



MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

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JIM MCCARTHY, PRESIDENT/CEO

HUD Awards the Miami Valley Fair Housing Center \$775,000 in Grants to Combat Housing and Lending Discrimination

The U.S. Department of Housing & Urban Development (HUD) and the Miami Valley Fair Housing Center (MVFHC) are pleased to announce that HUD has awarded the Fair Housing Center two grants under the department's Fair Housing Initiatives Program (FHIP), which is the only federal funding source specifically for education, outreach, and enforcement activities by private, non-profit fair housing organizations.

The grants awarded to the MVFHC include:

Private Enforcement Initiative – Lending Component - \$325,000.00

The Miami Valley Fair Housing Center will use grant funds to augment its existing fair lending enforcement and complaint activities and support the Home-Ownership Center of Greater Dayton. Activities will include: intake and investigation of lending discrimination allegations; other investigation and complaint support to enforce fair lending laws related to preventing mortgage defaults and foreclosures and to facilitating modifications and refinancing of mortgages; investigations of systemic violations and enforcement of equal opportunity and fair lending statutes; assistance to clients with loan workouts, refinancing, or modifications necessary as a result of a violation of the Fair Housing Act or fair lending statutes and laws; and outreach to persons who may have encountered lending discrimination in services, terms, strategies, or schemes related to the prevention of mortgage default or foreclosure.

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

The Miami Valley Fair Housing Center will use grant

funds to inform the public and lending professionals about their rights and obligations under the Fair Housing Act and substantially equivalent state and local fair housing and fair lending laws. MVFHC will provide education, training, and technical assistance to the public, borrowers, and lending professionals on fair lending laws addressing mortgage lending discrimination through fair housing and lending workshops and community meetings, resulting in

referrals to appropriate staff at MVFHC who will provide advocacy for and direct assistance to victims of fair housing and fair lending discrimination. MVFHC will use brochures, PSAs, pre-recorded and live broadcast programs, and certified curricula for housing professionals, all focused on the intersection of fair housing and fair lending.

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

This award represents the second year of a 3 year cycle, first announced in October 2011. The Miami Valley Fair Housing Center will use its grant to address housing discrimination through ongoing enforcement and education activities. MVFHC will continue to implement systemic investigation and enforcement by intake of allegations of housing discrimination, testing, and other investigative work to provide a just resolution for fair housing discrimination; mediation or other voluntary resolution of allegations of fair housing; and litigation of fair housing cases, including procuring expert witnesses. MVFHC will conduct fair housing and fair lending workshops for residential housing consumers, private and public housing professionals, and underserved individuals in all protected classes under Federal, state and local laws, and distribute print materials, PSAs, pre-recorded and live broadcast programs for television, internet and

"We're very pleased that HUD has recognized our work as being worthy of funding and look forward to continuing to partner with HUD and local governments for a better tomorrow."

*Jim McCarthy
President/CEO*

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Save The Date

Saturday, August 18, 2012
6 - 10 p.m.

WAIKIKI PARTY

benefitting
The Miami Valley Fair Housing Center

\$60.00 per person
\$480.00 reserved table of 8

Generously Sponsored by

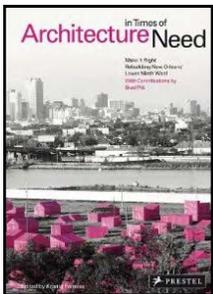


Please join us on Saturday, August 18th for an evening of fun, food, drink, prizes and live music. This year's event will again be held at Sinclair Community College.

When: Saturday, August 18, 2012 from 6 p.m. to 10 p.m.
Where: Sinclair Community College Conference Center
Cost: \$60 per person. Reserve a table of 8 for \$480
Register: online at www.mvfairhousing.com/waikiki or call our office at (937) 223-6035

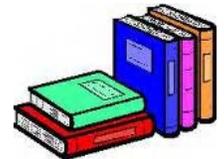
Raffle Tickets are available from any Miami Valley Fair Housing board member or staff member for \$5 each or five (5) for \$20.

The Book Corner



Architecture in Times of Need: Make it Right—Rebuilding New Orleans' Lower Ninth Ward

Architecture in Times of Need focuses on the redevelopment of New Orleans' vibrant Lower Ninth Ward which was severely devastated by Hurricane Katrina in 2005. Invited by the Make It Right Foundation, formed by Brad Pitt and GRAFT, a group of high-profile and influential international architects set about developing affordable, green housing for the area, incorporating the latest in innovative and sustainable design.



“Grants” continued from page 1...

radio, certified professional curricula, and fair housing information on its websites.

“These grants are essential to continuing our important work in the community, especially in light of the local funding constraints faced by some of our long-time funders. It is important to realize that while this funding is essential, it is not funding that will allow MVFHC to increase its capacity, but rather a retooling of the funding of MVFHC’s existing services to the community,” said Jim McCarthy, President/CEO of the Miami Valley Fair Housing Center.

The grant to the Miami Valley Fair Housing Center is part

of \$27.5 million in Private Enforcement Initiative grants (PEI) awarded by HUD to help groups investigate alleged housing discrimination, and enforce the Fair Housing Act and state and local laws that are substantially equivalent to the Act.

“Over the past nineteen years, the Fair Housing Center has undergone significant growth and worked diligently to improve fair housing services and equal housing opportunity in the Miami Valley. We’re very pleased that HUD has recognized our work as being worthy of funding and look forward to continuing to partner with HUD and local governments for a better tomorrow,” McCarthy continued.

HUD Adopts New Regulation to Ensure Equal Access to Housing for LGBT People

On March 5, 2012, HUD began implementing the Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity, also known as the “LGBT Rule.”

The new rule, although not law, does clearly set out a policy by the U.S. Department of Housing and Urban Development (HUD) that states clearly and unequivocally that Lesbian, Gay, Bisexual and Transgender (LGBT) individuals and couples have the right to live where they choose.

The rule is meant to ensure that HUD programs, including programs administered by the Office of Community Planning and Development (for example CDBG, HOME, NSP, HOPWA) are open to all eligible individuals regardless of sexual orientation or gender identity.

The LGBT Rule contains five main components:

1. A definition of sexual orientation and gender identity;
2. Addition of general equal access provision that applies to HUD assisted and insured housing;
3. Provides clarification of HUD’s “family” definition;
4. Provides a prohibition of inquiries related to sexual orientation and gender identity in certain contexts;
5. Adds sexual orientation and gender identity to an existing Federal Housing Administration (FHA) equal access provision.

Additionally, the rule makes the following provisions:

- Requires owners and operators of HUD-assisted housing, or housing whose financing is insured by HUD, to make housing available without regard to the sexual orientation or gender identity of an applicant for, or occupant of, the dwelling, whether renter- or owner-occupied. HUD is instituting this policy in its rental assistance and homeownership programs, which include the Federal Housing Administration (FHA) mortgage insurance programs, community development programs, and public and assisted housing programs.
- Prohibits lenders from using sexual orientation or gender identity as a basis to determine a borrower’s eligibility for FHA-insured mortgage financing. FHA’s current regulations provide that a mortgage lender’s determination of the adequacy of a bor-



rower’s income “shall be made in a uniform manner without regard to” specified prohibited grounds. The rule adds actual or perceived sexual orientation and gender identity to the prohibited grounds to ensure FHA-approved lenders do not deny or otherwise alter the terms of mortgages on the basis of irrelevant criteria.

- Clarifies that all otherwise eligible families, regardless of marital status, sexual orientation, or gender identity, will have the opportunity to participate in HUD programs. In the majority of HUD’s rental and homeownership programs the term “family” already has a broad scope, and includes a single person and families with or without children. HUD’s rule clarifies that otherwise eligible families may not be excluded because one or more members of the family may be an LGBT individual, have an LGBT relationship, or be perceived to be such an individual or in such relationship.
- Prohibits owners and operators of HUD-assisted housing or housing insured by HUD from asking about an applicant or occupant’s sexual orientation and gender identity for the purpose of determining eligibility or otherwise making housing available. In response to comments on the proposed rule, HUD has clarified this final rule to state that this provision does not prohibit voluntary and anonymous reporting of sexual orientation or gender identity pursuant to state, local, or federal data collection requirements.

The prohibition on inquiries does not prohibit lawful inquiries of an applicant or occupant’s sex where the housing provided or to be provided to the individual is temporary, emergency shelter that involves the sharing of sleeping areas or bathrooms, or inquiries made for the purpose of determining the number of bedrooms to which a household may be entitled. This exemption provision is intended to ensure privacy, safety, and modesty in temporary, emergency shelters.

While the rule is already in place, the Office of Fair Housing and Equal Opportunity (FHEO) at HUD Headquarters in Washington, DC is still working to develop protocol related to LGBT rule violation investigations, including when there is Fair Housing Act jurisdiction.

HUD has produced a webinar training that is approximately 30 minutes long and is now available to anyone via YouTube. [Click here to view webinar](#)

Interested in being a Fair Housing Tester?

Miami Valley Fair Housing Center is currently seeking honest, well-organized, detail-oriented individuals to assist us in fulfilling our mission to prevent housing discrimination through our testing program. Program includes paid training session and a per-assignment stipend. Test assignments are coordinated with your schedule. For more information about the program and to fill out an application, please go to www.mvfairhousing.com/testing.php



Grand Prize: Two tickets to the [Downtown Dayton Revival](#) plus 2 nights' accommodations at the Dayton Marriott including breakfast each morning.

For more information and a list of additional prizes, visit www.mvfairhousing.com/waikiki/raffle



The Annual Dayton African American Cultural Festival is a one-day, city-wide family event to bring the richness of the African American experience to the Dayton and surrounding communities in the areas of culture (African Village, Drumming, Story Telling); arts (pavilion of paintings, visual displays, authors and literature); education (Job Center, Dayton High School Alumni Directories); music (Live R&B, Gospel, Hip Hop, Jazz, Blues performances). There will be health care (screenings), merchandise and food vendors. Diverse people will be brought together in celebration.

When: Saturday, August 25, 2012 from noon to 8:00 pm at Riverscape.

Mark your calendars
for these
UPCOMING EVENTS!



- June 2 [Pride Festival](#) on Courthouse Square in downtown Dayton. Festival begins at noon after the parade and winds down around 5:30.
- June 28 "Fair Housing Affair on the Square" hosted by the City of Dayton [Human Relations Council](#). Dayton Courthouse Square from 11:00 am to 2:00 pm.
- August 18 Waikiki Party. See page 2 for more information on this AWESOME event! Register online at www.mvfairhousing.com/waikiki/
- August 25 [Dayton African-American Cultural Festival](#) will be held at Riverscape in downtown Dayton from noon to 8:00 pm. See description above.

MVFHC Mission Statement

The mission of the Miami Valley Fair Housing Center (MVFHC) is to eliminate housing discrimination and ensure equal housing opportunity for all people in our region.

Specifically, the Miami Valley Fair Housing Center seeks to eliminate housing discrimination against all persons because of race, color, religion, national origin, sex, disability, familial status, or any other characteristic protected under state or local laws. In furthering this goal, MVFHC engages in activities designed to encourage fair housing practices through educational efforts; assists person who believe they have been victims of housing discrimination; identifies barriers to fair housing in order to help counteract and eliminate discriminatory housing practices; works with elected and government representatives to protect and improve fair housing laws; and takes all appropriate and necessary action to ensure that fair housing laws are properly and fairly enforced throughout the Miami Valley.

MVFHC Vision Statement

The Miami Valley Fair Housing Center recognizes the importance of "home" as a component of the American dream. We envision a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

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