<u>FY 2001 FAIR HOUSING INITIATIVES PROGRAM (FHIP)</u> Projects Selected for Funding – By State

ALABAMA

Mobile

The Fair Housing Agency of Alabama, Inc. - \$97,956 Education and Outreach – General Component (EOI-GC)

This applicant will provide aggressive education and outreach to all classes covered under the Act with a focus on new immigrants in the target area of Southern Alabama. The program will work towards the establishment and maintenance of fair housing laws, increase housing opportunities in concert with eliminating housing barriers, assisting community residents in achieving equal status to the housing component of their choice and ensuring that housing providers and mortgage lenders in Mobile, Alabama are aware of and practice fair housing. These objectives will be achieved by: providing referrals to HUD; educating the housing providers and mortgage lenders; conducting workshops and training seminars; and utilizing electronic and print media to bring full awareness of fair housing rights.

ARIZONA

Phoenix

Dynamic Program Planning - \$70,979

Education and Outreach – General Component (EOI-GC)

This project, working out of Maricopa County, Arizona, provides comprehensive fair housing and counseling services designed to reduce and eliminate housing discrimination, educate the public to their right to equal access to housing opportunities and provide assistance to first time home buyers. Fair housing outreach and education programs will be targeted to groups such as underserved communities including Native Americans, Hispanics, African Americans and Disabled persons.

Tucson

Southern Arizona Housing Center - \$249,800 Private Enforcement Initiative (PEI)

Southern Arizona Housing Center proposes collaboration with the Arizona Fair Housing Center as sub-contractor targeting some of the major identified impediments to fair housing in the entire State of Arizona. The project will entail the following activities: fair housing outreach and education; fair housing enforcement through the complaint process; rental, sales, accessibility, mortgage/lending and insurance testing; and further development of a statewide fair housing network. A key focus of the project will be immigrant populations, including non-English-speaking persons. All education and outreach activities and literature will be available in both English and Spanish.

ARKANSAS

Fort Smith

Crawford-Sebastian Community Development Council, Inc. - \$10,766 Education and Outreach Initiative - General Component (EOI-GC)

The purpose of the project is to address the lack of fair housing opportunities for ethnic groups within the applicant's two-county target area who are underserved. Housing counseling and education classes will be conducted to educate those protected about their rights under the Fair Housing Act. Outreach via advertisements, flyers, etc., will also be provided as a way of informing them of their fair housing rights.

Little Rock

Arkansas Community Housing Corporation - \$100,000 Education and Outreach Initiative – General Component (EOI-GC)

To increase their outreach to educate perspective homeowners about their fair housing rights because of continued geographic racial and economic discrimination in the Little Rock and Pine Bluff MSA. They will also deal with the nonexistent governmental support for fair housing and discriminatory advertising.

CALIFORNIA

Napa

Napa County Rental Information and Mediation Services - \$60,544 Education and Outreach Initiative – Disability Component (EOI-DC)

FHIP funds will assist in education and outreach projects aimed at persons with disabilities, particularly elderly and homeless Hispanics, in Napa County, California. The focus will be on renter's rights as they relate to fair housing. The applicant will also work with HUD in educating its clients and referring complaints. Both landlords and tenants will be involved in addressing reasonable accommodation, modification, and accessibility issues. The agency will hire an equal opportunity specialist to make specific outreach visits when necessary.

Oakland

Bay Area Legal Aid - \$250,000 Private Enforcement Initiative (PEI)

This organization is a regional legal services program currently serving approximately 15,000 low-income households annually in the seven counties of Northern California's Bay Area. It will serve to be involved in the process of fair housing complaints, investigation and testing, training, community outreach and education, conciliations, and enforcement litigation. The program will provide enforcement for persons protected by the Fair Housing Act with a special emphasis on non-English speaking populations.

Sacramento

Legal Services of Northern California - \$100,000 Education and Outreach Initiative - General Component (EOI-GC)

This organization will deliver a high volume of education and outreach services to consumers and will conduct community fair housing training to 23 underserved and rural counties in California. The applicant will conduct outreach to the underserved minority and disproportionately poor population of Native Americans, Russian immigrants, and Spanish speaking communities. They will target these communities while providing specialized training on disability discrimination/reasonable accommodations, familial status discrimination, and provide additional outreach to victims of domestic abuse.

<u>San Rafael</u>

Fair Housing of Marin - \$250,000 Private Enforcement Initiative (PEI)

FHIP funds will assist in the rental, sales, mortgage lending, insurance testing, and enforcement activities that include complaint solicitation, intake and investigation, mediation, and letters of reasonable accommodations. The project will assist all protected classes with a special focus on the enforcement of the rights of immigrants and persons with disabilities as well as discrimination against African Americans in residential care facilities. The targeted areas are the counties of Marin, Sonoma, and Napa.

Santa Ana

Orange County Fair Housing Council - \$125,115 Private Enforcement Initiative (PEI)

Orange County Fair Housing Council (OCFHC) proposes the expansion of its existing broad-based, full-service, complaint-driven, private enforcement program to focus on aspects of mortgage lending related to Fair Housing Act violations. Particular emphasis will be given to identifying and taking action against Fair Housing Act violations resulting from local predatory lending practices, and OCFHC's activities will include testing, enforcement and outreach.

COLORADO

Denver

Colorado Coalition for the Homeless-\$100,000

Education and Outreach Initiative - General Component (EOI-GC)

The main purpose of this program is to develop a comprehensive Fair Housing Initiatives Education and Outreach program strategically designed to promote activities that enhance compliance with, and enforcement of, the Fair Housing Act and equivalent state and local fair housing laws throughout the State of Colorado. The target population is urban and rural communities throughout Colorado with a focus on immigrant populations.

Housing for All-Metro Denver Fair Housing Center - \$235,114 Private Enforcement Initiative (PEI)

The applicant proposes to continue engaging in existing enforcement activities in the six county metropolitan area comprising of the City of Denver and the surrounding areas. The applicant proposes to investigate individual and systemic housing discrimination, conduct testing in support of such investigations, conduct a Fair Housing Summit, conduct seminars on accessibility requirements and outreach to immigrant and non-English speaking populations.

CONNECTICUT

Hartford

Connecticut Fair Housing Center, Inc. - \$200,028 Private Enforcement Initiative (PEI)

The applicant serves the entire State of Connecticut and focuses its activities on the needs of racial and ethnic minorities, especially the increasing Hispanic population; families with children, and the disabled. Its primary activities will be recruiting and training of testers, conducting complaint-based and audit testing, and the screening and processing of general housing discrimination complaints. The applicant proposes to target the Hispanic population and other individuals most likely to be discriminated against, such as public housing residents and first time homebuyers, for its education and outreach activities. It will also provide fair housing education to the general public and housing providers. Its goal is to serve the unmet needs of victims, provide enforcement options for resolving complaints, strengthen the coordination of housing complaint services and increase the public's awareness of fair housing rights.

DELAWARE

Dover Delaware Housing Coalition - \$50,625

Education and Outreach – General Component (EOI-GC)

FHIP funds will aid the organization, in collaboration with The Sussex Housing Group, to create an assertive fair housing program, including planning and implementing a fair housing conference. They will conduct ongoing education and outreach activities and address fair housing concerns of all protected classes, with a special emphasis on unfair housing practices toward the Hispanic community.

Wilmington

Delaware Community Reinvestment Action Council, Inc. - \$75,000 Education and Outreach – General Component (EOI-GC)

FHIP funding will be used to supplement the agency's existing education and outreach activities and is designed with an understanding that without fair lending there is no fair housing. The Council proposes to provide bilingual education and outreach to the rural, underserved Spanish speaking immigrant population, and to other racial and ethnic minorities, in the Delaware and Southern Delaware areas. To aid in providing an increased awareness and overcoming obstacles to fair housing, the applicant proposes an advertising blitz which will include a video with information on 'Fair Housing Is Your Right', and pertinent information regarding fair lending. The video will also help those who do not have the capacity to read or access to this information in other venues.

Housing Opportunities of Northern Delaware - \$63,500 Private Enforcement Initiative (PEI)

FHIP funds will assist this organization in partnering with the Delaware Housing Coalition, an organization that works with migrants to help alleviate their problems finding equal access to affordable housing, and to get referrals of test sites from the Delaware Housing Coalition. The program will complete 60 tests throughout the State of Delaware during the next 12 months with special emphasis in the migrant worker communities in Southern Delaware. The project will test landlords in the selected area and provide education and outreach activities to community residents.

DISTRICT OF COLUMBIA

D.C. Department of Housing and Community Development - \$100,000 Education and Outreach – General Component (EOI-GC)

FHIP funds will assist the organization to educate the Vietnamese and Latino communities in fair housing issues relating to discrimination in the District of Columbia. The project will make available translated booklets and materials in

non-English languages; hold fair housing workshops; link the agency's website to HUD's FHEO site; and make referrals to HUD. The organization will subcontract with the Central American Resource Center (CARECEN), a community based organization with 20 years of experience in the Latino community, and by working in tandem with Vietnamese groups on housing issues, to provide outreach to these communities.

National Community Reinvestment Coalition - \$250,000 Private Enforcement Initiative (PEI)

This PEI project will challenge predatory real estate practices in five metropolitan areas; Atlanta, Georgia; New York, New York; Los Angeles, California; Chicago, Illinois; and Baltimore, Maryland (plus Washington, D.C., included as a component of the larger Baltimore/Washington SMSA). The applicant will develop and conduct an innovative testing model that will document and challenge discrimination in the sub-prime lending and sales markets and lead to enforcement referrals to HUD FHEO.

FLORIDA

Fort Lauderdale

Broward County Commission - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The Broward County Commission will be a resource center for the implementation of a countywide fair housing action plan. This center will provide education and training, outreach, and fair housing testing for county residents, HUD entitlement communities and corporate entities located in Broward County. Program components will include 32 seminars/workshops for the general public, housing providers, realtors, the insurance industry and financial lending institutions. Fair Housing literature will be published.

Jacksonville

Jacksonville Area Legal Aid Inc. - \$248,719 Private Enforcement Initiative (PEI)

This program will expand housing enforcement activities in the two counties outlying the Jacksonville, Florida area by permitting it to hire additional personnel to conduct education, investigation and, where necessary, litigation support in aid of anti-discrimination efforts in housing. Primary target groups are new immigrants and the disabled. The area contains a substantial amount of discrimination against minority groups in the rental of apartment housing, mortgage lending and sales, distribution of public housing units, and other facets of the real estate industry. Applicant's past experience in the area has assisted HUD's goal of breaking down barriers to housing for minority groups.

<u>Lantana</u>

Fair Housing Center of the Greater Palm Beaches, Inc. - \$200,000 Private Enforcement Initiative (PEI)

The Fair Housing Center (FHC) will provide Private Enforcement Initiatives as a component in HUD's increasing efforts of enforcement actions against escalating levels of local housing discrimination that will be uncovered. The FHC has developed an excellent relationship with the local electronic and print media, which will ensure publicity of Fair Housing penalties and settlements that will put violators on notice, increase complaints, and encourage those who would otherwise not file a complaint.

GEORGIA

Albany

Albany State University - \$100,000

Education and Outreach Initiative - General Component (EOI-GC)

The project consists mainly of activities aimed at increasing public awareness of fair housing rights through the use of seminars, workshops, a web site, distribution of informational materials, and coordination of the project's activities with those of related organizations in the community. While some of the workshops are aimed at real estate operators, rental agents, and information to citizens, there is also a limited amount of focus in the application on activities to aid people with disabilities and Spanish-speaking persons.

<u>Atlanta</u>

Metro Fair Housing Services, Inc. - \$200,115 Private Enforcement Initiative (PEI)

This project is a comprehensive approach where agencies will work together and play a vital role in addressing the predatory lender problem in Atlanta, GA. The project will benefit Hispanics, African-Americans, disabled, low/moderate income elderly, other minorities, and women homeowners by implementing appraisal audits. The project will also expand locally funded disability testing projects and ultimately litigate predatory lenders. The project will serve the protected classes in the City of Atlanta, and the Counties of Fulton and DeKalb in the State of Georgia.

IDAHO

<u>Boise</u>

Idaho Legal Aid Services, Inc. - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The purpose of the project is to develop brochures, a quarterly newsletter, and conduct 120 workshops on fair housing rights. The brochures will be released in four different languages to reflect immigrant populations. Given the

demographics of Idaho, a special focus is on recent non-English speaking immigrants (especially in rural areas), people with disabilities (mental and physical) and the homeless (focusing on homeless people with disabilities). Workshops provided by the applicant will target individual protected class consumers and housing providers to inform them of fair housing rights,

information, and a process for filing complaints. A newsletter will also be disseminated to the major organizations – public and private – engaged in fair housing enforcement and services to rural, immigrant, disabled, and homeless populations.

ILLINOIS

Belleville

St. Clair County - \$85,071.80

Education and Outreach Initiative – General Component (EOI-GC)

The project is designed to continue existing efforts to educate the community about existing discriminatory practices through seminars and workshops. Mailings and a quarterly newsletter will disseminate fair housing information to the public. Mortgage foreclosure data will be collected and analyzed to inform the public of possible predatory lending practices. All protected populations in St. Clair County will be served, with the target group being predominately low to moderate income African-Americans.

Chicago

Access Living of Metropolitan Chicago - \$100,000 Education and Outreach Initiative-Disability (EOI-D)

This project will conduct training for Centers for Independent Living (CIL), their staff, and consumers. There will be one training session in each of the Midwestern States on fair housing laws as they relate to people with disabilities. Access Living proposes to coordinate one regional conference on the Fair Housing Act as it concerns disability and provide one-on-one technical assistance to participating CIL. By increasing awareness, Access Living can contribute to assisting HUD in meeting its goals.

Chicago Lawyer's Committee for Civil Rights Under Law, Inc. - \$235, 944 Private Enforcement Initiative (PEI)

This project will receive complaints, carry out complaint intake activities, document and investigate individual complaints of discrimination, conduct systematic testing, and will forward referrals to HUD. This organization will also conduct education and outreach to community groups, municipalities, and residents on the fair housing issues affecting them. The program is designed to increase awareness of fair housing rights; empower victims to report incidents of discrimination; develop credible, legitimate evidence to support discrimination complaints; increase the number of complaints referred to HUD for enforcement; and provide relief to discrimination victims.

Leadership Council for Metropolitan Open Community - \$250,000 Private Enforcement Initiative (PEI)

The Leadership Council proposes a comprehensive and innovative testing project comprised of investigation of rental housing discrimination throughout the six County Chicago Metropolitan areas. It includes conducting a systemic investigation of pre-application lending practices, systemic investigation of Senior Public Housing Developments, and investigation of 200 complaints of housing discrimination. It will focus on members of new immigrant groups and will partner with the Illinois Coalition for Immigrant and Refugee Protection, Arab American Network, and the Asian American Institute.

<u>Waukegan</u>

SER/Jobs for Progress, Inc. - \$96,928

Education and Outreach Initiative-General Component (EOI-GC)

This project is intended to provide outreach and education on fair housing issues and concerns to the underserved and minority populations in Lake County, IL, which includes the City of Waukegan, where there has been significant increases in immigrant populations. The applicant wants to increase its education and outreach efforts through developing an increased community presence, establishing a satellite office, and developing and distributing marketing and educational materials. The goals are to increase public awareness, resulting in an increased number of complaints and referrals.

Wheaton

Hope Fair Housing Center - \$250,000

Private Enforcement Initiative (PEI)

This project is a continuation and expansion of an existing FHIP funded project, broadly based but with an emphasis on Latino and new immigrant populations. Components include; working with six social service agencies to expand housing and lending opportunities to all protected classes, especially African-Americans and Latinos; target landlords and managers who are exploiting these populations; and test and take appropriate actions against offenders to protect against harassment.

IOWA

Des Moines

Iowa Civil Rights Commission - \$95,563.33

Education and Outreach Initiative - General Component (EOI-GC)

This applicant proposes to design and implement a comprehensive cost effective public education program to address fair housing issues impacting immigrants moving into the State. The project's primary target group will be Hispanics, Sudanese and Asian. Based on recent immigration data, these are a growing population due to the expansion of opportunities in the food processing industry and the State's refugee resettlement program. Twenty-three communities throughout the State will be served.

KANSAS

<u>Hays</u>

Living Independently in Northwest Kansas - \$99,465 Education and Outreach Initiative - Disability Component (EOI-DC)

This project seeks to expand on an existing FHIP funded education and outreach project currently underway in Kansas from a more local project to a regional one. The existing project provides capacity building training and information and technical assistance on the fair housing rights of persons with disabilities primarily in rural Kansas. This application seeks to expand those efforts to other states including Iowa, Nebraska, and Missouri. The project will conduct fair housing workshops in the four (4) states as well as a regional fair housing conference, among other activities. The application documents the need confronting persons with disabilities in this primarily rural multi-state area.

<u>Salina</u>

Regional Executive Council on Civil Rights - \$94,019 Private Enforcement Initiative (PEI)

The project will develop a "case based reasoning computer system" to be accessible over the Internet. This system will allow a user to enter basic information regarding a specific housing complaint situation. The program will then list similar, already solved cases, including a synopsis of the case, relief ordered by the court or terms of the conciliation agreement, and legal cite. This system will allow fair housing groups access to this case information without having to subscribe to costly reporters, newsletters, and other materials. It will be of use to all target groups in a four state area (MO, IA, NE, and KS).

<u>Wichita</u>

Urban League of Wichita, Inc. - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The applicant will conduct fair housing advocacy, education, and outreach activities within four communities in Western Kansas--Dodge City, Liberal,

Garden City, and Wichita. Fair Housing Act enforcement is essential to meeting the needs of the mostly non-English speaking Hispanic and Asian workforces in these rural communities that are dominated by the beef packing industry. Because of their high transience, language and cultural barriers, the immigrants are more vulnerable to housing and other discriminatory practices on the basis of race, national origin, religion, handicap, gender and familial status. The project will work with the local governments and industries to explain fair housing and will refer any discriminatory practices to HUD.

KENTUCKY

<u>Louisville</u>

Kentucky Fair Housing Council, Inc. - \$95,956 Education and Outreach Initiative-Disability Component (EOI-DC)

Under this project, the applicant will publish 10 issues of the Fair Housing Advocate newsletter to be distributed throughout the states in the Southeast/Caribbean region. Articles will address various disability and accessibility problems and concerns. One issue will be a special report edition devoted to disability and accessibility issues as they relate to fair housing.

Kentucky Commission on Human Rights - \$99,833

Education and Outreach – General Component (EOI-GC)

FHIP funds will assist the Commission in conducting fair housing education and outreach activities statewide that will benefit the growing Hispanic population in Kentucky. It will address the language barriers and lack of access to services and affordable housing. The Commission proposed to translate fair housing materials into Spanish; disseminate an existing Spanish-language video, conduct 10 English-Spanish fair housing workshops, develop a statewide translator list/service; and conduct a one-day Best Practices Symposium.

LOUISIANA

New Orleans

Desire Community Housing Corporation - \$100,000 Education and Outreach – General Component (EOI-GC)

This agency, which serves the Orleans, Jefferson, St. Bernard and St Tammany Parishes, will utilize FHIP funds to expand its education and outreach. The organization will increase fair housing education and awareness between individuals and families who are unaware of the fair housing laws and complaint process. They will conduct bimonthly fair housing educational sessions, one area wide Fair Housing Day, and make referrals of fair housing complaints to HUD or the State Fair Housing Assistance Program Agency.

MARYLAND

Baltimore

Baltimore Neighborhoods, Inc. - \$139,850 Private Enforcement Initiative (PEI)

The applicant proposes to expand its enforcement activities, which had been focused on race, family status, and the disabled in the Baltimore Metropolitan area, to include the Asian and Hispanic communities. It proposes to test based on language skills and focus on immigrant groups in its outreach and testing efforts. A fair housing specialist will recruit and train testers, conduct complaint investigations and monitor tests in the rural market, and participate in educational seminars to reach immigrant populations. The specialist would also be trained in accommodation, modification, and accessibility requirements for the disabled, especially the disabled in the Spanish speaking community.

MASSACHUSETTS

Boston

City of Boston - \$93,133

Education and Outreach Initiative - General Component (EOI-GC)

The Boston Initiative for Lead Safe Housing Opportunities (BILSHO) will provide a comprehensive education campaign on lead safe housing for people living in the Boston Empowerment Zone. Applicant's collaboration with the Boston Public Health Commission and the Department of Neighborhood Development will educate the community and property owners on fair housing as it relates to lead safe housing.

Cambridge

City of Cambridge - \$95,987

Education and Outreach Initiative – General Component (EOI-GC)

The project seeks to address fair housing issues faced by low-income families as a result of rent destabilization in Cambridge, Massachusetts. Public education and outreach strategies include creating and implementing an electronic web-based civil rights/fair-housing curriculum for high school students with a focus on reaching immigrant students and their families. Other activities include coordinating efforts with city agencies targeting persons with disabilities through advocates and service providers, families with children through lead paint abatement programs, and the homeless through emergency shelters. The applicant will establish a speaker's bureau of volunteers with the expertise to make presentations as needed to groups about fair housing rights and responsibilities.

<u>Holyoke</u>

The Housing Discrimination Project, Inc. - \$250,000 Private Enforcement Initiative (PEI) The Housing Discrimination Project, Inc. seeks support for the Western Massachusetts Fair Housing Enforcement Program. It will assist the members who believe they have been the victims of housing discrimination. The problem (s) to be addressed are: fair housing services to the disabled; perform home sales testing in suburban Massachusetts to determine if steering of African-Americans and Latinos are occurring and provide fair housing counseling to new immigrants.

MICHIGAN

Ann Arbor

Fair Housing Center of Washtenaw County - \$449,814 Fair Housing Organizations Initiative (FHOI)

Project Service Area: Southwestern Michigan

The applicant proposes to act as the sponsoring organization for the newly formed Fair Housing Center of Kalamazoo. The region to be served is a nine county rural area outside of the City of Kalamazoo. There are currently no fair housing testing services available in this part of southwestern Michigan. The project will involve three other Fair Housing Centers with years of experience, including fair housing litigation. The applicant will provide extensive training and supervision to aid the group in becoming a full service fair housing center for all of the targeted groups.

Detroit

Fair Housing Center of Metropolitan Detroit - \$249,683 Private Enforcement Initiative (PEI)

The applicant will continue its efforts to investigate Fair Housing complaints, train and recruit new testers, refer complaints to HUD, and provide outreach to non-English speaking persons. The applicant will carry out education and outreach by mailing its Newsletters to approximately 10,000 addresses in Michigan. The agency has consistently coordinated and provided quality services to target groups.

Wayne State University - \$100,000

Education and Outreach Initiative-General Component (EOI-GC)

This applicant proposes a multi-strategic, interdisciplinary, comprehensive education and outreach effort that will serve the southeast Michigan region. Seven activities, including advanced education for lawyers, college courses in fair housing, outreach to non-English speaking residents, and conferences will reach community leaders such as attorneys, housing professionals, residents of all income levels, policy makers and others. Cooperative efforts by Wayne State University with governments, private fair housing groups, real estate organizations, and racial/ethnic groups will increase referrals of complaints to the Michigan Civil Rights Commission and to HUD.

<u>Flint</u> City of Flint - \$100,000 Education and Outreach Initiative – General Component (EOI-GC)

This proposal is to further fair housing in the City of Flint and in Genesee County, Michigan. The purpose is to overcome barriers that impede fair housing by providing education on fair housing laws through seminars, workshops, and conferences. The activities of this project will serve all protected classes with an emphasis on the low-income minority home seekers and will be a collaborative effort with other area organizations.

MINNESOTA

Chaska

Carver County Housing and Redevelopment Authority - \$10,000 Education and Outreach Initiative – General Component (EOI-GC)

The applicant intends to expand on-going fair housing education and outreach activities connected to the administration of housing counseling, rental assistance, and homeownership programs. Low and moderate-income residents of Carver and Scott Counties, and all persons including non-English speaking Russian and Somalian populations, as well as other rapidly growing racial and ethnic populations, will be served by these activities

Minneapolis

Legal Aid Society of Minneapolis - \$250,000 Private Enforcement Initiative (PEI)

The applicant proposes to provide full-service housing discrimination investigation, testing and litigation services for complaints in the seven-county Minneapolis/St. Paul metropolitan region. The applicant will also initiate a project to address sexual harassment in rental housing and will collaborate with St. Cloud area Legal Services to expand fair housing services in that community.

St. Paul

ACORN Housing Corporation - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

ACORN Housing Corporation in partnership with ACORN Fair Housing will increase compliance with the Fair Housing Act through public outreach and education, intensive HMDA and other data analysis and mapping, and referral of complaints to HUD and substantially equivalent State and local agencies. ACORN Housing will use research tools to identify the abusive lending practices most often used in the Minneapolis and St. Paul neighborhoods, and then go "on the ground" to educate the public about these practices and the rights afforded under the Fair Housing Act.

MISSISSIPPI

*See also grant under TN for projects to be done in Mississippi.

<u>Biloxi</u>

South Mississippi Legal Services, Inc. - \$100,000 Education and Outreach Initiative – General Component (EOI-GC)

The project proposes to provide education and outreach to twelve counties in Mississippi, all of which are currently underserved due to the absence of a fair housing assistance program. Funding will provide a coordinated, community based project aimed at increasing awareness of fair housing laws and the availability of remedies for fair housing violations. South Mississippi Legal Services, Inc. will conduct 36 community seminars (three each in 12 rural Mississippi counties) during the one-year funding period, for the purpose of educating local people concerning their rights under the Fair Housing Act. Twenty-seven of the seminars would be conducted by legal service lawyers from consultant agencies, and nine would be conducted by the applicant's own staff in its own geographic area. In addition, two seminars focused on Vietnamese immigrants would be conducted in the applicant's own geographic area. A statewide toll-free hotline would be established for information/complaint purposes, and follow-up information and distribution would be conducted after the local meetings.

MISSOURI

Kansas City

Kansas City Fair Housing Center - \$240,130 Private Enforcement Initiative (PEI)

FHIP funds will assist this project to continue its program of fair housing enforcement for all affected groups. The activities to be carried out include intake, testing, investigation and enforcement in a two state metropolitan area around Kansas City, MO. It will also conduct public education and outreach activities.

<u>Lilbourn</u>

Lincoln University Community Development Corporation - \$100,000 Education and Outreach Initiative - General Component (EOI-GC)

Applicant plans to increase the awareness of fair housing rights by addressing the problem of lack of available information and assistance for the underserved protected classes in understanding their fair housing rights. Some of the activities proposed for this project will include: (1) establishing a separate office dedicated to fair housing; (2) establishing contact points for dissemination of materials and

referral of complaints; (3) conducting fair housing seminars for PHA and Section 8 tenants; and (4) conducting fair housing seminars for Hispanic populations. The principal target groups are African American, Hispanic and disabled residents of seven rural counties that are located within a certified EZ/EC Strategic Plan area.

St. Louis

Metropolitan St. Louis Equal Housing Opportunity Council - \$249,990.71 Private Enforcement Initiative (PEI)

This program will continue to expand fair enforcement housing activities in the greater St Louis metropolitan area including two adjacent Illinois counties. The organization will conduct testing and process complaints. It will also carry out outreach and education to underserved populations. Non-English speaking immigrants and persons with disabilities are targeted as well as all persons protected under the Fair Housing Act.

NEW JERSEY

Hackensack

Citizen Action of New Jersey - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

Applicant links agencies serving Essex County, NJ by developing and implementing four full-day Train-the-Trainer programs for 200 leaders of community, faith-based, ethnic, and grassroots organizations. Sessions will include using visuals and group discussions on the impact of predatory lending, how to identify, screening, documenting and reporting complaints, and consumer education strategies and materials. The programs seek to serve all underserved persons including African-Americans and Latinos.

Fair Housing Council of Northern New Jersey - \$250,000 Private Enforcement Initiative (PEI)

The Fair Housing Council of Northern New Jersey is a full service fair housing agency. It will conduct 180 sales and/or rental tests over a twelve-month period: The organization will also investigate complaints of discrimination; refer all FHIP funded complaints to HUD; continue to add to HUD's goals to increase enforcement actions; to recruit and train ten to twelve new testers to add to the current testing pool; and to advertise the program. Services are for the State of New Jersey with emphasis on the counties of Essex, Passaic, and Bergen. The problems to be addressed include denial of housing for purchase or rent to families and recent immigrant populations covered under the Fair Housing Act.

NEW MEXICO

Albuquerque

Protection and Advocacy System - \$99,250

Education and Outreach Initiative-Disability Component (EOI-DC)

FHIP funds will assist the organization develop an outreach plan and fair housing training manual. Both programs will be aimed at Spanish speaking persons, Native Americans, and persons with hearing impairments. The project will serve the entire state of New Mexico. Rental and home ownership barriers of persons with disabilities will be addressed. Migrant and rural populations will be covered. Referrals from the process will go directly to HUD.

Santa Fe

City of Santa Fe - \$98,895

Education and Outreach Initiative - General Component (EOI-GC)

The applicant's Fair Housing Project will serve residents of Santa Fe County, NM and will address a significant lack of fair housing services in the area of New Mexico. The project will target a large portion of its comprehensive outreach and education services toward the growing Mexican immigrant community, which will include: the operation of a Fair Housing Hotline; Fair Housing training for staff; collecting and developing fair housing educational and promotional material; homebuyer education classes; public awareness workshops and a media campaign. The objectives of the project are: to increase public awareness of federal fair housing laws; to provide targeted outreach and education to the growing Mexican immigrant community; to increase enforcement actions through the administration of a hotline and referral process; and to address specific impediments named in the 1996 Analysis of Impediments of Santa Fe.

NEVADA

<u>Reno</u>

Truckee Meadows Fair Housing - \$100,000

Education and Outreach - General Component (EOI-GC)

FHIP funds will aid in education and outreach to the underserved population as well as housing providers about rights and responsibilities as they pertain to the Fair Housing Act. The agency will conduct seminars and disseminate educational materials to housing providers and the underserved population. The project will assist communities in rural Northern Nevada with a focus on recent immigrants and persons with disabilities.

NEW YORK

Bohemia

Long Island Housing Services, Inc. - \$240,000 Private Enforcement Initiative (PEI)

The project will address housing discrimination and predatory policies and practices in the rental, sales, lending and homeowners insurance industries. It will serve all protected classes in Long Island with special emphasis on African-Americans, Hispanics, and disabled individuals. Testing is a key function of this project, as it will provide evidence of discrimination and support cases referred to HUD.

Brooklyn

Brooklyn Legal Services Corporation - \$250,000 Private Enforcement Initiative (PEI)

The project will generate and accept referrals of clients alleging housing discrimination in home financing and sales. It will provide outreach and education, screening and investigation, testing, and will refer to HUD meritorious cases. The project will primarily serve low and moderate income, and disabled homeowners who have been discriminated against in the financing or sales of housing. The project will have a particular focus on the Spanish-Speaking and West Indian immigrant communities of Brooklyn, New York.

<u>New York City</u>

AAFE Community Development Fund - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The agency proposes to provide education and outreach to non-English speaking Asians and Asian immigrants from all five boroughs of New York City. The activities include development and dissemination of a brochure, handbook and video in Chinese, Korean and South Pacific languages. The purpose of this effort is to inform these communities of the problem of predatory lending in their service area.

City of New York - \$95,632

Education and Outreach Initiative – General Component (EOI-GC)

The primary objective of the Fair Housing Liaison Program is to educate the managers and staff of social services organizations, especially those who interact with communities of people most isolated from the real estate market – immigrants and the disabled. Basic knowledge of fair housing mandates and housing market norms will be provided. The managers and staff of the social service organizations will learn to help their clients understand the housing market and to recognize and report abusive and intimidating behavior by unscrupulous landlords and other real estate industry members. The applicant will conduct a three-hour training session at the office of the host organization. Printed materials for use by the managers and staff will be provided for distribution to their clients.

Neighborhood Economic Development Advocacy Project (NEDAP) - \$100,000 Education and Outreach Initiative – General Component (EOI-GC)

The project proposes to partner with several other organizations to serve Queens and Kings Counties, two of the five boroughs that make up New York City. This project has two goals: to provide extensive outreach and education about fair lending and fair housing discrimination issues that exist in the communities; and facilitate the discovery and referral of fair housing complaints to HUD. This includes, development of a fair housing website and computerized maps which will be available to the community and other organizations.

Open Housing Center, Inc. - \$250,000 Private Enforcement Initiative (PEI)

The Open Housing Center, Inc will provide increased enforcement activities to all protected class members in New York City. A special focus will be placed on informing the underserved Dominican immigrant population of their rights. This will be done through analyzing housing related issues, taking in complaints, testing, evaluating testing results, conducting preliminary investigations, conducting mediation, and enforcing meritorious claims through litigation or referral to enforcement agencies.

Rochester

Housing Council in the Monroe County Area, Inc. - \$98,560

Education and Outreach Initiative - General Component (EOI-GC)

The Housing Council proposes to undertake a five project component, in partnership with numerous organizations, which will focus on education and outreach activities that improve homeownership opportunities for racial/ethnic minorities, new immigrants, especially non-English speaking minorities and persons with disabilities. Completion of this project will lead to a substantial increase in fair housing complaint filings by addressing multiple barriers to fair housing choice and providing education and outreach aimed at reducing housing segregation in Monroe County and upstate New York.

Syracuse

Fair Housing Council of the City of New York, Inc. - \$96,602 Education and Outreach Initiative - General Component (EOI-GC)

The purpose of the project is to conduct fair housing education and outreach across the northern and eastern rural regions of New York State. The project will reach all protected classes, and include information about all types of discriminatory conduct covered by the Fair Housing Act. The activities in the project include meeting with human service agencies; setting up workshops; providing written materials in English, Spanish and Vietnamese; how to file a complaint; and adopt procedures to insure the referral of complaints to the appropriate investigative source.

White Plains

Westchester Residential Opportunities - \$99,965

Education and Outreach Initiative – General Component (EOI-GC)

This project will educate consumers and the community at large in Westchester and Putnam counties, New York about their rights and remedies for all protected classes under the Federal and State Fair Housing laws. It will target its outreach to Hispanics and other non English speaking immigrants, single mothers of all races, African Americans, the disabled and applicants from protected classes seeking rentals, and those searching for affordable housing. It will do this by providing fair housing workshops and seminars for real estate professionals and by production of fair housing literature to be distributed through formal and informal outlets.

OHIO

Cleveland

The Cuyahoga Plan of Ohio, Inc. - \$249,992 Private Enforcement Initiative (PEI)

The applicant proposes a comprehensive enforcement plan for systemic and complaint investigations in the City of Cleveland, Cuyahoga County, and adjacent counties. The applicant will conduct more than 250 tests of rental, sales and homeowners insurance practices and will respond to the impediments to Fair Housing Choice identified by Cuyahoga County in 1996.

Columbus

Coalition on Homelessness and Housing in Ohio - \$100,000 Education and Outreach Initiative - General Component (EOI-GC)

The project will provide education and outreach activities targeted specifically at addressing barriers to fair housing choice, such as mortgage lending discrimination and abusive or predatory mortgage lending practices, to traditionally underserved populations, such as the elderly and low-income minority homeowners in the State of Ohio. By conducting these activities and providing support to community organizations and service providers, the applicant will work to address these barriers and bring about more equality in the housing market. The applicant will also develop materials that can be used in outreach to cooperating mainstream financial service institutions.

Homeownership Network Services - \$99,871

Education and Outreach Initiative – General Component (EOI-GC)

This project proposed by the Homeownership Network Services will implement a project to address the predatory lending problem in the community of Columbus, Ohio and Franklin County. This applicant plans to develop and implement a public education campaign, providing consumer awareness workshops,

counseling services to consumers and developing a resource manual for housing counselors. The goal is to increase awareness and make consumers aware of alternatives that may better suit their needs.

Columbus Urban League - \$100,000

Education and Outreach Initiative - General Component (EOI-GC)

This applicant proposes to provide fair housing education and outreach services directly and indirectly throughout the Columbus area. The education and outreach will provide prevention services and information along with providing intervention services that will decrease the chances of homeowners losing their homes due to predatory mortgage loans.

Painesville

Fair Housing Resource Center - \$185,199.54 Private Enforcement Initiative (PEI)

This project is a first time enforcement effort in Lake County, Ohio, for testing the rental market for discrimination against African Americans, Hispanics, and familial status. The program will conduct 30 tests of newly constructed multifamily dwellings to determine compliance with accessibility guidelines of the Fair Housing Act. Test results will be examined and referrals made to HUD.

Toledo, OH

Fair Housing Center - \$100,000

Education and Outreach – General Component (EOI-GC)

The program will promote fair housing and strengthen all of its education and outreach activities in two counties in the Toledo area. It will provide information on fair housing and predatory lending to all protected classes from every segment of the housing industry, with a special emphasis on Hispanics and new immigrants. It will also network with other agencies that serve the targeted populations to increase their activities to these groups.

PENNSYLVANIA

Philadelphia

Tenant Support Services, Inc. - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The applicant will provide fair housing education to 6,400 public and assisted housing residents through workshops and the distribution of fair housing materials appropriate to the target population. An outreach and recruitment campaign will combine mass market and neighborhood-based electronic and print media, neighborhood canvases, and information distribution to encourage participation in 48 workshops throughout Philadelphia. In addition, the applicant will conduct workshops that highlight specific discriminatory practices in renting and purchasing, and in the treatment of specific segments of the population including those who do not speak English and persons with disabilities. Also, residents who must relocate because of modernization, those participating in programs that encourage relocation to non-impacted areas, and residents of neighborhoods with histories of racial and ethnic discord will receive specialized workshops. Lastly, the applicant will establish and maintain a fair housing complaint referral process.

Tenants' Action Group of Philadelphia - \$250,000 Private Enforcement Initiative (PEI)

The applicant proposes to use funds to expand regional fair housing activities performed under the previous five grants in the Greater Philadelphia area. It will continue to oversee and coordinate investigations and enforcement activities, particularly among underserved populations, such as immigrants. It will address barriers that limit housing choices for minorities, families with children, immigrants and other ethnic minorities, and people with disabilities. It proposes to conduct outreach and education; intake, fair housing counseling and negotiation services; investigate complaints; refer viable complaints to HUD, increase the number of lawyers who will assist with fair housing litigation, and increase its pool of qualified testers and use testers for systemic investigations.

Pittsburgh

Fair Housing Partnership of Greater Pittsburgh, Inc. - \$250,000 Private Enforcement Initiative (PEI)

The applicant's enforcement efforts will take place in the six county Greater Pittsburgh areas. The applicant proposes to assist all protected groups, with an emphasis on non English-speaking immigrants, whose presence in the area is on the increase. They propose to expand its testing activities in the region's rental sales, mortgage lending, and homeowner's insurance markets, and broaden its role as a resource for legal assistance. The applicant's focus will be on five primary rural underserved communities for the testing and investigation of discrimination in mortgage lending. They will conduct systematic investigations and concentrate education and outreach on national origin discrimination.

Scranton, PA

United Neighborhood Center of Lackawanna County, Inc. - \$53,137 Education and Outreach – General Component (EOI-GC)

FHIP funds will assist the organization in providing fair housing education and outreach services to low income minority populations in the Lackawanna County area. The Center proposes a "One Stop Shop" to housing services that will assist all protected classes, especially African Americans and Hispanics. They plan to provide fair housing education to landlords, financial institutions, and real estate professionals via fair housing seminars, which will be conducted in churches and civic arenas in the northern Pennsylvania area. The "One Stop Shop" will be the center of information for the dissemination of these services.

Swarthmore

Fair Housing Council of Suburban Philadelphia, Inc. - \$159,870.45 Private Enforcement Initiative (PEI)

The applicant proposes a 12-month project to investigate and test compliance with the Fair Housing Act in suburban Philadelphia. The project will have a specific focus on housing needs of new immigrants and disabled individuals through collaborations with existing organizations serving these populations. Ultimate goal: reduction of housing discrimination against members of protected classes in the Greater Philadelphia region. Concrete remedies: filing of enforcement proposals with HUD for further investigation, negotiations of settlement.

TENNESSEE

<u>Jackson</u>

West Tennessee Legal Services, Inc.-\$250,000 Private Enforcement Initiative (PEI)

The project has a comprehensive approach, joining Legal Services agencies as contactors to ensure maximum coverage for the State of Tennessee, to address discriminatory housing acts for all protected classes, particularly those in the rural counties. The project is consistent with the statewide-consolidated plan, and has major support for its activities. This agency has prior experience administering FHIP PEI and Fair Housing Organizations Initiatives funds and has been rated by HUD as Good/Excellent.

<u>Jackson</u>

West Tennessee Legal Services, Inc. - \$1,050,000 Fair Housing Organizations Initiative (FHOI)

Project Service Area: Rural Mississippi

This applicant proposes to create a new fair housing entity in rural Mississippi that will focus on statewide comprehensive enforcement of the Fair Housing Act and underserved populations containing large concentrations of persons protected by the Act, including African Americans, ethnic and language minorities, rural populations and persons with disabilities. The project is associated with South Mississippi Legal Services Corporation, Inc., which will serve as the Legal Services entity, which will provide comprehensive service delivery throughout Mississippi.

Memphis

City of Memphis - \$100,000

Education and Outreach Initiative – General Component (EOI-GC)

The City of Memphis will educate residents about Fair Housing laws and refer legitimate complaints to HUD. The applicant will serve Memphis where the

combined conditions of race, poverty, undocumented immigration and lack of fair housing outreach create the potential for fair housing problems. The proposed activities are to hire and train a bilingual (Spanish/English) educator to work with fair housing staff; translate and reproduce educational posters, booklets, flyers and pamphlets concerning lawful housing practices; provide fair housing information in print, over the radio, and in public presentations in English and Spanish; participate in monthly multicultural forums and in a Kroger-sponsored, pilot education program for Hispanics; and establish a complaint referral system including the partners and other service providers.

Memphis Area Legal Services, Inc. - \$250,000 Private Enforcement Initiative (PEI)

This project targets groups such as African Americans, immigrants, the disabled and others to provide Fair Housing Enforcement in the greater Memphis/Shelby County area and for all persons protected under the Federal Fair Housing Act, to ensure the referral of credible, legitimate enforcement proposals to HUD. The applicant proposes to complete comprehensive fair housing counseling, conduct complaint intake of allegations of housing discrimination, and conduct testing and education and outreach to equip residents to recognize illegal and abusive acts of housing discrimination including predatory lending. The project helps victims understand remedies available, and assists them in exercising their rights under the law including investigation and documentation of predatory lending practices that target the protected classes.

Nashville

Metropolitan Development and Housing Agency – \$89, 790 Education and Outreach – General Component (EOI-GC)

This project will continue its long time objective of educating the underserved minority populations of Nashville, Tennessee including non-English speaking people and people with disabilities about fair housing rights. The program will facilitate this through developing fair housing presentations for elementary/middle schools students; sponsoring an expanded *Speakers Series* of six seminars and two fair housing conferences; taping and broadcasting these seminars on Nashville's Government Access television; distributing fair housing materials to the non-English speaking community; and developing and hosting a multi-lingual, *locally targeted* fair housing website.

Tennessee Fair Housing Council - \$99,179 Education and Outreach Initiative-Disability Component (EOI-DC)

This project is designed to help individuals, especially those with mental disabilities, experiencing housing discrimination, to receive the full protection of the fair housing laws by conducting education and outreach programs on the Fair Housing Act and other applicable laws. The program proposes a statewide education and outreach project that would encompass the full spectrum of housing discrimination on all protected classes while having a special focus on alleviating community tensions arising from issues of providing affordable housing for those

with mental disabilities. This will be done by educating and providing outreach to providers of housing for people with mental illness, politicians and other government officials, and members of the communities.

TEXAS

Austin

Austin Tenants Council - \$183,066 Private Enforcement Initiative (PEI)

Applicant will build upon and expand a highly successful fair housing complaint

investigation and testing program in the Austin area with a special emphasis on investigating housing complaints from recent Hispanic immigrants and persons with disabilities.

Fort Worth

Fort Worth Human Relations Commission - \$99,362

Education and Outreach Initiative – General Component (EOI-GC)

The purpose of this project is to provide prospective homeowners information and resources concerning the risks of predatory lending practices, particularly among protected groups. The grant will serve all the residents of Fort Worth, Texas, where many residents have been victimized by an undesirable lease-purchase transaction known as "Contract for Deed." By extending the education and outreach, the applicant believes many potential homebuyers will understand the dangers of these types of agreements and will seek advice from attorneys regarding the title, taxes and insurance language.

Garland, TX

City of Garland - \$100,000

Education and Outreach – General Component (EOI-GC)

FHIP funds will assist with education and outreach of fair housing rights to the minorities including immigrant and non-English speaking communities as well as persons with disabilities in Garland and Mesquite, Texas. Existing educational materials will be duplicated and distributed to organizations such as housing services providers, social services agencies, non-profit groups and the regional fair housing office.

Houston, TX

Greater Houston Fair Housing Center-\$248,824 Private Enforcement Initiative (PEI)

The Greater Housing Fair Housing Center proposes to provide for continued fair housing enforcement activities in the greater Houston area. Houston's demographics include and increasing new immigrant population with limited English-speaking skills. Activities include intake, investigation and/or testing of 100 complaints, development of systematic cases, recruitment and training of 50 testers, a legal seminar for cooperating attorneys to investigate and litigate

individual and systematic cases. The agency anticipates conducting 125 rental tests and 25 sales tests. The proposal includes 5% of its funds for education and outreach activities and will be used to enhance enforcement capacity.

Gulf Coast Community Service Association - \$100,000 Education and Outreach – General Component (EOI-GC)

FHIP funds will assist this organization educate low income minority residents of the Harris County area of Houston, Texas by partnering with eligible individuals and families to provide fair housing information. The agency will help its clients obtain housing above the poverty line by informing them of their fair housing rights and responsibilities.

VIRGINIA

Manassas

Prince William County, VA - \$13,500

Education and Outreach – General Component (EOI-GC)

FHIP funds will assist this project to help all protected classes to become educated renters and homeowners in their search for and maintenance of housing. The target groups are welfare-to-work families in Prince William County, Virginia and the Virginia cities of Manassas and Manassas Park. The program will include three one-hour classroom-style training sessions on fair housing and credit counseling.

WASHINGTON

Longview

The Arc of Cowlitz Valley - \$35,625

Education and Outreach Initiative-Disability Component (EOI-DC)

FHIP funds will assist the organization and the Longview School District's Special Education Department to create an understandable curriculum for Special Education students, especially those who are "profoundly" disabled. This curriculum is directed at informing and educating disabled high school students about the fair housing laws. It will seek to ensure that fair housing information is available and the curriculum is being designed to insure that High School Special Education Transitional staff throughout Washington State can utilize the framework design, adding only aspects of local concern.

WISCONSIN

<u>Milwaukee</u>

Metropolitan Milwaukee Fair Housing Council, Inc. - \$250,000 Private Enforcement Initiative (PEI) The applicant will conduct coordinated statewide activities for the purpose of identifying and eliminating discriminatory housing practices. These activities will be primarily implemented in eleven (11) Wisconsin counties through linkage with its satellite office in Dane County and affiliate in Northeast Wisconsin. It will conduct a systematic investigation in South Central Wisconsin to combat pervasive forms of illegal discrimination against Hispanic home seekers; provide complaint intake and testing services in South Central Wisconsin to expand services to underserved communities; conduct investigations of predatory lending practices to remedy individual and systemic forms if discrimination against African Americans and Latinos in Milwaukee; conduct intake, investigation and case management services of discrimination complaints while expanding statewide coordinated enforcement capabilities; and finally refer complaints to HUD.

United Migrant Opportunity Services, Inc. - \$100,000 Education and Outreach Initiative – General (EOI-GC)

FHIP funds will be used to conduct outreach and education activities in Minnesota and South Dakota. Limited English speaking immigrants and Hispanic migrant and food production workers will be provided with an understanding of their rights under the fair housing law and the ability to utilize the Federal fair housing administrative enforcement process. The goals of the applicant follow: the establishment of an 800 number; development of the capacity to adequately address, counsel, and respond to fair housing requests; creation of a network of fair housing groups to assist the population; and presenting seminars to address the nature and extent of housing discrimination for migrant workers.