
Wilmington	Community Legal Aid Society, Inc.	PEI-MYFC	\$306,998
Community Legal Aid Society, Inc., (CLASI) will provide fair housing enforcement services in the state of Delaware. These services will include the intake, investigation, mediation, and referral of housing discrimination complaints. Further, CLASI will conduct 100 fair housing tests under this project and expand its systemic investigations with the assistance of the University of Delaware's Center for Community Research and Services (CCRS). CLASI also will collaborate with other housing advocates in the state to implement recommendations in the recently released <i>Analysis of Impediments to Fair Housing Choice</i> in Delaware.			
DISTRICT OF COLUMBIA			
Washington	Equal Rights Center	EOI-G	\$125,000
The Equal Rights Center will conduct activities geared toward persons discriminated against on the basis of national origin, religion, sexual orientation (as a proxy for sex), or disability. These activities will include conducting 15 "Know Your Rights" presentations throughout the Washington, D.C., metropolitan area, designing a new field guide for housing developers and providers on best practices for creating accessible units when constructing multifamily housing, and designing a new self-advocacy toolkit that addresses the intersection of national origin and religion, and housing discrimination against the Arab, Sikh, and Muslim communities.			
Washington	Equal Rights Center	PEI-PB	\$325,000
The Equal Rights Center (ERC) will conduct fair housing enforcement activities in the Washington, DC, metropolitan area. ERC will investigate housing discrimination complaints, using testing and other methods. ERC expects to receive 240 housing discrimination complaints and refer 30 meritorious complaints to HUD or the District of Columbia Office of Human Rights, a FHAP agency. Additionally, ERC will conduct fair housing education and outreach in the community.			
Washington	Housing Counseling Services, Inc.	EOI-LC	\$125,000
Housing Counseling Services, Inc., (HCS) will conduct education and outreach on identifying and reporting lending discrimination, mortgage fraud, and mortgage rescue scams. These activities will include holding educational events for the public and providing individual counseling to homeowners and homebuyers. HCS also will identify and analyze patterns of discrimination related to the lending process for possible enforcement under the Fair Housing Act.			
Washington	Lawyers' Committee for Civil Rights Under Law	FHOI-MRC	\$323,054
The Lawyers' Committee for Civil Rights Under Law will expand the National Loan Modification Scam Prevention Network. The network's activities will include collecting and cataloging reports of mortgage rescue scams from victims, continuing ongoing litigation against scammers, and bringing new lawsuits. The Lawyers' Committee expects that it will seek the successful resolution of lawsuits against scammers for 200 - 400 plaintiffs. The Lawyers' Committee also plans to partner with non-governmental organizations and governmental regulatory and enforcement agencies and enter into agreements with two mortgage servicers to share database information. In addition, the Lawyers' Committee will develop training for real estate professionals and lawyers on mortgage fraud.			
Washington	National Community Reinvestment Coalition	EOI-NAFFH	\$499,664
The National Community Reinvestment Coalition (NCRC) will design and deliver affirmatively furthering fair housing training courses to HUD recipients, including Community Development Block Grant recipients, Fair Housing Assistance Program agencies, and Fair Housing Initiatives Program grantees. These training courses will educate participants on how to comply with the duty to affirmatively further fair housing, including methods for addressing impediments to fair housing choice. NCRC will conduct these training courses in Chicago, IL; Los Angeles, CA; Orlando, FL; Washington, DC; and White Plains, NY.			

Washington	National Community Reinvestment Coalition	EOI-NMCC	\$1,000,000
<p>The National Community Reinvestment Coalition (NCRC) will target a national media campaign to educate African Americans, Latinos, people with disabilities, families with children, and immigrants about their fair housing rights, with a secondary focus on informing housing industry professionals of their obligations under fair housing laws. The campaign will focus on discrimination in home rental and sales. NCRC will produce seven print advertisements and one poster in English and Spanish. NCRC also will develop two 30-second and one 15-second fair housing television advertisements in English and Spanish and place the advertisements in a least five major television markets. Additionally, NCRC will generate at least 10 media stories regarding fair housing and post information about the campaign on their website, http://www.ncrc.org. NCRC will evaluate the campaign's effectiveness by examining the following metrics: return on investment of all paid advertising (advertising costs versus number of inquiries turned into complaints); impact of advertisements (circulation x target audience % probable read rates x average retention); impact of social media interactive campaign (number of interactions and downloads); and total number of complaints generated.</p>			
Washington	National Community Reinvestment Coalition	FHOI-MRC	\$324,410
<p>The National Community Reinvestment Coalition (NCRC) will investigate systemic lending discrimination by conducting file reviews and matched-paired mortgage lending tests. Specifically, NCRC will conduct matched-paired mortgage rescue scam phone tests in 6 cities. NCRC also will provide training and technical assistance to partner organizations in metropolitan statistical areas that are historically segregated, have been hit hard by the foreclosure crisis, and have experienced disparate levels of subprime lending to their minority populations. Through this project, NCRC will increase the capacity of 5 partner organizations, local housing counseling groups, or other relevant nonprofit organizations. NCRC will help these organizations address systemic discrimination in mortgage lending and loan servicing at the local, regional, and national level. In addition, NCRC will create a mortgage rescue scam brochure in English and Spanish</p>			
Washington	National Community Reinvestment Coalition	PEI-MRC	\$321,743
<p>The National Community Reinvestment Coalition (NCRC) will investigate systemic lending discrimination by conducting file reviews and matched-paired mortgage lending tests. NCRC also will provide training and technical assistance to partner organizations in metropolitan statistical areas that are historically segregated, have been hit hard by the foreclosure crisis, and have experienced disparate levels of subprime lending to their minority populations. NCRC will help these organizations address systemic discrimination in mortgage lending and loan servicing at the local, regional, and national level.</p>			
Washington	National Fair Housing Alliance	FHOI-ENOC	\$1,250,000
<p>The National Fair Housing Alliance (NFHA) will establish a new full-service, non-profit fair housing center serving six counties in the Denver metropolitan area. NFHA will collaborate with local partners to recruit, organize, and train the Board of Directors and assist the Board and the executive director to hire and train all additional staff. The new fair housing center will provide a full range of services including investigative and testing services, administrative and legal enforcement services, and education and outreach activities in both English and Spanish. The new fair housing center will collaborate with NFHA and disability-rights groups to obtain funding for persons with disabilities to make structural modifications to their housing to improve accessibility.</p>			
Washington	National Fair Housing Alliance	PEI-MRC	\$323,591
<p>The National Fair Housing Alliance (NFHA) will conduct testing investigations to address mortgage modification scams, lending discrimination, and REO foreclosure discrimination. NFHA will conduct the mortgage modification scam testing in the Washington, DC, metropolitan area, but the testing will include companies doing business across the country via the Internet. NFHA will conduct the lending testing and REO investigations in multiple cities and states.</p>			

Washington	National Fair Housing Alliance	PEI-MYFC	\$325,000
The National Fair Housing Alliance (NFHA) will conduct fair housing enforcement activities, including at least 464 rental, sales, lending, and design and construction tests. NFHA will conduct these tests in multiple CDBG jurisdictions across the country, targeting cities where no private, nonprofit, full-service fair housing centers currently operate. 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 investigation based on initial testing evidence and bring administrative or legal enforcement actions.			
FLORIDA			
Daytona Beach	Community Legal Services of Mid-Florida, Inc.	PEI-MRC	\$325,000
Community Legal Services of Mid-Florida, Inc., (CLSMF) will conduct a 1-year fair lending/mortgage rescue project in the Orlando metropolitan statistical area. CLSMF will examine loan servicers and local banks for discriminatory practices, conduct testing, file complaints with appropriate agencies, and pursue individual cases through litigation. Additionally, CLSMF will provide technical assistance and training on GIS mapping and HMDA analysis to build the capacity of local non-profit organizations to investigate housing and lending discrimination. CLSMF also will conduct education and outreach on fair lending in English, Spanish, Haitian Creole, and Vietnamese.			
Daytona Beach	Community Legal Services of Mid-Florida, Inc.	PEI-MYFC	\$325,000
Community Legal Services of Mid-Florida, Inc., (CLSMF) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. CLSMF also will conduct complaint-based and systemic testing of housing providers for unlawful discrimination. In addition, CLSMF will conduct fair housing education and outreach activities, including holding workshops in English and Spanish and distributing educational materials in English, Spanish, Haitian Creole, and Vietnamese. CLSMF will conduct these activities in the counties of Citrus, Flagler, Hernando, Lake, Marion, Orange, Putnam, and Sumter.			
Jacksonville	Jacksonville Area Legal Aid, Inc.	PEI-MYFC	\$324,902
Jacksonville Area Legal Aid, Inc., (JALA) will provide fair housing enforcement services, including complaint intake, investigation, mediation, referral, and litigation, when necessary. JALA also will conduct complaint-based and systemic testing of housing providers for discriminatory practices.			
Melbourne	Fair Housing Continuum, Inc.	PEI-MYFC	\$320,667
The Fair Housing Continuum, Inc., will provide the full range of fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. The Fair Housing Continuum also will recruit and train testers and conduct test of housing providers for discriminatory practices. Additionally, the Fair Housing Continuum will assist persons with disabilities with requesting reasonable accommodations and conduct training events and accessibility workshops.			
Miami Gardens	Housing Opportunities Project for Excellence, Inc.	EOI-G	\$125,000
Housing Opportunities Project for Excellence, Inc., (HOPE) will develop a fair housing and civil rights compliance training program for recipients of federal funds for housing related programs. HOPE will partner with the Florida Association of Housing and Redevelopment Officials (FAHRO) to provide training to public housing authorities and other federally assisted housing providers throughout the state of Florida.			
Miami Gardens	Housing Opportunities Project for Excellence, Inc.	PEI-PB	\$325,000
Housing Opportunities Project for Excellence, Inc., (HOPE) will provide fair housing enforcement services in Broward and Miami-Dade counties. These services will include interviewing potential victims of discrimination, taking complaints, testing, evaluating testing results, conducting preliminary investigations, facilitating mediation where appropriate, and enforcing meritorious claims through litigation or referral to HUD or FHAP agencies. HOPE also will conduct fair housing education and outreach for housing providers and consumers. Outreach activities will be conducted in English, Spanish, and Creole.			

Tampa	Bay Area Legal Services, Inc.	PEI-MYFC	\$292,920
<p>Bay Area Legal Services, Inc., will provide fair housing enforcement services, including complaint intake, investigation, mediation, testing, and referral. Bay Area Legal Services also will assist persons with disabilities with requesting reasonable accommodations or reasonable modifications. Additionally, Bay Area Legal Services will conduct educational activities for housing consumers and providers on their fair housing rights and obligations.</p>			
West Palm Beach	Legal Aid Society of Palm Beach County, Inc.	EOI-LC	\$125,000
<p>The Legal Aid Society of Palm Beach County, Inc., will use this grant to educate the public, local housing and real estate professionals, and lenders on fair housing and fair lending laws. These activities will focus on addressing lending and insurance discrimination, predatory lending, and mortgage rescue scams targeted at racial and ethnic minorities and persons with disabilities.</p>			
West Palm Beach	Legal Aid Society of Palm Beach County, Inc.	PEI-MRC	\$318,270
<p>The Legal Aid Society of Palm Beach County, Inc., Mortgage Rescue Project will conduct enforcement activities to address local discriminatory lending practices and mortgage rescue fraud. These activities will include the intake and investigation of lending discrimination and mortgage rescue complaints. The Legal Aid Society will work to resolve complaints through mediation or other voluntary resolution processes rather than through litigation, whenever it is possible and in the best interest of the client.</p>			
West Palm Beach	Legal Aid Society of Palm Beach County, Inc.	PEI-MYFC	\$313,246
<p>The Legal Aid Society of Palm Beach County, Inc., will conduct fair housing enforcement activities, including the intake, investigation, mediation, litigation, and referral of housing discrimination complaints. The Legal Aid Society also will recruit and train testers and conduct testing of housing providers for discriminatory practices. Additionally, the Legal Aid Society will conduct fair housing education and outreach activities, including producing and distributing a quarterly newsletter for housing advocates and case workers.</p>			
GEORGIA			
East Point	Metro Fair Housing Services, Inc.	PEI-PB	\$275,000
<p>Metro Fair Housing Services, Inc., will conduct fair housing enforcement, education, and outreach activities in Cobb, Gwinnett, Hall, and Henry counties, with a focus on assisting Latinos and persons with disabilities. The organization will conduct intake, investigation, mediation, litigation, and referral of housing discrimination complaints. The organization also will conduct complaint-based and systemic testing of housing providers for discriminatory practices. Metro Fair Housing Services will partner with faith-based organizations to help deliver its services.</p>			
Hinesville	JCVISION and Associates	EOI-G	\$120,330
<p>JCVISION and Associates will assist the City of Brunswick, the City of Hinesville, and the City of Pembroke in meeting their duty to affirmatively further fair housing by helping them address impediments to fair housing choice that were identified in the applicable <i>Analysis of Impediments to Fair Housing Choice</i>. JCVISION will assist the cities in implementing a fair housing marketing plan, conducting fair housing education programs, and receiving housing discrimination complaints from residents who believe their rights have been violated.</p>			

HAWAII			
Honolulu	Legal Aid Society of Hawaii	PEI-MYFC	\$325,000
The Legal Aid Society of Hawaii (LASH) will offer a full-service fair housing enforcement program. This program will include the intake, investigation, mediation, and referral of housing discrimination complaints. LASH also will conduct testing of housing providers for unlawful discrimination and inspections of newly constructed multifamily housing for compliance with fair housing accessibility requirements. LASH plans to expand testing statewide with a focus on recruitment and training for testers on islands other than Oahu. Additionally, LASH will conduct fair housing education and outreach activities, including providing fair housing training to housing providers and social service agencies and distributing fair housing informational materials.			
IDAHO			
Boise	Idaho Legal Aid Services, Inc.	EOI-G	\$96,878
Idaho Legal Aid Services, Inc., (ILAS) will conduct fair housing education and outreach activities, including 122 presentations to Hispanics, Native Americans, persons with disabilities, and residents of rural areas, and 7 capacity building presentations to government and social service agency staff. ILAS also will conduct a fair housing media campaign for television, radio, and print in English and Spanish, publish a fair housing newsletter with a circulation of 6,500, and create a fair housing portal on its website. ILAS estimates that it will refer 210 housing discrimination complaints to HUD.			
Boise	Idaho Legal Aid Services, Inc.	EOI-LC	\$124,906
Idaho Legal Aid Services, Inc., (ILAS) will provide a statewide fair housing/fair lending education and outreach program, targeted at low-income rural populations, persons with disabilities, recent immigrants, and single female heads-of-households with children. ILAS will refer housing discrimination complaints to HUD.			
Boise	Intermountain Fair Housing Council, Inc.	EOI-G	\$124,654
Intermountain Fair Housing Council, Inc., (IFHC) will provide a statewide fair housing/fair lending education and outreach program, targeted at low-income rural populations, persons with disabilities, recent immigrants, and single female heads-of-households with children. ILAS will refer housing discrimination complaints to HUD.			
ILLINOIS			
Chicago	Access Living of Metropolitan Chicago	PEI-PB	\$325,000
Access Living of Metropolitan Chicago, a disability-rights organization governed and administered by people with disabilities, will conduct fair housing enforcement activities, including complaint intake, investigation, testing, mediation, and litigation. Access Living will conduct education and outreach activities to empower consumers to solve fair housing disputes on their own, inform housing providers on how to comply with fair housing laws, and instruct architects and developers about fair housing accessibility requirements. Access Living will update and distribute its Fair Housing Handbook in Chinese, Polish, and Spanish as well as provide other materials for consumers, advocates, and attorneys in alternative formats for individuals who are blind or vision-impaired.			
Chicago	Chicago Lawyers' Committee for Civil Rights Under Law, Inc.	PEI-PB	\$325,000
The Chicago Lawyers' Committee for Civil Rights Under Law will provide fair housing enforcement services, including complaint intake, investigation, testing, mediation, and referral. The Lawyers' Committee expects that it will receive at least 150 housing discrimination complaints, recruit and train 30 testers, conduct 150 tests, and refer 20 cases to pro bono lawyers. Additionally, the Lawyers' Committee will conduct 15 fair housing workshops for tenants, homeowners, and landlords, some of which will be conducted in collaboration with the Illinois Department of Human Rights, a FHAP agency. These workshops will be available in English and Spanish.			

Chicago	John Marshall Law School	EOI-HEC	\$99,668
The John Marshall Law School (JMLS) will continue developing and implementing curricula for students to pursue careers in fair housing law and investigation. JMLS has designed a fair housing internship program for undergraduate students, which consists of a fair housing course and placement in its Fair Housing Legal Clinic, the Illinois Department of Human Rights, or other fair housing enforcement agency or organization. JMLS will select 12 students to participate in this internship.			
Chicago	John Marshall Law School	EOI-LC	\$62,568
The John Marshall Law School (JMLS) will formulate and expand programs to assist borrowers and homeowners at risk of becoming a victim of lending discrimination or mortgage rescue scams. JMLS will use its students to evaluate home lending documents for discriminatory or predatory terms, counsel borrowers about their rights under federal, state, and local laws, and restructure loans and prevent foreclosures using non-litigation techniques. Additionally, students will conduct seminars on discriminatory home lending practices.			
Chicago	John Marshall Law School	PEI-PB	\$274,958.33
The John Marshall Law School's Fair Housing Legal Clinic will provide legal representation to victims of housing discrimination and, when necessary, conduct tests to determine whether discrimination has occurred. The clinic expects that it will maintain an active caseload of approximately 40 to 45 cases a year.			
Homewood	South Suburban Housing Center	PEI-MYFC	\$324,775
South Suburban Housing Center (SSHC) will provide comprehensive fair housing and fair lending enforcement, counseling, and advocacy assistance for victims of discriminatory practices. SSHC will conduct intake, investigation, testing, mediation, and referral of housing discrimination complaints. Additionally, SSHC will perform fair housing education and outreach and work with local governments to implement regional activities to affirmatively further fair housing.			
Oak Park	Oak Park Regional Housing Center	EOI-G	\$125,000
The Oak Park Regional Housing Center (OPRHC) will provide fair housing education and outreach in Cook County. OPRHC will reach out to persons at risk of discrimination on the basis of race, color, national origin, religion, sex, disability, or familial status. In addition, OPRHC will engage with housing providers, housing industry professionals, and government officials to build their capacities to affirmatively further fair housing and promote open, diverse, and equitable communities.			
Wheaton	HOPE Fair Housing Center	PEI-MRC	\$312,576
HOPE Fair Housing Center will use this grant to conduct lending investigations, especially in the more remote and rural locations in its service area. HOPE also will conduct systemic investigations of mortgage lending practices, including lending availability and terms and conditions for persons with disabilities, as well as investigations into REO (bank owned, foreclosed) homes in select comparable neighborhoods. In addition, HOPE will conduct education and outreach activities for housing providers, neighborhood groups, and the public.			
Wheaton	HOPE Fair Housing Center	PEI-MYFC	\$324,020
HOPE Fair Housing Center (HOPE) will provide fair housing enforcement services in northern Illinois. HOPE will conduct intake, investigation, testing, mediation, and referral of housing discrimination complaints. HOPE also will conduct systemic investigations of discrimination in availability or terms and conditions of rental housing based on disability, non-compliance with fair housing accessibility requirements, and discriminatory real estate sales practices in northern Illinois.			
Winnetka	Interfaith Housing Center of the Northern Suburbs	EOI-G	\$125,000
Interfaith Housing Center of the Northern Suburbs will conduct fair housing education and outreach activities in Cook and Lake counties. The centerpiece of its activities will be the continuation of its Fair Housing Advocate Training Program. This program provides training for advocates on promoting policies and programs that affirmatively further fair housing. Additionally, Interfaith Housing Center will promote public awareness of fair housing, particularly among racial and ethnic minorities, immigrants, persons with disabilities, and families with children.			

Winnetka	Interfaith Housing Center of the Northern Suburbs	EOI-LC	\$110,874
Interfaith Housing Center of the Northern Suburbs will educate residents about fair housing and conduct outreach projects that focus on fair lending and mortgage scam prevention. These projects will include hosting fair housing and fair lending workshops, providing counseling to homeowners at risk of discrimination, and developing and distributing multi-lingual materials on avoiding becoming a victim of lending discrimination or mortgage rescue scams.			
Winnetka	Interfaith Housing Center of the Northern Suburbs	PEI-PB	\$235,687
Interfaith Housing Center of the Northern Suburbs will provide fair housing enforcement services in Cook and Lake counties. Interfaith Housing Center will conduct intake, investigation, mediation, litigation, and referral of housing discrimination complaints. Interfaith Housing Center also will conduct complaint-based and systemic tests of housing providers for discriminatory practices and monitor online and print advertisements for discriminatory language. Additionally, Interfaith Housing Center will study the extent of affirmative marketing practices of retirement communities on the north shore by conducting focus groups, surveying online and print advertisements, and researching the demographics of these communities. Interfaith Housing Center will present the results of its testing, focus groups, and market research to county and municipal leaders to help them identify barriers to fair housing.			
KENTUCKY			
Lexington	Lexington Fair Housing Council	PEI-MYFC	\$296,996
The Lexington Fair Housing Council, Inc., will conduct fair housing enforcement activities, including complaint intake, investigation, testing, mediation, litigation, and referral. The council also will conduct fair housing education and outreach activities, including providing training for housing providers and conducting multi-lingual workshops in the community. In addition, the council will partner with Kentucky State University to educate students about fair housing.			
LOUISIANA			
New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	EOI-G	\$125,000
The Greater New Orleans Fair Housing Action Center, Inc., (GNOFHAC) will provide fair housing education to housing providers, homeowners, renters, social service providers, government officials, and other stakeholders. GNOFHAC will launch the Fair Housing University educational initiative and offer at least two Fair Housing University classes for the public free of charge. GNOFHAC also will partner with Fair Housing Accessibility FIRST program to offer a capacity building workshop regarding fair housing protections for people with disabilities. Additionally, GNOFHAC will conceptualize and implement a community-based multi-media theater piece that addresses fair housing issues facing women in Louisiana.			
New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	PEI-MRC	\$325,000
The Greater New Orleans Fair Housing Action Center, Inc., (GNOFHAC) will provide fair housing enforcement, education, and outreach services with a focus on fair lending and mortgage rescue. GNOFHAC will conduct investigations and testing. Additionally, GNOFHAC will assist homeowners with loan modifications, refinancing, or other workouts.			
New Orleans	Greater New Orleans Fair Housing Action Center, Inc.	PEI-MYFC	\$325,000
The Greater New Orleans Fair Housing Action Center, Inc., (GNOFHAC) will perform fair housing enforcement activities including the intake, investigation, mediation, and referral of housing discrimination complaints. GNOFHAC also will conduct complaint-based and systemic testing of housing providers for unlawful discrimination.			

MAINE			
Portland	Pine Tree Legal Assistance, Inc.	PEI-PB	\$325,000
<p>Pine Tree Legal Assistance, Inc., a full-service fair housing organization, will provide fair housing enforcement services, including complaint intake, investigation, testing, mediation, and referral. Pine Tree Legal Assistance will focus its enforcement activities on discrimination against racial and ethnic minorities, particularly recent immigrants and persons with limited English proficiency, as well as discrimination against persons with disabilities. Pine Tree Legal Assistance also will focus on serving homeowners and tenants in mobile home parks, an important source of homeownership for low-income Mainers. Additionally, the organization will conduct education and outreach activities designed to increase awareness of fair housing among government officials, nonprofit groups, and the public.</p>			
MARYLAND			
Baltimore	Baltimore Neighborhoods, Inc.	PEI-MYFC	\$324,411
<p>Baltimore Neighborhoods, Inc., (BNI) will conduct fair housing enforcement activities, including the intake, investigation, testing, litigation, mediation, and referral of housing discrimination complaints. BNI also will disseminate information on fair housing laws. BNI will focus its efforts in Anne Arundel, Carroll, and Prince George's counties, as well as on the Eastern Shore.</p>			
MASSACHUSETTS			
Boston	Fair Housing Center of Greater Boston	PEI-MYFC	\$325,000
<p>The Fair Housing Center of Greater Boston (FHCGB) will serve Essex, Middlesex, Norfolk, Suffolk and Plymouth counties. FHCGB will provide fair housing enforcement services, including complaint intake, investigation, mediation, testing, and referral. In addition, FHCGB will provide sixty fair housing training sessions to housing seekers and housing providers in twelve different languages and provide nine affirmatively furthering fair housing training sessions to local government agencies and nonprofit organizations.</p>			
Holyoke	Housing Discrimination Project	PEI-PB	\$325,000
<p>The Housing Discrimination Project (HDP) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. HDP will conduct tests of housing providers, including linguistic profiling tests, for discriminatory practices. HDP also will work to affirmatively further fair housing by partnering with two local housing authorities to help Section 8 voucher holders move from high-poverty communities to low-poverty communities and analyzing the impact of zoning ordinances on residential segregation. Additionally, HDP will conduct education and outreach activities for the housing industry on their obligations under fair housing laws, for private lawyers on litigating complaints of housing discrimination, and for medical clinics on the intersection of health and fair housing.</p>			
Springfield	HAP, Inc.	EOI-G	\$117,409
<p>HAP, Inc., will provide a variety of education, outreach, and counseling services to increase awareness of fair housing rights in the community and help address the high incidence of predatory lending against racial and ethnic minorities. HAP also will help housing providers better understand their obligations under fair housing laws, particularly their obligation to make reasonable accommodations for persons with disabilities.</p>			

Worcester	Community Legal Aid	PEI-MRC	\$182,000
Community Legal Aid (CLA) will perform investigation and enforcement activities for homeowners threatened with foreclosure. These activities will include assisting homeowners with loan modifications, conducting mapping and census analysis, and enforcing the rights of homeowners who are threatened with, or have gone through, foreclosure as the result of discriminatory lending practices. CLA also will participate in a statewide working group and two taskforces where information and best practices can be disseminated about legal developments and strategies for foreclosure prevention. In addition, CLA will work with partners to deliver legal education workshops for homeowners at risk of foreclosure.			
Worcester	Legal Assistance Corporation of Central Massachusetts	PEI-PB	\$237,933.33
Legal Assistance Corporation of Central Massachusetts (LACCM), in partnership with the City of Worcester, will provide fair housing enforcement services, including complaint intake, investigation, testing, and mediation. When necessary, LACCM attorneys will litigate cases in administrative forums and state and federal courts. LACCM will work to obtain monetary and injunctive relief for complainants and will monitor compliance with settlement agreements.			
MICHIGAN			
Ann Arbor	Fair Housing Center of Southeastern Michigan	PEI-MYFC	\$275,765
The Fair Housing Center of Southeastern Michigan (FHC) will provide fair housing enforcement services in Ingham, Jackson, Lenawee, Livingston, Monroe, and Washtenaw counties. These services will include the intake, investigation, mediation, and referral of housing discrimination complaints. FHC also will conduct tests of housing providers for unlawful discrimination. In addition, FHC will help persons with disabilities request reasonable accommodations.			
Detroit	Fair Housing Center of Metropolitan Detroit	PEI-MYFC	\$299,525
The Fair Housing Center of Metropolitan Detroit (FHCMD) will conduct fair housing enforcement activities, including the intake and investigation of complaints and testing of housing providers for unlawful discrimination. On average, FHCMD investigates 150 housing discrimination complaints per year and conducts 110 tests per year. Additionally, FHCMD will conduct fair housing education and outreach activities.			
Flint	Legal Services of Eastern Michigan	PEI-MYFC	\$266,448
Legal Services of Eastern Michigan (LSEM) will perform fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. LSEM also will conduct complaint-based and systemic testing of housing providers for unlawful discrimination. In addition, LSEM will conduct fair housing education and outreach activities.			
Grand Rapids	Fair Housing Center of West Michigan	EOI-G	\$125,000
The Fair Housing Center of West Michigan (FHCWM) will provide comprehensive fair housing education and outreach services in Allegan, Grand Traverse, Ionia, Isabella, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, and Ottawa counties, and in other parts of the state as needed. As part of this project, FHCWM will provide fair housing training to members of the housing industry, including architects, builders, contractors, mortgage lenders, property managers, and real estate agents. FHCWM also will promote public awareness of fair housing rights, particularly among racial and ethnic minorities, persons with limited English proficiency, persons with disabilities, and families with children.			
Grand Rapids	Fair Housing Center of West Michigan	PEI-MYFC	\$325,000
The Fair Housing Center of West Michigan (FHCWM) will provide comprehensive fair housing enforcement services Allegan, Grand Traverse, Ionia, Isabella, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, and Ottawa counties, and in other parts of the state as needed. These activities will include the intake, investigation, testing, mediation, and referral of housing discrimination complaints. FHCWM also will develop systemic investigations of housing discrimination, building upon previous FHIP-funded activities.			

Kalamazoo	Fair Housing Center of Southwest Michigan	PEI-PB	\$302,766
The Fair Housing Center of Southwest Michigan (FHC) will conduct a range of fair housing enforcement activities, including investigating complaints, training testers, performing rental and sales paired tests, and developing systemic investigations of violations of the Fair Housing Act. FHC also will conduct fair housing training for landlords and partner with nonprofit groups to provide education and outreach activities for housing consumers, including persons with limited English proficiency.			
MINNESOTA			
Minneapolis	Legal Aid Society of Minneapolis	PEI-PB	\$325,000
The Legal Aid Society of Minneapolis will partner with Southern Minnesota Regional Legal Services to conduct fair housing enforcement activities in the rental and homeownership markets in the Minneapolis Empowerment Zone. These services will include complaint intake, investigation, testing, mediation, litigation, and referral. The Legal Aid Society of Minneapolis estimates that it will receive at least 1,200 housing discrimination complaints and will obtain remedies for at least 400 victims of housing discrimination. In addition, the Legal Aid Society of Minneapolis will provide technical assistance to public and private partners and work with developers to comply with fair housing accessibility requirements and incorporate visitability and universal design features.			
MISSISSIPPI			
Gulfport	Fair Housing Center of the Gulf Coast Region of Mississippi	EOI-G	\$125,000
The Gulf Coast Fair Housing Center (GCFHC) will provide fair housing education and outreach in George, Hancock, Harrison, Jackson, Pearl River, and Stone counties. GCFHC will organize community meetings, host a fair housing conference, and distribute fair housing materials. GCFHC estimates that it will reach 30,000 residents.			
Hattiesburg	University of Southern Mississippi	EOI-G	\$125,000
The University of Southern Mississippi Institute for Disability Studies will conduct HousingSmart: Next Generation, a program to provide fair housing information to the public, particularly persons with disabilities and the elderly. The University of Southern Mississippi will conduct this program in collaboration with the Mississippi Home Corporation, Disability Rights Mississippi, Living Independence for Everyone of Mississippi, the Gulf Coast Fair Housing Center, the Mississippi Department of Mental Health, and the Mississippi Leadership Council on Aging.			
MISSOURI			
Jefferson City	Missouri Commission on Human Rights	EOI-G	\$124,675
The Missouri Commission on Human Rights (MCHR) has targeted two areas for this grant –the Joplin area and southeast Missouri - due to the natural disasters that occurred there. MCHR will conduct a variety of activities in these areas to inform residents about their fair housing rights and how to file housing discrimination complaints. These activities will include hosting fair housing meetings and distributing literature in the community with the help of the Community Housing Resource Board and Castillo Private Freelance Consultant and Speaker.			
St. Louis	Metropolitan St. Louis Equal Housing Opportunity Council	PEI-PB	\$272,614
The Metropolitan St. Louis Equal Housing Opportunity Council (EHOC) will conduct fair housing enforcement activities in southern Illinois and eastern Missouri. EHOC will investigate housing discrimination complaints, test housing providers for unlawful discrimination, and help victims of housing discrimination exercise their fair housing rights. In addition, EHOC will work to increase the number of affordable housing units that are accessible for persons with disabilities.			

MONTANA			
Butte	Montana Fair Housing, Inc.	PEI-MYFC	\$167,900
Montana Fair Housing, Inc., (MFH) will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. MFH also will conduct testing of housing providers for unlawful discrimination and inspect newly constructed multifamily housing for compliance with fair housing accessibility requirements. MFH will work to promote fair housing choice by distributing lists of accessible/adaptable housing units to persons with mobility impairments, providing fair housing training for housing providers, consumers and advocates, and working to address the impediments outlined in Montana's <i>Analysis of Impediments to Fair Housing Choice</i> .			
NEBRASKA			
Omaha	Family Housing Advisory Services, Inc.	PEI-MYFC	\$325,000
Family Housing Advisory Services, Inc., (FHAS) will provide broad-based, full-service activities in Nebraska and western Iowa. These activities include on-site intake and fair housing assessments at partnering agencies, complaint investigation, and testing of housing providers for discriminatory practices. FHAS will conduct outreach to the public and maintain a 24-hour hotline and website to assist victims of discrimination and will work with government officials to affirmatively further fair housing.			
NEVADA			
Reno	Silver State Fair Housing Council	FHOI-CDGC	\$324,998
Silver State Fair Housing Council (SSFHC) will use its grant to open a satellite office in Las Vegas. This office will provide fair housing enforcement services, including the intake, investigation, testing, mediation, and referral of housing discrimination complaints. Additionally, this office will help conduct systemic investigations of housing discrimination.			
Reno	Silver State Fair Housing Council	PEI-MYFC	\$325,000
Silver State Fair Housing Council (SSFHC) will continue its enforcement program, which includes conducting complaint intake and assessment, developing viable enforcement proposals, and referring all bona fide claims to HUD. This program also includes conducting testing of housing providers for unlawful discrimination and conducting on-site assessments of newly constructed multifamily housing for compliance with fair housing accessibility requirements. SSFHC also will assist persons with disabilities with requesting reasonable accommodations or reasonable modifications and develop a tool to help healthcare professionals write viable support letters for clients. In addition, SSFHC will conduct fair housing education and outreach activities, including training for housing consumers, housing providers, and social service providers.			
NEW JERSEY			
Hackensack	Fair Housing Council of Northern New Jersey	PEI-PB	\$325,000
The Fair Housing Council of Northern New Jersey (FHCNNJ) will provide fair housing enforcement services. FHCNNJ will investigate and refer complaints to HUD, recruit and train 20 testers per year, and conduct 180 rental and sales tests per year. FHCNNJ will focus its enforcement efforts on areas in the northeastern and southern parts of the state where previous testing revealed a high level of discrimination against racial and ethnic minorities, persons with disabilities, and families with children. Additionally, FHCNNJ will provide fair housing training to community groups and distribute at least 2,000 fair housing flyers per year to community groups and faith-based organizations.			

Newark	Citizen Action of New Jersey	EOI-G	\$125,000
Citizen Action of New Jersey will conduct education and outreach activities on fair housing and how to avoid and report predatory lending, foreclosure rescue scams, and other fair lending violations. These activities will target community leaders, racial and ethnic minorities, persons with limited English proficiency, and persons with disabilities.			
NEW YORK			
Bohemia	Long Island Housing Services, Inc.	FHOI-MRC	\$325,000
Long Island Housing Services, Inc., (LIHS) will use its grant to enhance staff expertise on conducting systemic investigations of lending discrimination. LIHS will identify patterns of lending discrimination or mortgage fraud against protected groups or in certain neighborhoods for possible enforcement action. In addition, LIHS will provide assistance to victims of lending discrimination and will work to prevent victimization by conducting education and outreach.			
Bohemia	Long Island Housing Services, Inc.	PEI-PB	\$275,000
Long Island Housing Services, Inc., (LIHS) will conduct fair housing enforcement activities in Nassau and Suffolk counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. Special outreach will be targeted to racial and ethnic minorities, particularly those with limited English proficiency, persons with disabilities, and families with children.			
Bronx	Legal Services NYC-Bronx	FHOI-MRC	\$325,000
The Legal Services NYC-Bronx Foreclosure Prevention Unit will provide homeowners with a range of services to prevent foreclosure, redress the effects of discriminatory mortgage practices, prevent homeowners from falling prey to mortgage rescue scams or mortgage servicing abuses, and identify and engage in litigation to address discriminatory lending practices and servicing abuses. Legal Services NYC-Bronx also will undertake a community-education initiative to assist community members and other advocates in devising strategies to prevent abuses and protect the homes of minority and elderly or disabled homeowners.			
Bronx	Legal Services NYC-Bronx	PEI-MRC	\$325,000
The Legal Services NY-Bronx Foreclosure Prevention Unit will provide in-depth assessment and counseling to homeowners at risk of foreclosure. Legal Services NY-Bronx will identify the level of service appropriate to each case, making referrals to appropriate agencies where legal intervention is not cost-effective, providing pro se assistance where simple defenses are available, providing comprehensive services where legal intervention is needed, and selecting cases in which discrimination claims are viable for intensive litigation. In addition, the organization will develop survey instruments for use in analyzing lending practices that have a discriminatory impact or intent with a particular focus on FHA-insured loans, refinancing scams, and systemic failures to adhere to loss mitigation requirements.			
Brooklyn	Brooklyn Housing and Family Services, Inc.	FHOI-MRC	\$325,000
Brooklyn Housing and Family Services, Inc., (BHFS) will provide fair housing and foreclosure prevention counseling in English, Chinese, French, Spanish, and Russian. Additionally, BHFS will conduct education and outreach activities, including participating in monthly community workshops, semiannual expositions, and annual conferences. BHFS will provide outreach in several languages in a variety of media and disseminate information regarding housing opportunities for low and moderate-income persons.			
Brooklyn	Brooklyn Legal Services Corporation A	FHOI-MRC	\$325,000
Brooklyn Legal Services Corporation A (Brooklyn A) will carry out its Anti-Predatory Lending/Foreclosure Defense Project. This project will include complaint intake, investigation, and support for administrative and judicial enforcement, as well client assistance with loan workouts and loan modifications. Additionally, Brooklyn A will conduct education and outreach activities, including hosting fair lending workshops and publishing a client e-newsletter.			

Brooklyn	South Brooklyn Legal Services, Inc.	FHOI-MRC	\$325,000
South Brooklyn Legal Services, Inc., (SBLS) will conduct fair lending enforcement activities, including identifying individual and systemic patterns of discrimination, generating computerized maps to support discrimination claims, referring meritorious complaints to HUD, and filing affirmative enforcement litigation to address systemic lending abuses. SBLS also will provide legal and other assistance to help homeowners avoid foreclosure and access affordable loan modifications. Additionally, SBLS will provide training and support to partner agencies and organizations and educate the public about discriminatory practices in home sales, mortgage lending, and foreclosure prevention.			
Brooklyn	South Brooklyn Legal Services, Inc.	PEI-MRC	\$325,000
South Brooklyn Legal Services, Inc., (SBLS) will provide a broad-based, full-service project that assists New York City residents facing foreclosure due to discriminatory home sales or financing or foreclosure rescue scams that violate the Fair Housing Act. SBLS will provide assistance in partnership with a coalition of experienced community organizations.			
Brooklyn	South Brooklyn Legal Services, Inc.	PEI-PB	\$325,000
South Brooklyn Legal Services, Inc., (SBLS), will investigate housing discrimination complaints, conduct testing, and refer meritorious complaints to HUD. SBLS also will provide legal assistance to homeowners at risk of mortgage default or foreclosure. Additionally, SBLS will provide fair housing training to local agencies and organizations and educate consumers about discriminatory practices in home sales and mortgage lending.			
Buffalo	Buffalo Urban League, Inc.	EOI-G	\$58,222
The Buffalo Urban League Inc., will conduct education and outreach activities on fair housing, fair lending, foreclosure prevention, and financial literacy. These activities will include distributing brochures, fact sheets, flyers, door hangers, and power point on these topics. In addition, the Buffalo Urban League will provide counseling to victims of discrimination. The Buffalo Urban League will refer housing and lending discrimination complaints to HUD.			
Buffalo	Housing Opportunities Made Equal, Inc.	PEI-MYFC	\$308,167
Housing Opportunities Made Equal, Inc., (HOME) will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. HOME also will recruit and train testers and conduct tests of housing providers for unlawful discrimination. Additionally, HOME will promote awareness of fair housing laws by conducting training for landlords, reaching out to municipal code officials and agencies serving the disabled about federal accessibility requirements, distributing bilingual fair housing brochures, and placing fair housing advertisements in bus shelters and on public buses.			
Jamaica	Queens Legal Services Corporation	FHOI-MRC	\$325,000
Queens Legal Services Corporation will expand its Foreclosure Prevention Project Fair Housing Initiative, which provides litigation and legal advocacy around lending discrimination. In addition, Queens Legal Services will develop consumer justice initiatives to assist the many homeowners who are unable to succeed in loan modifications or workouts due to poor credit and unjust consumer debt, conduct community education and outreach, and build capacity for nonprofit groups and local government.			
Jamaica	Queens Legal Services Corporation	PEI-MRC	\$325,000
Queens Legal Services Corporation will assist low- and moderate-income households facing foreclosure and build litigation and legal advocacy around lending discrimination. Queens Legal Services will use bilingual outreach and community partnerships to reach immigrant and non-English speaking communities.			

New York	Fair Housing Justice Center, Inc.	PEI-MYFC	\$324,999
The Fair Housing Justice Center, Inc., (FHJC) will provide fair housing enforcement services, including the intake, investigation, testing, mediation, and referral of housing discrimination complaints. FHJC also will assist households with housing choice vouchers or other rental subsidies to overcome barriers to housing choice based on source of income discrimination. Additionally, FHJC will host outreach meetings for racial and ethnic minorities, persons with limited English proficiency, persons with disabilities, and homeless persons.			
New York	Neighborhood Economic Development Advocacy Project	EOI-G	\$125,000
The Neighborhood Economic Development Advocacy Project (NEDAP) will educate homeowners, tenants, and prospective homebuyers on their fair housing rights and provide capacity-building training to faith-based and community groups and state and local governments on fair housing laws. NEDAP will refer housing discrimination complaints to HUD.			
New York	Neighborhood Economic Development Advocacy Project	EOI-LC	\$125,000
The Neighborhood Economic Development Advocacy Project (NEDAP) will educate homeowners and renters on their fair lending rights and alert them to abusive or discriminatory lending practices. NEDAP also will assist homeowners at risk of foreclosure. Additionally, NEDAP will add a sustainability component to its work, linking homeowners receiving foreclosure prevention assistance with an energy- efficiency program, as a way to reduce housing costs and stabilize communities. NEDAP will refer lending discrimination complaints to HUD.			
Rochester	Housing Council in the Monroe County Area, Inc.	EOI-G	\$102,577
The Housing Council in the Monroe County Area, Inc., will conduct fair housing education and outreach activities in English and Spanish. This will include conducting pre-purchase classes to help home buyers understand the mortgage process and providing information on how to recognize and report discrimination. The housing council will reach out to low-income renters, persons who are homeless or at risk of homelessness, and veterans.			
Rochester	Legal Assistance of Western New York, Inc.	PEI-PB	\$277,000
Legal Assistance of Western New York, Inc., (LAWNY) will conduct fair housing enforcement activities, including investigating housing discrimination complaints, testing housing providers for unlawful discrimination, and referring meritorious complaints to HUD or private attorneys. LAWNY will partner with the Empire Justice Center to analyze 2010 Census data in order to map patterns of racial segregation in the use of Section 8 vouchers in the Rochester metropolitan region. LAWNY will conduct audit tests in segregated areas to determine advocacy and enforcement strategies to use to address barrier to fair housing choice.			
Staten Island	Legal Services NYC-Staten Island	PEI-MRC	\$325,000
Legal Services NYC-Staten Island will support client-based and systemic work to prevent foreclosure of homes. Individual casework will include legal advice and assistance to pro se litigants, loan negotiation, representation in court, and referral to housing counselors or government enforcement agencies. In addition, Staten Island Legal Services will undertake new systemic projects, including intervening on behalf of homeowners in investor suits against mortgage securitizers, blocking foreclosures when the foreclosing bank does not own the mortgage, combating the imposition of "force-placed" insurance, and facilitating the New York Banking Department's enforcement of its loan servicing regulations.			
Staten Island	Legal Services NYC-Staten Island	PEI-MYFC	\$325,000
Legal Services NYC-Staten Island will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. Staten Island Legal Services will continue to expand their current work, expecting to serve at least 198 additional homeowners and undertake new systemic efforts.			

Syracuse	Fair Housing Council of Central New York, Inc.	PEI-MYFC	\$322,025
The Fair Housing Council of Central New York, Inc., (FHCCNY) will conduct fair housing enforcement activities, including complaint intake, investigation, mediation, testing, and referral. FHCCNY also will provide counseling on fair housing/fair lending rights, maintain a website and blog with fair housing information, and establish pages on social networking sites. Additionally, FHCCNY will conduct speaking engagements to educate the housing industry and the public on fair housing and distribute fair housing brochures and posters in the community.			
Westchester	Westchester Residential Opportunities, Inc.	PEI-MRC	\$325,000
Westchester Residential Opportunities, Inc., (WRO) will conduct enforcement activities, including complaint intake, investigation, and testing of banks and other mortgage servicers throughout Westchester County. WRO will assist homeowners who have been victimized by predatory lending practices and are at risk of losing their homes by providing mortgage counseling and intervening with lenders for all possible means of relief, including loan modifications, refinancing and other workouts. In addition, WRO will conduct education and outreach to residents who face loss of their homes as a result of fair lending and fair housing violations.			
NORTH CAROLINA			
Durham	Community Reinvestment Association of North Carolina	PEI-MRC	\$325,000
The Community Reinvestment Association of North Carolina (CRA-NC) will serve clients in default, assisting them with loan modifications. CRA-NC also will test servicers for disparate treatment and file complaints as appropriate. Additionally, CRA-NC will provide education and training to nonprofit groups and government agencies on foreclosure and fair lending issues and engage regulators and servicers in dialogue to improve compliance.			
OHIO			
Akron	Community Legal Aid Services, Inc.	EOI-LC	\$76,654
Community Legal Aid Services, Inc., will provide public educational events for homebuyers and homeowners on how to identify, avoid, and report lending practices that may violate the Fair Housing Act. Community Legal Aid Services will refer discrimination complaints to HUD.			
Akron	Fair Housing Contact Service	PEI-MYFC	\$325,000
Fair Housing Contact Service (FHCS) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCS also will perform complaint-based and systemic tests of housing providers for unlawful discrimination. Additionally, FHCS will work to develop local policies and mobility counseling procedures to address impediments to fair housing choice.			
Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati	EOI-G	\$124,893
Housing Opportunities Made Equal of Greater Cincinnati (HOME) will conduct an 18-month fair housing education and outreach project in Butler, Clermont, Hamilton and Warren counties. The project will provide fair housing training for landlords, property managers, and real estate agents, which will include a new curriculum on reasonable accommodations and reasonable modifications. In addition, the project will use a social marketing campaign to increase public awareness on familial status discrimination.			
Cincinnati	Housing Opportunities Made Equal of Greater Cincinnati	PEI-PB	\$324,359
Housing Opportunities Made Equal of Greater Cincinnati (HOME) will provide fair housing enforcement services in Butler, Clermont, Hamilton, and Warren counties. These activities will include complaint intake and investigation and complaint-based and systemic testing of housing providers for unlawful discrimination. HOME also will inspect newly constructed multifamily housing for compliance with the accessibility requirements of the Fair Housing Act. In addition, HOME will affirmatively further fair housing by providing training to local government officials on fair housing law and working with them to identify impediments to fair housing choice. HOME also will assist families with housing choice vouchers to move to			

neighborhoods of opportunity and sponsor a roundtable on best practices in building stable integrated communities.			
Cleveland	Housing Research and Advocacy Center	PEI-PB	\$325,000
The Housing Research and Advocacy Center will conduct fair housing enforcement activities in Cuyahoga, Geauga, and Lorain counties. These activities will include the intake, investigation, mediation, and referral of housing discrimination complaints. The Housing Research and Advocacy Center also will perform 510 fair housing audits (300 rental, 135 sales, 30 lending, 30 insurance, and 15 accessibility) and monitor housing advertisements for discriminatory statements. Additionally, the Housing Research and Advocacy Center will conduct 15 fair housing training sessions for condominium board members, landlords, and real estate professionals and conduct two training sessions for local government officials.			
Columbus	Coalition on Homelessness and Housing in Ohio	EOI-G	\$125,000
The Coalition on Homelessness and Housing in Ohio (COHHIO) will provide fair housing education and outreach services to tenants and social service providers in ten counties that are not currently served by a private fair housing enforcement agency. In addition, COHHIO will create a toolkit for community members to use in analyzing impediments to fair housing choice and developing plans to address those impediments.			
Dayton	Miami Valley Fair Housing Center, Inc.	EOI-LC	\$125,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will use its grant to promote awareness of fair housing and teach consumers how to avoid predatory lending, mortgage abuse, mortgage fraud, and foreclosure rescue schemes. This project will support local, state, and federal efforts to stabilize neighborhoods in its service area that have been victimized by predatory lending and high foreclosure rates.			
Dayton	Miami Valley Fair Housing Center, Inc.	FHOI-MRC	\$325,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will use its grant to support its Predatory Lending Solutions and Foreclosure Prevention Project and help local organizations investigate and enforce fair lending laws. MVFHC will conduct intake and investigation of allegations of lending discrimination and provide support for administrative and judicial enforcement of fair lending laws. MVFHC also will conduct investigations of possible systemic violations of lending laws. Additionally, MVFHC will assist clients with loan modifications, loan workouts, and refinancing and provide education and training for community organizations on enforcing fair lending laws and providing direct assistance to victims.			
Dayton	Miami Valley Fair Housing Center, Inc.	PEI-MRC	\$325,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will use its grant, with the aid of its sub-grantee, the Homeownership Center of Greater Dayton, to provide intake and investigation of lending discrimination complaints. MVFHC also will conduct investigations of systemic violations fair housing and fair lending statutes. Additionally, MVFHC will assist clients with loan modifications, loan workouts, and refinancing.			
Dayton	Miami Valley Fair Housing Center, Inc.	PEI-MYFC	\$325,000
The Miami Valley Fair Housing Center, Inc., (MVFHC) will provide fair housing enforcement services, including the intake, investigation, mediation, litigation, and referral of housing discrimination complaints. MVFHC also will conduct complaint-based and systemic tests of housing providers for unlawful discrimination. In addition, MVFHC will conduct fair housing education and outreach activities, including conducting workshops for housing providers and consumers, distributing educational materials, developing fair housing curricula, and participating in pre-recorded and live broadcast programs for television, radio, and internet.			
Painesville	Fair Housing Resource Center, Inc.	PEI-MYFC	\$325,000

<p>The Fair Housing Resource Center, Inc., (FHRC) will provide fair housing enforcement services in Ashtabula, Geauga, and Lake counties. These activities will include investigating housing discrimination complaints and conducting rental, sales, lending, and accessibility testing. FHRC also will host one regional fair housing seminar and six county-specific fair housing seminars and provide fair housing education and outreach through various media outlets. Additionally, FHRC will conduct an analysis of Ashtabula and Geauga Counties Community Housing Improvement Strategy to determine if they are affirmatively furthering fair housing.</p>			
Toledo	Fair Housing Opportunities, Inc. dba Fair Housing Center	PEI-PB	\$275,000
<p>The Fair Housing Center will conduct fair housing enforcement activities in northwest Ohio. The Fair Housing Center will investigate housing discrimination complaints and conduct testing of the housing, lending, and homeowners' insurance industries for evidence of systemic discrimination. Additionally, the Fair Housing Center will conduct fair housing education and outreach activities.</p>			
OKLAHOMA			
Oklahoma City	Metropolitan Fair Housing Council of Oklahoma, Inc.	PEI-PB	\$324,808
<p>The Metropolitan Fair Housing Council of Oklahoma, Inc., (MFHC) will provide fair housing enforcement services throughout Oklahoma. The council will conduct complaint intake, investigation, mediation, and referral, and perform complaint-based and systemic testing of the housing and lending markets for discriminatory practices. The council also will inspect newly constructed multifamily housing for compliance with fair housing accessibility requirements. Additionally, the council will assist persons with disabilities with requesting reasonable accommodations and reasonable modifications. MFHC also will partner with public and private organizations to educate low-and moderate-income persons, racial and ethnic minorities, persons with disabilities, and families with children on fair housing, fair lending, and foreclosure prevention.</p>			
OREGON			
Portland	Fair Housing Council of Oregon	EOI-G	\$125,000
<p>The Fair Housing Council of Oregon (FHCO) will conduct fair housing education and outreach activities, including conducting workshops, distributing informational materials, and organizing three educational bus tours/seminars on housing discrimination in Oregon.</p>			
Portland	Fair Housing Council of Oregon	FHOI-CDGC	\$325,000
<p>The Fair Housing Council of Oregon (FHCO) will use testing and other investigative methods to conduct systemic investigations of fair housing violations. FHCO will recruit and train testers, conduct at least 140 tests of the rental and sales industries, and analyze hotline and enforcement logs to identify five localities to visit and perform enforcement activities. In addition, FHCO will hold an accessibility seminar for architects, builders, building code officials, developers, planners, real estate agents, rental property managers and owners, and other stakeholders.</p>			
Portland	Fair Housing Council of Oregon	PEI-PB	\$325,000
<p>The Fair Housing Council of Oregon (FHCO) will conduct the intake, investigation, mediation, and referral of housing discrimination complaints, and conduct testing of the housing, lending, and homeowners' insurance markets for discriminatory practices. Additionally, FHCO will conduct five events at various locations throughout the state to provide information on fair housing and allow persons to file complaints.</p>			
PENNSYLVANIA			
Fort Washington	Fair Housing Council of Suburban Philadelphia	PEI-MYFC	\$324,877
<p>The Fair Housing Council of Suburban Philadelphia (FHCSF) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints. FHCSF also will conduct complaint-based and systemic testing of housing providers for discriminatory practices. Additionally, FHCSF will conduct fair housing</p>			

education and outreach activities. FHCSF will serve the City of Philadelphia and the counties of Bucks, Chester, Delaware, Lehigh, Montgomery, and Northampton.			
Glenside	Fair Housing Rights Center in Southeastern Pennsylvania	PEI-MYFC	\$324,000
The Fair Housing Rights Center in Southeastern Pennsylvania (FHRC) will provide full-service, broad-based fair housing enforcement activities. These activities will include the intake, investigation, and enforcement of fair housing violations in the rental, sales, lending, insurance, and advertisement of housing. FHRC plans to increase filings and/or referrals of complaints with the Pennsylvania Human Relations Commission, HUD, DOJ, and the courts. FHRC also will conduct audit testing of rental, sales, lending, and insurance activities, and inspections of newly constructed multifamily housing for compliance with fair housing accessibility requirements. In addition, FHRC will provide fair housing education to first-time home buyers, lending institutions, and insurance companies and develop a “fair housing stewards” program for college students and 4 th – 12 th grade students.			
Pittsburgh	Fair Housing Partnership of Greater Pittsburgh	FHOI-CDGC	\$99,988
The Fair Housing Partnership of Greater Pittsburgh will use its grant to hire a full-time fair housing attorney, develop a case management database, and purchase a new server. The fair housing attorney will perform a variety of activities, including providing legal representation for reasonable accommodation and reasonable modification cases, reviewing the local <i>Analysis of Impediments to Fair Housing Choice</i> and taking legal action where appropriate, and encouraging city and county planning commissions and zoning boards to adopt inclusionary zoning plans. The development of a case management database will enable the organization to better track complaints and target its testing and outreach activities.			
Pittsburgh	Fair Housing Partnership of Greater Pittsburgh	PEI-PB	\$275,000
The Fair Housing Partnership of Greater Pittsburgh will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. The Fair Housing Partnership also will recruit and train testers to conduct tests of housing providers for discrimination. Additionally, the Fair Housing Partnership will work to address the issues identified in Allegheny County’s <i>Analysis of Impediments to Fair Housing Choice</i> .			
Washington	Southwestern Pennsylvania Legal Services, Inc.	EOI-G	\$1,092
Southwestern Pennsylvania Legal Services, Inc., (SPLAS) will prepare and conduct community education events to audiences throughout the target area, including housing providers, community service providers, local attorneys, and the public. This will include an outreach effort to organizations that serve persons with mental disabilities or victims of sexual assault or domestic violence. In addition, SPLAS will conduct six special events in recognition of Fair Housing Month. SPLAS will conduct these activities in coordination with four legal services program partners, four Independent living partners, and one county fair housing office partner. SPLAS will refer housing discrimination complaints to HUD or the Pennsylvania Human Relations Commission.			
Washington	Southwestern Pennsylvania Legal Services, Inc.	PEI-MYFC	\$325,000
Southwestern Pennsylvania Legal Services, Inc., (SPLAS) will provide fair housing enforcement services, including the intake, investigation, mediation, and referral of housing discrimination complaints. Additionally, SPLAS will expand its testing program for housing discrimination and increase its provision of legal counsel and representation on behalf of victims of discrimination. SPLAS will conduct these activities in coordination with four legal services program partners, four Independent living partners, and one county fair housing office partner.			
SOUTH CAROLINA			
Greenville	Greenville County Human Relations Commission	EOI-G	\$125,000
Greenville County Human Relations Commission (GCHRC) will expand its fair housing education and outreach program to upstate residents, particularly underserved populations. These populations include low- and moderate-income persons, persons with disabilities, and persons with limited English proficiency. GCHRC also will reach out to prospective homebuyers, homeowners at risk of foreclosure, and victims of predatory lending.			

TENNESSEE			
Jackson	West Tennessee Legal Services, Inc.	PEI-MRC	\$325,000
<p>West Tennessee Legal Services, Inc., (WTLS) will provide fair lending enforcement services, including complaint intake, investigation, testing, mediation, and enforcement of meritorious claims. WTLS also will conduct education and outreach on fair lending, including developing printed materials and public service announcements and distributing these materials to government offices, nonprofit groups, housing providers, social service agencies, community centers, and religious organizations. These materials will be available in English and Spanish. In addition, WTLS will hold outreach events for persons at risk of lending discrimination related to mortgage default or foreclosure.</p>			
Jackson	West Tennessee Legal Services, Inc.	PEI-MYFC	\$325,000
<p>West Tennessee Legal Services, Inc., (WTLS) will provide statewide full-service, broad-based fair housing enforcement services. These services will include complaint intake, investigation, mediation, and enforcement of meritorious claims through litigation, the administrative process, or through referral to appropriate agencies. WTLS also will conduct complaint-based and systemic tests of housing providers for unlawful discrimination. In addition, WTLS will raise awareness of fair housing through activities such as developing and distributing informational materials and conducting workshops.</p>			
TEXAS			
Austin	Austin Tenants' Council, Inc.	PEI-PB	\$324,723
<p>The Austin Tenants' Council, Inc., (ATC) will conduct fair housing enforcement activities, including the intake, investigation, mediation and referral of housing discrimination complaints. ATC also will conduct testing of housing providers for unlawful discrimination. Additionally, ATC will promote fair housing awareness through television, radio, and print advertisements, focusing on the fair housing rights of racial and ethnic minorities and persons with disabilities.</p>			
Dallas	North Texas Fair Housing Center	FHOI-CDGC	\$108,805
<p>The North Texas Fair Housing Center (NTFHC) will develop its enforcement and outreach programs, and support the development of a lending investigations program. NTFHC will conduct systemic testing, which will consist of race and familial status tests of housing providers for discriminatory practices and inspections of newly constructed multifamily housing to determine compliance with fair housing accessibility requirements. Additionally, NTFHC will conduct fair housing education and outreach activities. NTFHC will conduct these activities in 12 counties: Collin, Dallas, Delta, Denton, Ellis, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, and Wise.</p>			
Houston	Houston Area Urban League and Houston Volunteer Lawyers Program	FHOI-MRC	\$243,179
<p>The Houston Area Urban League and Houston Volunteer Lawyers Program will raise public awareness of unlawful discrimination in the housing and mortgage lending markets and the administrative and legal options available to those who believe that their rights have been violated. Specifically, the Houston Area Urban League and Houston Volunteer Lawyers Program will conduct a fair housing educational series for agencies that serve homeless persons and conduct other education and outreach activities for organizations that serve the Latino and Asian communities, persons with HIV/AIDS, and veterans. Additionally, the Houston Area Urban League and Houston Volunteer Lawyers Program provide individual counseling on homeownership and rental issues. These activities will be conducted in Houston and Fort Bend County.</p>			
Houston	Greater Houston Fair Housing Center, Inc.	PEI-PB	\$325,000
<p>The Greater Houston Fair Housing Center, Inc., (GHFHC) will provide fair housing enforcement services in the Houston metropolitan area. GHFHC will provide complaint intake, investigation, mediation, and referral services for victims of discrimination. These services will be available in both English and Spanish. GHFHC estimates that it will receive 900 housing discrimination complaints, conduct 240 investigations, recruit and train 90 testers, perform 360 enforcement tests (180 complaint based, 150 systemic, 30 retests), and perform 30 accessibility audits of multifamily housing. Additionally, GHFHC will conduct affirmatively furthering fair housing capacity building programs for local government and nonprofit</p>			

groups, reaching approximately 900 people. GHFHC also will conduct fair housing media programs in English and Spanish.			
San Antonio	National Association for Latino Community Asset Builders	EOI-NMCC	\$1,000,000
The National Association for Latino Community Asset Builders (NALCAB) will implement a national fair housing multimedia campaign that targets the most likely victims of housing discrimination within underserved and minority communities throughout the country. NALCAB will leverage existing networks of targeted media outlets to reach across a wide range of broadcast, out-of-home, and online video properties, showcasing the campaign message and public service announcements. NALCAB also will utilize mobile texting campaigns and social media, such as Twitter, Facebook, and YouTube. In addition, NALCAB will deliver messaging through its network of community-based organizations, which reaches across 25 states and the District of Columbia. This will ensure that the fair housing information reaches diverse, lower-income communities of color.			
San Antonio	San Antonio Fair Housing Council, Inc.	PEI-MYFC	\$325,000
San Antonio Fair Housing Council, Inc., (SAFHC) will provide fair housing enforcement services in 35 counties in south Texas. These services will include the intake, investigation, mediation, testing, and referral of housing discrimination complaints. SAFHC estimates that it will conduct 900 preliminary investigations of housing discrimination complaints, 36 systemic investigations, 300 rental tests, 15 sales tests, and 15 lending tests.			
UTAH			
Salt Lake City	Disability Law Center	EOI-G	\$124,900
The Disability Law Center, through its "Accessible Housing for Everyone" program, will hold 33 training sessions that will educate 650 housing consumers, housing providers, attorneys, and others on the Fair Housing Act. The Disability Law Center also will work with Salt Lake City to include visitability features in its revised accessory dwelling ordinance and work with the Navajo nation to strengthen its housing laws.			
VERMONT			
Burlington	Champlain Valley Office of Economic Opportunity	EOI-G	\$125,000
Champlain Valley Office of Economic Opportunity (CVOEO) will address housing discrimination and systemic barriers to fair housing through collaboration with a wide range of civic partners, community groups, and state and local agencies. CVOEO will collaborate with the Vermont Human Rights Commission and the Vermont Department of Economic, Housing, and Community Development (DEHCD) to help communities and planning agencies overcome political and regulatory barriers to fair and affordable housing. Through a series of three educational workshops in different parts of the state, CVOEO will train municipal officials, land use planners, and community groups to affirmatively further fair housing. CVOEO also will work with the Vermont DEHCD to address the impediments identified in the 2011 <i>Analysis of Impediments to Fair Housing Choice</i> .			
Burlington	Vermont Legal Aid, Inc.	PEI-MYFC	\$324,987
Vermont Legal Aid, Inc., (VLA) will conduct a full-service fair housing program that includes complaint investigation and testing, with a focus on developing systemic investigations. VLA also will promote fair housing through the local land use and transportation planning processes. In addition, VLA will work to raise public awareness of housing discrimination through public education and advocacy in the state legislature, government agencies, and the media.			
VIRGINIA			
Charlottesville	Piedmont Housing Alliance	EOI-G	\$75,822

<p>Piedmont Housing Alliance (PHA) will implement a comprehensive and coordinated fair housing education and outreach campaign for all households in the region, regardless of race, color, national origin, religion, sex, familial status, or disability. PHA also will provide training and counseling on the home buying process, financial literacy and management, and homeownership skills, as well as advocate for affordable housing policies and programs in central Virginia.</p>			
Richmond	Housing Opportunities Made Equal of Virginia, Inc.	FHOI-CDGC	\$141,209
<p>Housing Opportunities Made Equal of Virginia, Inc., (HOME) will use its grant to hire an information technology coordinator who will help improve its client database and website. The client database will help the organization conduct systemic investigations by allowing it to gather data and track cases in a manner that enables it to identify housing discrimination trends.</p>			
Richmond	Housing Opportunities Made Equal of Virginia, Inc.	PEI-MRC	\$121,077
<p>Housing Opportunities Made Equal of Virginia, Inc., (HOME) will conduct investigations and testing of mortgage lenders/services for lending discrimination based on the racial composition of neighborhoods and investigations and testing of companies offering loan modification/mortgage servicing and other mortgage rescue services to determine if scams are occurring that violate fair housing or consumer protection laws. HOME also will identify mortgage lenders/servicers with loans that ended in foreclosure and significant numbers of new loans involving property transfers in the same neighborhoods. In addition, HOME will conduct fair lending education and outreach, including developing training materials and conducting training on loan modifications and mortgage rescue scams and distributing a fact sheet on loan modifications and mortgage rescue scams.</p>			
WASHINGTON			
Spokane	Northwest Fair Housing Alliance	FHOI-MRC	\$325,000
<p>Northwest Fair Housing Alliance (NWFHA) will use its grant to expand its Eastern Washington Lending Awareness Project and incorporate a fair lending investigation unit into its existing fair housing investigation and advocacy program. NWFHA will conduct complaint intake and investigation of lending discrimination and mortgage rescue schemes and refer complaints to appropriate authorities. NWFHA also will conduct testing in African-American and Hispanic neighborhoods to identify fair lending violations and mortgage rescue scams. In addition, NWFHA will conduct education and outreach activities, including developing and disseminating fair lending and foreclosure prevention curricula and materials in English and Spanish, maintaining resource information for consumers and professionals, and providing training to other organizations to build their capacity to identify lending discrimination and predatory lending.</p>			
Spokane	Northwest Fair Housing Alliance	PEI-PB	\$325,000
<p>Northwest Fair Housing Alliance (NWFHA) will provide fair housing enforcement services in 17 counties in central and eastern Washington. NWFHA will conduct intake, investigation, mediation, and referral of housing discrimination complaints. NWFHA will conduct audit testing of rental housing providers, including 90 telephone tests for race/national origin discrimination (linguistic profiling), 60 TTY tests for disability discrimination, 30 paired on-site tests for familial status discrimination, 30 paired on-site tests for national origin discrimination, 30 paired on-site tests for racial discrimination, and 12 on-site accessibility audits. In addition, NWFHA expects that it will assist 225 persons with disabilities request reasonable accommodations.</p>			
Tacoma	Fair Housing Center of Washington	PEI-MYFC	\$325,000
<p>The Fair Housing Center of Washington (FHCW) will conduct fair housing enforcement activities, including the intake, investigation, mediation, and referral of housing discrimination complaints, and complaint-based and systemic testing of housing providers for unlawful discrimination. FHCW also will assist persons with disabilities with requesting reasonable accommodations or modifications. In addition, FHCW will conduct fair housing education and outreach activities, including producing written materials in multiple languages, developing webcast training for elected officials and local planning/policy staff, hosting an annual summit for fair housing groups, and conducting training for housing providers and consumers.</p>			

WISCONSIN			
Milwaukee	Metropolitan Milwaukee Fair Housing Council, Inc.	EOI-G	\$124,730
<p>The Metropolitan Milwaukee Fair Housing Council, Inc., (MMFHC) will conduct fair housing education and outreach activities in nine counties: Brown, Calumet, Dane, Milwaukee, Outagamie, Ozaukee, Washington, Waukesha, and Winnebago. These activities will include producing informational materials on affirmatively furthering fair housing for local government officials, CDBG and HOME sub-recipients, public housing authorities, and developers. MMFHC also will develop and distribute affirmative marketing materials for housing in high opportunity suburban communities in order to expand housing choice and build racially inclusive communities. Additionally, MMFHC will conduct training for rental housing providers on fair housing laws.</p>			
Milwaukee	Metropolitan Milwaukee Fair Housing Council, Inc.	PEI-MYFC	\$322,629
<p>The Metropolitan Milwaukee Fair Housing Council (MMFHC) will conduct statewide enforcement activities to identify and eliminate discriminatory housing practices. These activities will include the intake, investigation, case management, and referral of housing discrimination complaints. MMFHC also will conduct tests of housing providers for discriminatory practices. In addition, MMFHC will partner with a statewide disability advocacy agency to provide technical assistance and refer complaints to HUD, other administrative agencies, or private attorneys.</p>			

Appendix D: Fair Housing and Civil Rights in HUD Programs

HUD Reporting Responsibilities

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

- Title VI of the Civil Rights Act of 1964;
- Title VIII of the Civil Rights Act of 1968;
- Section 504 of the Rehabilitation Act of 1973;
- Age Discrimination Act of 1975;
- Equal Credit Opportunity Act;
- Section 1978 of the Revised Statutes (42 U.S.C. § 1982);
- Section 8(a) of the Small Business Act;
- Section 527 of the National Housing Act;
- Section 109 of the Housing and Community Development Act of 1974;
- Section 3 of the Housing and Urban Development Act of 1968; and
- 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 2011, 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.

Federal Housing Administration

The National Housing Act created the Federal Housing Administration (FHA), which insures private lenders against loss on mortgage financing for single-family homes, multifamily housing projects, health care

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

Table D.1 provides data on the race and sex of mortgagors who obtained FHA-insured single-family home purchase loans or FHA-insured single-family refinanced loans in FY 2011. The sex category divides mortgagors into those who are “single female,” “single male,” or “co-borrowers.” The table uses the category “co-borrowers” for loans with more than one borrower. This is a change from last year’s report, which used the category “married, joint owners,” to report loans with more than one borrower, but made the assumption that all co-borrowers were married. FHA classifies loans with co-borrowers based on the sex of the first borrower on the loan papers, regardless of whether the household was made up of two females, two males, one male and one female, or some other household configuration, or whether there was a co-signer who does not live in the home.

Table D.1: Protected Characteristics of Mortgagors who Obtained FHA-Insured Single-Family Home Purchase Loans or FHA-Insured Single-Family Refinanced Loans, FY 2011

	Number of Purchase Loans	Dollar Amount of Purchase Loans	Number of Refinance Loans	Dollar Amount of Refinance Loans
	777,426	\$134,396,868,387	420,395	\$83,414,116,464
Race				
American Indian or Alaska Native	0.3%	0.3%	0.4%	0.4%
Asian	3.4%	4.6%	2.2%	3.3%
Black or African American	9.1%	8.5%	6.4%	6.0%
Native Hawaiian or Other Pacific Islander	0.6%	0.7%	0.7%	0.8%
White	64.5%	63.7%	73.4%	72.0%
Hispanic	16.0%	15.1%	7.6%	7.4%
Mixed Race	0.3%	0.4%	0.3%	0.3%
Not Disclosed	6.1%	7.0%	9.4%	10.1%
Sex				
Single Female	27.6%	23.3%	21.0%	17.9%
Single Male	33.1%	30.4%	28.2%	26.3%
Co-Borrowers	39.3%	46.2%	50.8%	55.8%
Percentage may not total 100 percent due to rounding.				
Source: Federal Housing Administration				

Multifamily Subsidized Housing Programs

Project-Based Rental Subsidies

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

Project-Based Section 8

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

Rent Supplement Contracts

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

Rental Assistance Payment (RAP) Contracts

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

Section 202 Supportive Housing for the Elderly

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

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

Section 811 Supportive Housing for Persons with Disabilities

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

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

Direct Loans

Section 202 Direct Formula Interest Rate Loans

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

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

Table D.2 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from rental subsidies and direct loans in the 18-month period ending September 30, 2011. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that submitted data to HUD.

Table D.2: Protected Characteristics of Households Provided with Housing Assistance from Rental Subsidies and Direct Loans, for the 18-Month Period Ending September 30, 2011

	Project-Based Sec. 8 ¹	Rent Supplement	Rental Assist. Program	Section 202 PRAC	Section 811 PRAC ²	Section 202 Direct Loan w/ Section 8
Number of Reported Households³	1,035,143	8,824	11,240	111,905	30,541	157,601
Race of Head of Household						
Black or African American	37.5%	39.6%	48.5%	24.8%	23.3%	22.5%
White	53.3%	55.4%	44.0%	61.4%	68.4%	67.6%
Asian	4.0%	1.7%	4.0%	7.2%	1.2%	4.6%
American Indian or Alaska Native	0.9%	0.4%	0.8%	0.6%	0.9%	0.5%
Native Hawaiian or Pacific Islander	0.2%	0.1%	0.1%	0.3%	0.3%	0.2%
Other	0.9%	0.5%	0.6%	0.9%	0.9%	0.6%
Multiple Race	3.2%	2.3%	1.9%	4.8%	5.0%	4.0%
Ethnicity of Head of Household						
Hispanic or Latino	14.5%	21.4%	17.8%	13.0%	5.7%	9.9%
Not Hispanic or Latino	85.5%	78.6%	82.2%	87.0%	94.3%	90.1%
Age of Head of Household						
Younger than 31	22.8%	10.9%	15.7%	0.0%	12.3%	1.5%
31–41	11.6%	11.6%	11.3%	0.0%	17.8%	2.5%
42–51	10.9%	13.8%	11.6%	0.1%	28.1%	5.6%
52–61	13.1%	16.2%	13.8%	0.4%	27.8%	9.9%
62 or Older	41.5%	47.4%	47.4%	99.4%	14.1%	80.4%
Unknown	0.1%	0.2%	0.2%	0.1%	0.0%	0.1%
Sex of Head of Household						
Female	75.2%	72.0%	73.1%	72.1%	46.8%	66.5%
Male	24.8%	27.9%	26.8%	27.9%	53.1%	33.4%
Disability						
Households Reporting a Disability ⁴	25.4%	26.7%	21.3%	5.1%	98.2%	27.6%
Families with Children						
Households with Children ⁵	33.4%	26.4%	27.6%	0.0%	2.7%	0.4%
Data are from the TRACS system for the 18-month period ending on September 30, 2011. A household was excluded if its record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.						
1. The Project-Based Section 8 column includes Section 8 new construction, substantial rehabilitation, property disposition, projects with Loan Management Set Asides (LMSA), and Rural Housing. This includes Section 236 and BMIR projects with LMSA. These households are not included in Table D.3 to avoid duplication. This column does not include households covered under Section 202/8.						
2. The Section 811 PRAC column contains a small number of Section 202/162 Project Assistance Contract (PAC) households.						
3. "Reported Households" reflects the number of households with tenant data reports in the TRACS system.						
4. "Households Reporting a Disability" reflect households where the head, spouse, or co-head reported a disability.						
5. "Households with Children" reflect households with at least one child younger than 18 years of age.						

Multifamily/FHA Housing Programs

Financing Subsidies: Mortgage Insurance and Mortgage Interest Rate Subsidies

Section 236

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

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

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

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

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

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

Table D.3 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from mortgage insurance and mortgage interest rate subsidies in the 18-month period ending September 30, 2011. The data on race, ethnicity, age, and sex were provided for the head of household only, regardless of the composition of the household. The number of households represents only those beneficiaries that have submitted data to HUD.

Table D.3: Protected Characteristics of Households Provided with Housing Assistance through Mortgage Insurance and Mortgage Interest Rate Subsidies, for the 18-Month Period Ending September 30, 2011

	Section 236	Section 221(d)(3)Below Market Interest Rate (BMIR)
Number of Reported Households¹	34,573	1,873
Race of Head of Household		
Black or African American	39.0%	36.3%
White	51.5%	49.7%
Asian	3.1%	6.5%
American Indian or Alaska Native	0.7%	0.4%
Native Hawaiian or Pacific Islander	0.3%	3.3%
Other	0.8%	0.7%
Multiple Race	4.6%	3.1%
Ethnicity of Head of Household		
Hispanic or Latino	12.2%	21.8%
Not Hispanic or Latino	87.8%	78.2%
Age of Head of Household		
Younger than 31	22.2%	25.9%
31–41	15.5%	21.3%
42–51	13.2%	19.4%
52–61	14.0%	16.5%
62 or Older	35.0%	16.7%
Unknown	0.2%	0.1%
Sex of Head of Household		
Female	64.9%	58.8%
Male	35.0%	41.0%
Disability		
Households Reporting a Disability ²	13.0%	5.4%
Families with Children		
Households with Children ³	32.2%	46.2%
Data are from the TRACS system for the 18-month period ending on September 30, 2011. A household was excluded if its record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either program termination or move-out.		
1. "Reported Households" reflects the number of households with tenant data reports in the TRACS system.		
2. "Households Reporting a Disability" reflect households where the head, spouse, or co-head reported a disability.		
3. "Households with Children" reflect households with at least one child younger than 18 years of age.		

Housing Counseling Assistance Program

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

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

Table D.4 provides data on the race and ethnicity of households that received assistance from HUD-funded housing counseling agencies in FY 2011.

Table D.4: Protected Characteristics of Households that Participated in HUD-Funded Housing Counseling Programs, FY 2011

	Percent of Households
Number of Households	1,924,822
Race (Based on 1,897,565 Submitted Reports)	
American Indian or Alaska Native	1.2%
Asian	2.7%
Black or African American	28.8%
Native Hawaiian or Other Pacific Islander	0.4%
White	49.0%
American Indian or Alaska Native and White	0.2%
Asian and White	0.1%
Black or African American and White	0.6%
American Indian or Alaska Native and Black or African American	0.1%
Other Multi-Racial	6.6%
Chose Not to Respond	10.3%
Ethnicity (Based on 1,900,575 Submitted Reports)	
Hispanic or Latino	17.5%
Not Hispanic or Latino	75.9%
Chose Not to Respond	6.6%
Percentages may not total 100 percent due to rounding.	
Source: Aggregate Data from HUD form-9902	

Continuum of Care

The Continuum of Care (CoC) Homeless Assistance programs are authorized by the McKinney-Vento Homeless Assistance Act to reduce the incidence of homelessness in CoC communities, by assisting homeless individuals and families in quickly transitioning to self-sufficiency and permanent housing. These programs include the Supportive Housing Program, the Shelter Plus Care Program, and the Section 8 Moderate Rehabilitation for Single Room Occupancy Program. Grants for these programs are made available on a competitive basis through a notice of funding availability (NOFA) published by HUD. Eligible applicants include states, units of local government, public housing agencies, and private nonprofit organizations.

On May 20, 2009, President Obama signed the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act of 2009. HUD is anticipating and preparing to implement the HEARTH Act in FY 2012. The HEARTH Act amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes, including:

- A consolidation of HUD's competitive grant programs;
- The creation of a Rural Housing Stability program;
- A change in HUD's definition of homelessness and chronic homelessness;
- A simplified match requirement;
- An increase in prevention resources; and
- An increase in the emphasis on performance.

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 (SRO) 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.

Table D.5 provides data on the race and ethnicity of participants that entered the Supportive Housing, Shelter Plus Care, or Single Room Occupancy programs. The table also provides data on the sex and age of participants and other family members that entered these programs. Table D.5 provides data for FY 2010, since these data were not included in the FY 2010 Annual Report on Fair Housing (due to the transition from a

paper reporting system to an electronic reporting system for CoC programs). Data for FY 2011 will be provided in the FY 2012 Annual Report on Fair Housing.

Table D.5: Protected Characteristics of Participants in Homeless Assistance Continuum of Care Programs, FY 2010

	Percent of Participants
Race of Participants Who Entered the Program	
American Indian or Alaska Native	1.8%
Asian	1.0%
Black or African American	40.5%
Native Hawaiian or Other Pacific Islander	0.8%
White	49.1%
Multi-Racial	6.9%
Ethnicity of Participants	
Hispanic or Latino	17.3%
Not Hispanic or Latino	82.7%
Sex of Participants and Other Family Members	
Female	56.0%
Male	44.0%
Age of Participants and Other Family Members	
Younger than 18	20.4%
18–61	77.6%
62 or Older	2.0%
Note: During the 2010 reporting period HUD transitioned from a paper reporting system to an electronic reporting system. Some of the fields were changed as a result and grantees were instructed how to map the data in the old reports to the new reports, which resulted in some data being reported in the “Missing Information” fields. HUD removed data in the “Missing Information” fields when it derived the data for the purpose of this report.	

HOME Investment Partnerships Program (HOME)

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

Table D.6 contains data on the race, ethnicity, and familial status of households that received assistance from the HOME Investment Partnerships Program in FY 2011.

Table D.6: Protected Characteristics of Beneficiaries of the HOME Investment Partnerships Program, FY 2011

	Rental	Homebuyer	Homeowner	TBRA
Total Occupied Units or Total Assisted Households (TBRA Only)	25,936	24,287	10,205	16,761
Race or Ethnicity				
American Indian or Alaska Native	0.7%	0.4%	0.5%	2.1%
Asian	3.1%	3.4%	0.8%	0.8%
Black or African American	36.8%	32.0%	27.1%	34.8%
Hispanic or Latino	20.0%	20.5%	10.2%	13.3%
Native Hawaiian or Other Pacific Islander	0.3%	0.5%	0.9%	0.7%
White	36.1%	41.0%	59.0%	46.7%
American Indian or Alaska Native and White	0.1%	0.1%	0.2%	0.3%
Asian and White	0.0%	0.2%	0.1%	0.0%
Black or African American and White	0.6%	0.5%	0.4%	0.4%
American Indian or Alaska Native and Black or African American	0.0%	0.0%	0.1%	0.1%
Other Multi-Racial	2.3%	1.4%	0.7%	0.7%
Familial Status				
Families with Children	26.4%	57.0%	31.0%	50.2%
Percentages may not total 100 percent due to rounding.				
Source: Integrated Disbursement and Information System (IDIS)				

Community Development Block Grant (CDBG)

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

Table D.7 contains information on the race and ethnicity of households that benefited from CDBG's owner-occupied housing rehabilitation, rental housing rehabilitation, and homeownership assistance in FY 2011. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG activities also had beneficiaries.

Table D.7: Protected Characteristics of Beneficiaries of CDBG's Owner-Occupied Housing Rehabilitation, Rental Housing Rehabilitation, and Homeownership Assistance Programs, FY 2011

	Owner-Occupied Housing Rehabilitation	Rental Housing Rehabilitation	Homeownership Assistance
Number of Participants	74,991	17,497	2,429
Race			
American Indian or Alaska Native	0.6%	0.8%	0.6%
Asian	1.5%	5.9%	2.6%
Black or African American	30.2%	28.5%	26.1%
Native Hawaiian or Other Pacific Islander	0.3%	0.5%	0.2%
White	57.9%	54.1%	62.3%
American Indian or Alaska Native and White	0.3%	0.2%	0.2%
Asian and White	0.1%	0.1%	0.3%
Black or African American and White	0.4%	3.6%	0.5%
American Indian or Alaska Native and Black or African American	0.1%	0.2%	0.2%
Other Multi-Racial	8.7%	6.2%	7.0%
Ethnicity			
Hispanic or Latino	15.0%	15.8%	22.8%
Not Hispanic or Latino	85.0%	84.2%	77.2%
Percentages may not total 100 percent due to rounding.			
Source: Integrated Disbursement and Information System (IDIS)			

Housing Opportunities for Persons with AIDS (HOPWA)

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

Table D.8 provides data on the race, ethnicity, age, and sex of persons receiving assistance from HOPWA in the 2010-2011 program year. The total represents only those beneficiaries that have submitted information to HUD.

Table D.8: Protected Characteristics of Persons Provided with Housing Assistance through HOPWA Formula Grants and Competitive Grants, 2010-2011 Program Year

	Formula Grants	Competitive Grants
Number of Recipients of Housing Assistance¹	86,104	7,330
Persons with HIV/AIDS	65.4%	66.9%
Family Members of Participants with HIV/AIDS	34.6%	33.1%
Race		
American Indian or Alaska Native	0.6%	2.2%
Asian	0.4%	0.6%
Black or African American	52.7%	39.9%
Native Hawaiian or Other Pacific Islander	0.3%	1.0%
White	36.6%	51.1%
American Indian or Alaska Native and White	0.3%	0.6%
Asian and White	0.1%	0.2%
Black or African American and White	1.2%	1.2%
American Indian or Alaska Native and Black or African American	0.1%	0.1%
Other Multi-Racial	7.9%	3.2%
Ethnicity		
Hispanic	18.2%	14.3%
Non-Hispanic	81.8%	85.7%
Age		
Younger than 18	19.3%	18.8%
18-30	14.0%	13.4%
31-50	45.7%	49.4%
51 or Older	21.0%	18.3%
Sex²		
Female	40.8%	36.6%
Male	59.2%	63.4%
¹ Data on the number of beneficiaries of HOPWA Formula and Competitive Projects in Program Year 2010-2011 with corresponding demographic data comes in reports submitted by 215 of 217 grantees. ² Sex demographics do not include information on transgender beneficiaries. Percentages may not total 100 percent due to rounding.		
Source: CAPER/IDIS Beneficiary Verification Worksheets (Formula Grants) Annual Progress Reports (Competitive Grants)		

Housing Choice Vouchers

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

Public Housing

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

Moderate Rehabilitation

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

Table D.9 provides data on the race, ethnicity, age, sex, disability, and familial status of households receiving assistance from Housing Choice Vouchers, Public Housing, or Moderate Rehabilitation in the 18-month period ending September 30, 2011. 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 D.9: Protected Characteristics of Beneficiaries of the Housing Choice Voucher Program, the Public Housing Program, and the Moderate Rehabilitation Program, for the 18-Month Period Ending September 30, 2011

	Housing Choice Vouchers ¹	Public Housing	Mod. Rehab.
Number of Reported Households²	2,117,773	1,072,252	34,964
Race of Head of Household³			
American Indian or Alaska Native	0.8%	0.6%	1.2%
Asian	2.1%	2.1%	1.5%
Black or African American	43.7%	43.8%	43.6%
Native Hawaiian or Other Pacific Islander	0.5%	0.4%	0.5%
White	52.2%	52.5%	52.9%
Multiple Race	0.7%	0.6%	0.4%
Ethnicity of Head of Household			
Hispanic or Latino	17.3%	23.5%	26.5%
Not Hispanic or Latino	82.7%	76.5%	73.5%
Age of Head of Household			
Younger than 31	16.7%	18.8%	18.4%
31-41	25.4%	17.5%	14.4%
42-51	20.5%	16.6%	22.6%
52-61	17.4%	17.6%	25.2%
62 or Older	20.0%	29.4%	19.4%
Unknown	0.0%	0.1%	0.0%
Sex of Head of Household			
Female	81.4%	75.5%	54.8%
Male	18.5%	24.4%	45.2%
Disability			
Households Reporting a Disability ⁴	40.5%	35.0%	45.3%
Families with Children			
Households with Children ⁵	49.9%	40.8%	24.2%
Data are from the PIC system for the 18-month period ending on September 30, 2011. A household was excluded if their record showed a head of household younger than 15 years of age or older than 105 years of age or if the record showed either "end of participation" or "portability move-out."			
1. Vouchers include a small number of Section 8 Certificates.			
2. "Reported Households" reflects the number of households with tenant data reports in the PIC system after exclusions for end of participation and age of household head below 15 years and over 105 years.			
3. Entries for race are mutually exclusive and sum to 100 percent. There is no missing data for race or ethnicity as the PIC system forces the user to choose one ethnicity and at least one race.			
4. "Households Reporting a Disability" reflect households where the head, spouse, or co-head reported a disability.			
5. "Households with Children" reflect households with at least one child younger than 18 years of age.			

Community Development Block Grant-Recovery (CDBG-R)

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

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

Table D.10 contains information on the race and ethnicity of households that benefited from CDBG-R's owner-occupied housing rehabilitation and rental housing rehabilitation in FY 2011. The number of participants represents only those beneficiaries that have submitted data. Additional CDBG-R activities also had beneficiaries.

Table D.10: Protected Characteristics of Beneficiaries of CDBG-R's Owner-Occupied Housing Rehabilitation and Rental Housing Rehabilitation, FY 2011

	Owner-Occupied Housing Rehabilitation	Rental Housing Rehabilitation
Number of Participants	3,911	2,547
Race		
American Indian or Alaska Native	0.2%	1.0%
Asian	1.0%	5.0%
Black or African American	60.8%	16.2%
Native Hawaiian or Other Pacific Islander	0.0%	0.7%
White	35.1%	68.4%
American Indian or Alaska Native and White	0.1%	0.7%
Asian and White	0.1%	0.0%
Black or African American and White	0.1%	0.6%
American Indian or Alaska Native and Black or African American	0.0%	0.0%
Other Multi-Racial	2.6%	7.4%
Ethnicity		
Hispanic or Latino	9.5%	13.1%
Not Hispanic or Latino	90.5%	86.9%
Percentages may not total 100 percent due to rounding.		
Source: Integrated Disbursement and Information System (IDIS)		

Glossary

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

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

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

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

Conciliation Agreement: Under the Fair Housing Act or substantially equivalent state or local law, a conciliation agreement is an agreement between a complainant and respondent that 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 particular multifamily dwellings constructed for first occupancy after March 13, 1991, contain seven design and construction features that increase the property's accessibility to persons with disabilities. The accessibility requirements apply to all units in covered multifamily buildings with an elevator and to the ground floor units in covered multifamily buildings without elevators. Common spaces, such as exercise rooms, lobbies, mailboxes, laundry rooms, parking lots, and sidewalks of covered multifamily dwellings, must be accessible regardless of building type.

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

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

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

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

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

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

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

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

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

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

Executive Order 13166: An executive order that directs federal agencies to 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, threaten, intimidate, or interfere with any person for exercising or enjoying their fair housing rights or encouraging or aiding others in the exercise or enjoyment of their fair housing rights.

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 it conducts a full investigation, it finds no reasonable cause exists to believe that a discriminatory housing practice in violation of

the Fair Housing Act or substantially equivalent State or local law 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 years 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 required to afford an equal opportunity to a person with a disability to use and enjoy a dwelling. For example, an apartment manager would make a reasonable accommodation for a tenant with a mobility disability by granting the tenant's request for an assigned parking space in front of the entrance to his or her unit, even though the apartment complex is not in the practice of assigning parking spaces to tenants.

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

Reasonable Modification: Under the Fair Housing Act, it is unlawful 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 impairment may need to install grab bars in order to be able to use his or her toilet or shower.

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

Section 3 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 nonmetropolitan 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: The practice, prohibited under the Fair Housing Act, of directing persons to certain neighborhoods, loans, or insurance products because of their race or other protected characteristic. For example, a real estate

agent who automatically limits the home search of an African-American couple to neighborhoods with large minority populations would be engaging in unlawful steering.

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

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

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

WWW.HUD.GOV/FAIRHOUSING

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Housing Discrimination Hotline

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT