

FY 2010 FHIP AWARDS

ALABAMA

Birmingham

**Fair Housing Center of Northern Alabama
Private Enforcement Initiative – Performance Based
Funding Component - \$275,000**

The Fair Housing Center of Northern Alabama will use its grant to conduct fair housing enforcement activities in 23 counties in the northern portion of Alabama. The Center will develop methods to combat housing discrimination in rentals, sales, lending, and insurance. They will conduct 150 (75 paired) rental tests, 100 (50 paired) sales tests, and 50 (25 paired) insurance tests each year. The project will combine fair housing education, outreach enforcement, and investigative services with complaint-based and systemic testing.

Mobile

**Mobile Fair Housing Center, Inc
Private Enforcement Initiative – Performance Based
Funding Component – \$275,000**

The Mobile Fair Housing Center will provide fair housing enforcement, education and outreach, testing and training services for urban and rural areas of Mobile and six other counties. Activities will focus on rental, sales, and disability discrimination, including discrimination against disabled veterans. The Center will partner with at least one faith based/grassroots organization to affirmatively further fair housing in Mobile and its surrounding counties.

**Mobile Fair Housing Center
Education and Outreach Initiative - Lending
Component – \$118,734.00**

The Mobile Fair Housing Center (MFHC) will use its grant to provide education and outreach services. The project will serve all service area residents with a focus on minority races, LEP residents, disabled residents, and other underserved populations, and activities will comply with HUD's LEP policy. Specific activities will include: a regional housing fair summit; translated fair housing materials; developing and broadcasting fair housing materials on predatory lending; educational workshops and outreach activities on predatory lending and four community town hall meetings on fair housing with a focus on predatory lending; distributing fair lending materials and Energy Star brochures; creating a community resource page on the MFHC website; developing and distributing a fair housing newsletter; forming a new partnership with a new agency/organization to expand MFHC's network into underserved areas within targeted counties; setting up an inclusiveness resource page on the MFHC website; and providing a series of inclusiveness trainings.

Montgomery

Central Alabama Fair Housing Center Private Enforcement Initiative - Performance Based Funding Component – \$274,000

The Central Alabama Fair Housing Center (CAFHC) proposes to Affirmatively Further Fair Housing in a 29 County area in Central Alabama. The Center proposes to use its grant to address discriminatory practices in rental, sales, and lending transactions in Central Alabama, including discrimination against persons with disabilities.

ARIZONA

Phoenix

Arizona Fair Housing Center Private Enforcement Initiative - General Component –\$325,000

The Arizona Fair Housing Center will use its grant to conduct 216 paired tests (136 rental tests and 80 accessibility tests) throughout the state in a 12 month period. Activities will also include the intake and processing of 45 complaints. The Center will refer 15 of those complaints to HUD, a local FHAP agency or a private attorney. It will also recruit, train and retrain 50 new and existing testers. The project's educational efforts will specifically address the low to moderate income and underserved populations including non-English speaking individuals, minorities, immigrants, persons with disabilities and the elderly, directing media efforts, community educational campaigns, and enforcement efforts toward these underserved populations.

Tucson

Southwest Fair Housing Council Private Enforcement Initiative – Mortgage Rescue Scam Component - \$323,689.00

The Southwest Fair Housing Council (SWFHC) will use its grant to conduct four activities under its Don't Borrow Trouble® Program: intake and investigation of allegations of lending discrimination and provide compliant support for administrative and judicial enforcement of fair lending laws related to the prevention of mortgage default in foreclosure, mortgage modification and mortgage refinance; investigation of possible violations and enforcement pursuant to other equal opportunity or fair lending statutes (Investigations will include mortgage scam testing.); assist clients with loan workouts, refinancing, or modifications resulting from violations of the Fair Housing Act; and provide education and outreach to persons who may have encountered or

are at risk of encountering lending discrimination or schemes related to the prevention of mortgage or foreclosure default. SWFHC will work with public and private agencies and organizations in Arizona on these activities and submit and refer fair lending and housing complaints to HUD, the State Attorney General's Office and the Phoenix Equal Opportunity Department.

**Southwest Fair Housing Council
Private Enforcement Initiative – Performance Based
Funding Component - \$274,309**

The Southwest Fair Housing Council (SWFHC) will use its grant to conduct an array of enforcement and education and outreach activities, and other fair housing assistance throughout the State of Arizona. The Council will work to affirmatively further fair housing and overcome identified impediments to fair housing choice for the protected classes of the State, and collaborate with two FHAP agencies - the Arizona State Attorney General's Office, and the City of Phoenix's Department of Equal Opportunity – to address Arizona's Fair Housing needs.

**Southwest Fair Housing Council
Education and Outreach Initiative- Lending
Component – \$124,786.00**

The Southwest Fair Housing Council (SWFHC) will use its grant to conduct an expansion of fair lending education and outreach on the current home mortgage market and home loan default and foreclosure crises in Metropolitan Phoenix. This project will conduct the following activities: fair housing and lending workshops; community meetings that incorporate fair lending related issues; individual counseling to assist homeowners at risk for discrimination as members of a protected class; and the coordination and provision of education for consumers about their fair housing and fair lending rights. SWFHC will collaborate with public and private agencies and organizations throughout the Metropolitan Phoenix Area and in coordination with communities conducting AFFH activities consistent with their Analyses of Impediments to Fair Housing. When appropriate referrals for possible fair lending and fair housing complaints will be made to HUD, the State Attorney General's Office and the City of Phoenix Equal Opportunity Department.

CALIFORNIA

Bakersfield

Greater Bakersfield Legal Assistance, Inc.

Fair Housing Organizations Initiative – Establishing

New Organizations Component - \$441,743

Greater Bakersfield Legal Assistance, Inc. (GBLA) will use its grant to establish a new Fair Housing Organization in Kern County, California with a fair housing program focus on rental

housing. GBLA proposes to provide fair housing enforcement activities and services to all persons protected by the Fair Housing Act in the City of Bakersfield and the traditionally underserved and isolated cities and surrounding areas of Arvin, Lamont, Ridgecrest, Lake Isabella, California City and Mojave. With this project, GBLA's fair housing program will accomplish three goals: establish a cohesive and culturally competent infrastructure for successful outcomes, evaluation and reporting; affirmatively further fair housing through the provision of services and activities; and increase capacity building and knowledge sharing.

Fresno

Fair Housing Council of Central California Private Enforcement Initiative - General Component - \$293,580.00

The Fair Housing Council of Central California (FHCCC) will use its grant to increase the number of enforcement actions and referrals made by complainants; discover and remedy discrimination in public and private real estate markets; detect and remedy subtle and sophisticated forms of housing discrimination; reduce the incidence of steering and other practices that perpetuate segregation; and increase the number of complaints filed by new immigrants, the undocumented and persons with disabilities. In addition, FHCCC will conduct Fair Housing education and outreach to the undocumented, immigrant populations in the San Joaquin Valley regions of the Central Valley by utilizing printed materials in English, Spanish, Hmong, Lao, Cambodian, and photo novella and conduct a regional Fair Housing Conference in order to raise awareness of fair housing obligations of the housing industry.

Los Angeles

Southern California Housing Rights Center Private Enforcement Initiative - General Component - \$324,938.00

The Southern California Housing Rights Center (HRC) will use its grant to offer services in five program areas: discrimination complaint investigation; landlord/tenant counseling; outreach and education; advocacy; and enforcement and impact litigation. HRC will perform outreach to the community (including landlords and rental property managers) to inform them of fair housing laws and their fair housing responsibilities. Further, HRC will conduct design and construct inspections to make sure that accessibility issues are handled appropriately and legally for people with disabilities.

Mental Health Advocacy Services, Inc.

Education and Outreach Initiative – General Component - \$115,500

Mental Health Advocacy Services, Inc. will use its grant to conduct a fair housing education and outreach project that will provide outreach and education to increase awareness of fair housing rights and the remedies available under federal and state fair housing and civil rights laws for people with disabilities. Activities will include: outreach to disability support organizations and community-based organizations serving people with limited English proficiency (LEP) in Los Angeles County; fair housing workshops and materials in multiple languages for individuals, including people with mental disabilities and people with LEP; dissemination of fair housing information in multiple languages to individuals and organizations in monthly “Fair Housing Tip of the Month” messages to be distributed by mail, e-mail and social networking websites; and provision of fair housing information and technical assistance to people with disabilities, LEP individuals, housing and service providers and other community-based organizations.

Rancho Cucamonga

Inland Fair Housing and Mediation Board

Fair Housing Organizations Initiative – Continued Development General

Component - \$726,993.00

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to establish a Legal Department and hire an experienced attorney with non-profit knowledge and familiarity in litigating victims of the mortgage industry to investigate, mediate, conciliate, and litigate and an experienced legal assistant to provide office support to client cases and expand its El Centro staff by one to work in case development and investigations. IFHMB will expand its partnership with El Centro and Imperial County through a review of its Access to Impediments and add minimal IT to expand the current intake system to accommodate the development of detail case information required for litigation. IFHMB will expand its AFFH activities to include enforcement in its El Centro office, with a focus on providing the degree of investigative methodologies that prepare a case for litigation. IFHMB will also conduct educational outreach on how the complaint referral process is conducted.

Inland Fair Housing and Mediation Board

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

Inland Fair Housing and Mediation Board (IFHMB) will use its grant to 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 Analysis of Impediment documents required by HUD, including developing activities and timelines with authorities and developing action plans in collaboration with government partners to measure progress toward removing impediments and developing viable future objectives. In addition, IFHMB will: conduct complaint-based testing and a minimum of 50 site tests, including all

protected basis, with a focus on the disability community; develop and secure memorandums of understanding with disability community agency leaders to conduct fair housing clinics at their sites to educate, promote awareness, and address complaints about fair housing rights and IFHMB's services; and conduct a minimum of 25 accessibility site tests to determine whether design features outlined in the accessibility brochures previously distributed were followed.

Oakland

Housing and Economic Rights Advocates Fair Housing Organizations Initiative – Mortgage Rescue Scam Component - \$145,210

Housing and Economic Rights Advocates (HERA) will use its grant to implement its Fair Lending and Foreclosure Prevention project in Solano County. Specifically, HERA will: conduct fair lending legal trainings and technical assistance and co-counseling support for private and legal services attorneys to increase enforcement of fair lending rights and reduce predatory lending and foreclosure rescue scams by pursuing legal claims against wrongdoers; provide legal assistance for Solano County residents victimized by fair lending abuses and mortgage rescue fraud, including Solano County homeowners/members of protected groups under the Fair Housing Act. HERA can provide services in Tagalog, Visaya, Spanish, Portuguese, Russian and French.

Redwood City

Project Sentinel Inc Private Enforcement Initiative – Performance Based Funding Component - \$273,787.67

Project Sentinel, Inc. will collaborate with grassroots agencies, legal service providers, and local units of government to affirmatively furthering fair housing on behalf of residents residing in four northern California counties: San Francisco, San Mateo, Santa Clara, Stanislaus, and City of Fremont. The 36-month project will include four key components: complaint-based testing to protect individuals' fair housing rights; systemic investigations to reduce ethnicity, race, familial status and disability discrimination; improve public awareness of fair housing issues; and combat predatory and unfair lending practices.

Riverside

Fair Housing Council of Riverside County, Inc. Private Enforcement Initiative - General Component - \$256,903.00

The Fair Housing Council of Riverside County (FHCRC) will use its grant to test for discrimination in the sales, rental and lending of housing units. This will affirmatively further

fair housing by contributing to housing choice opportunities for underserved classes, and enforce compliance by housing providers to the Fair Housing Act. FHCRC will work the Housing Opportunity Collaborative of the Inland Empire and the Housing Authority of the County of Riverside to test for housing discrimination in the areas of race, disability, familial status and national origin. FHCRC will conduct tests to ensure compliance with housing laws and to promote housing opportunities for underserved classes.

San Francisco

California Rural Legal Assistance, Inc. Private Enforcement Initiative – Performance Based Funding Component – \$275,000

California Rural Legal Assistance, Inc. (CRLA) will conduct fair housing enforcement activities in three of the most underserved rural agricultural regions in the State of California: Border; Central Valley; and Salinas Valley-Central Coast. California Rural Legal Assistance's Rural Fair Housing Center will work in cooperation with non-profit service providers, state and local governments and fair housing agencies and organizations to expand testing, complaint reporting, complaint and enforcement action referrals from migrant farm-workers, immigrant and refugee populations, ethnic minorities; persons with disabilities; and persons with limited English proficiency.

California Rural Legal Assistance, Inc. Private Enforcement Initiative – Mortgage Rescue Scam Component - \$250,000

California Rural Legal Assistance, Inc. (CRLA) will use its grant to expand Rural Fair Housing Center's rural fair housing project support which targets underserved rural agricultural regions (Border, Central Valley, Salinas Valley-Central Coast) in cooperation with other non-profit service providers, state and local governments, and fair housing agencies and organizations. Activities under this grant will help stem the tide of foreclosures, predatory communities through a strategy of litigation, community education, professional training for legal providers, and regulatory policy change. The target population includes underserved migrant farmworkers, immigrant and refugee populations, indigenous groups, limited English proficient (LEP), rural poor minorities, ethnic minorities, linguistically and culturally isolated populations, persons with disabilities, the homeless and the veterans among them.

Bay Area Legal Aid

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

Bay Area Legal Aid (BayLegal) will use this grant to address the fair housing needs of low-income Bay Area residents in the protected classes with a focus on non-English speaking immigrants, the disabled and underserved populations in communities outside of the urban core in Alameda, Contra Costa, San Mateo, Santa Clara and San Francisco counties. BayLegal will develop an outreach plan, conduct complaint and audit based testing; conduct 90 community fair housing education presentations; provide 18 fair housing enforcement trainings for staff of local Bay Area government and community-based organizations; conduct six regional trainings on fair housing law and litigation; conduct intake for 1,200 complaints and investigate 360 complaints of housing discrimination; conciliate 255 complaints of housing discrimination file six affirmative complaints; and submit six legal opinions regarding the performance of local entitlement jurisdictions in meeting their obligations to affirmatively further fair housing under applicable laws and regulations.

San Francisco Consumer Action

Education and Outreach Initiative – National Program/Media

Campaign Component - \$1,000,000

San Francisco Consumer Action will use this grant to work in partnership with The Hastings Group to field a low-cost/high-impact campaign generating: over 290,000 print/physical/electronic campaign promotional materials (including 250,000 educational brochures); an estimated \$15 million in public service advertisements (“PSA”) airings in five languages (English, Spanish, Vietnamese, Korean and Chinese, with two dialects of the latter); and train up to 250 staff of Community Based Organizations. The goal of the project will be to target those populations most in need today with the information required to effectively combat illegal housing discrimination, which persists in the nation’s housing and lending markets at unacceptable levels. Consumer Action will target six major audiences for outreach efforts: Hispanics; persons with disabilities, Asian/Pacific Islanders; African-Americans; low-income families with children; and property owners and industry groups.

San Rafael

Fair Housing of Marin

Private Enforcement Initiative – Performance Based

Funding Component - \$324,997

Fair Housing of Marin (FHOM) will use its grant to focus on the enforcement of the rights of all federally protected classes, with special focus on the rights of persons with disabilities, families with children, and Latinos. Disabled populations will be served through reasonable accommodation request letters in Marin, Solano, and Sonoma counties and reasonable accommodation conferences in Marin/Sonoma counties and Solano County. Latino populations will be served through Latino Voice ID audits in the three counties, complaint solicitation through bilingual newspaper advertisements, and the distribution of bilingual fair housing literature in all three counties. Families with children will be served through a familial status audit in Marin and Sonoma counties. People of all protected classes in Marin, Sonoma, and Solano counties will be served through newspaper ads, distribution of fair housing literature, presentations, intake, investigation, mediation, predatory lending and foreclosure prevention counseling and annual fair housing law and practice seminars.

Santa Ana

Orange County Fair Housing Council, Inc.

Private Enforcement Initiative - General

Component - \$304,000.00

Orange County Fair Housing Council, Inc. will use its grant for an expansion of enforcement activities to focus on Fair Housing Act violations having particular impact on minority, immigrant or disabled housing seekers, with an emphasis on those with limited English proficiency, while continuing with long-standing enforcement efforts. The existing broad-based program activities include education and counseling on issues of housing discrimination, complaint intake and investigation, mediation and litigation, performing testing based on complaints. Particular emphasis in expanded activities will be given to identifying and taking action against steering or discouragement by real estate agents and brokers, leasing agents, and possibly home builders, resulting in denial of housing opportunities to persons in minority groups, immigrant communities or persons with disabilities.

CONNECTICUT

Hartford

Connecticut Fair Housing Center, Inc.

Private Enforcement Initiative - General

Component - \$325,000

The Connecticut Fair Housing Center (CFHC) will use its grant to expand family choices of affordable homes in high opportunity neighborhoods by conducting a systemic testing projects and by working with other groups to ensure that Connecticut's Qualified Allocation Plan for the Low-Income Housing Tax Credit Program expands affordable housing in these neighborhoods.

CFHC will assist homeowners facing foreclosure through direct representation, education on foreclosure prevention, loan modification, and loan refinancing programs. CFHC will assist homeless families and individuals with severe housing needs by providing fair housing education, investigation and enforcement services to eliminate administrative barriers to HUD-funded housing.

Connecticut Fair Housing Center

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

The Connecticut Fair Housing Center (CFHC) will use its grant to create and distribute fair housing and lending brochures in English and Spanish; translate “Representing Yourself in Foreclosure” into Spanish and distribute it to English and Spanish speakers, provide fair housing and lending outreach and education in English and Spanish to individuals facing foreclosure and those buying first homes and refer meritorious complaints to the Center’s enforcement unit, HUD, FHAP or other appropriate agencies. CFHC will meet with local and state public and private organizations and training public officials and private organizations involved in the foreclosure process to discuss foreclosure and fair lending issues and provide fair housing and fair lending information and assistance to HUD housing counselors. CFHC also will give information sessions at community agencies across Connecticut that include representatives from federal, state and local governments and others involved in assisting homeowners in foreclosure.

DELAWARE

Wilmington

Community Legal Aid Society, Inc.

Private Enforcement Initiative -General Component - \$297,657.00

Community Legal Aid Society, Inc. (CLASI) will use its grant to reduce the instances of housing discrimination against members of the protected classes in the State of Delaware by focusing on the fair housing needs of non-English speaking immigrants, people with disabilities, female victims of domestic violence, economically disadvantaged minorities and families. CLASI will conduct 94 fair housing tests. In collaboration with the University of Delaware Center for Community Research and Service, CLASI will collect and analyze testing data and information about possible homeowners insurance redlining in Kent and Sussex Counties. CLASI will intake, process and investigate complaints and file housing discrimination complaints with HUD and/or the Delaware Division of Human Relations. As outreach for the project, CLASI will conduct fair housing presentations directed to Hispanics, non-English speaking immigrants, people with disabilities, female victims of domestic violence, housing providers and realtors.

DISTRICT OF COLUMBIA

Washington

Equal Rights Center

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

The Equal Rights Center will use its grant to benefit individuals protected by all federally protected classes, locally protected classes in the District of Columbia and locally protected classes of surrounding areas, with a particular emphasis on disability and national origin.

The ERC will: maintain a comprehensive enforcement log to accept complaints based on federally and locally protected classes; conduct intakes and investigate, through testing and other methods, 240 new complaints of housing discrimination alleging violation of federal fair housing laws; refer 30 meritorious complaints to HUD or the District of Columbia Office of Human Rights or assist complainants through the HUD/FHAP administrative process; and develop educational and counseling opportunities in the community through an integrated outreach approach.

Housing Counseling Services, Inc.

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

Housing Counseling Services, Inc. (HCS) will use its grant to provide public educational events to educate homebuyers and homeowners on lending practices that violate the Fair Housing Act. The activities will: target low- and moderate-income and underserved homebuyers and homeowners; encourage housing industry professionals, housing providers, community-based service providers and community based leaders to play a more active role in promoting equal housing opportunity; curtail housing discrimination and increase the number of complaints filed with fair housing enforcement agencies throughout the area. Specialized workshops for homebuyers and homeowners combining education on fair housing matters with counseling on home retention and individual counseling for homeowners specialized to address fair housing Spanish, Chinese, Vietnamese, or Korean. The program will also focus on building a sustainable network of fair housing-savvy community based service providers and leaders in the DC area.

National Community Reinvestment Coalition

Private Enforcement Initiative - General

Component - \$315,256

The National Community Reinvestment Coalition will use its grant to conduct a project that will encompass fair housing and fair lending investigation of issues affecting seniors, including the HECM reverse mortgage product. This project will be conducted in the United States' major metropolitan areas, including Washington, DC, Miami, FL, St. Louis, MO, San Diego, CA, Boston, MA and Philadelphia, PA. Work will be conducted from local partners' onsite offices as well as at NCRC's offices in Washington.

**Lawyers' Committee for Civil Rights Under Law
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$499,992.00**

The Lawyers' Committee for Civil Rights Under Law will use its grant to implement FHIP Mortgage Rescue Scams Training and Enforcement. Specifically, the Committee will maintain up-to-date information for consumers and professionals concerning how to protect against mortgage rescue scams and file complaints, state-specific housing counseling resources and lists of alleged scammers; conduct training, outreach or technical assistance events reaching 5,000 homeowners, housing counselors, and other housing professionals; conduct quarterly analysis of alleged scammers with three or more complaints against them in the Loan Modification Scam Prevention Network database; and interview homeowners to develop cases against alleged scammers. Training and technical assistance activities will be conducted nationally, and enforcement activities will be concentrated in Southern and Northern California, Florida, Metropolitan Washington, DC, Texas and Metropolitan New York City.

**National Community Reinvestment Coalition
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$500,000.00**

The National Community Reinvestment Coalition (NCRC) will use its grant to conduct systemic discrimination fair lending file reviews, matched-paired mortgage lending tests and increase capacity of participating organizations to address systemic discrimination in mortgage lending and loan servicing. Though the project is national in scope, it will include targeted outreach and support of agencies in Metropolitan Statistical Areas (MSAs) that are largely, historically segregated, hard-hit by the foreclosure crisis, and which have experienced disparate levels of subprime lending to their minority populations. Work will be coordinated from NCRC's offices in Washington.

**National Fair Housing Alliance
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$498,640.00**

The National Fair Housing Alliance (NFHA) will use its grant to conduct three related testing investigations designed to provide a strategic, systemic approach to challenging illegal activities surrounding mortgage scams, lending discrimination and REO foreclosure discrimination in the

greater Washington, DC metropolitan area. The project will serve people protected under the Fair Housing Act by investigating and examining differences in treatment and services between whites and African Americans, Latinos, Asian Americans, people with disabilities, families with children, people with Limited English Proficiency and single female headed households.

**National Community Reinvestment Coalition
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$486,601.00**

The National Community Reinvestment Coalition will use its grant to encompass fair lending enforcement activities to identify and combat abusive foreclosure prevention scams and mortgage refinancing practices throughout major metropolitan areas in the United States, including Phoenix, AZ; Atlanta, GA; St. Louis, MO; Oakland, CA; San Diego CA; New Orleans, LA; Boston, MA; Philadelphia, PA/Camden, NJ; Miami/Fort Lauderdale, FL; and Washington, DC/Baltimore, MD. NCRC will review 500 case files and investigate 100 mortgage rescue scam claims to identify 50 targets. The project will conduct 75 matched-pair tests. Work will be conducted from NCRC's offices in Washington and local partners' onsite offices.

**National Fair Housing Alliance
Education and Outreach Initiative
National Program/Media Campaign Component - \$1,000,000**

The National Fair Housing Alliance (NFHA) will use this grant to develop and distribute a public service advertising campaign to address housing discrimination in rental markets, promote housing choice and inclusive communities, and assist organizations and Community Development Block Grant entitlement jurisdictions in affirmatively furthering fair housing. Media products will be distributed to a broad audience of consumers and national and local civil rights, housing counseling, veterans' assistance, and fair housing organizations. The campaign will include television and radio public service announcements (PSAs) in English and Spanish; print PSAs in English, Spanish, and Chinese; posters, billboards and public transmit placement, mall marketing; a children's book with curriculum and workshop materials; previous advertisements; and a digital library accessible to the public. Because the majority of homeseekers now begin their housing search online, the campaign will utilize the internet and social media.

**National Fair Housing Alliance
Education and Outreach Initiative
National Program – National Training Component - \$767,293**

National Fair Housing Alliance (NFHA) will use its grant to educate employees of housing

counseling agencies, fair housing organizations, consumer protection agencies, and local jurisdictions about fair housing and lending, loan scam and foreclosure prevention. NFHA will develop and provide, on-site, fair housing/fair lending training courses for fair housing organizations in jurisdictions hardest hit by the foreclosure crisis and full-day, on-site, fair lending training courses in communities hardest hit by the foreclosure crisis; a basic web-based fair housing/fair lending training program and web-based, topic specific, fair housing/fair lending training courses for housing counseling agencies, fair housing organizations and consumer advocacy and protection agencies nationwide. The project will disseminate fair housing and lending educational materials to housing counseling agencies, fair housing organizations, and consumer advocates across the country and provide technical assistance to all housing counseling agencies and fair housing organizations attending training.

National Community Reinvestment Coalition

Education and Outreach Initiative

National Program – National Training Component - \$232,707

National Community Reinvestment Coalition will use its grant to work with The Graduate School (The Graduate) to design fair lending trainings courses to increase the knowledge and capacity of housing counseling and fair housing professionals. These trainings will educate attendees on how to identify potential fair lending violations in the pre-purchase, loan transaction and post-mortgage stages of mortgage lending. Trainings will be held in the following 15 cities: Oakland, CA; Boston, MA; Philadelphia, PA; Orlando, FL; Milwaukee, WI; Memphis, TN; Atlanta, GA; Houston, TX; New Orleans, LA; Detroit, MI; Phoenix, AZ; Las Vegas, NV; Long Beach, CA; Baltimore, MD; and Washington, DC.

National Fair Housing Alliance

Fair Housing Organizations Initiative – Establishing

New Organizations Component - \$994,211

National Fair Housing Alliance (NFHA) will use its grant to establish a full service non-profit Fair Housing Center in Central Indiana (FHCCI). FHCCI will provide services including: teaching people to recognize and report housing discrimination, including rental, sales, lending, insurance, and racial or sexual harassment; outreach focusing on educating Latino immigrants using bi-lingual NFHA and HUD outreach materials; collaboration with NFHA and disability rights groups to disburse grants to assist persons with disabilities, including disabled veterans, make modifications to increase housing accessibility, and investigative services to gain relief for victims of housing discrimination through testing, investigation and administrative and legal enforcement efforts. Collaborating with local partners, NFHA will recruit, organize and train the FHCCI Board of Directors and help the Board and executive director hire and train other staff.

FLORIDA

Daytona Beach

**Community Legal Services of Mid-Florida, Inc.
Private Enforcement Initiative – General
Component - \$325,000**

Community Legal Services of Mid-Florida, Inc. (CLSMF) will use its grant for outreach and to investigate complaints by victims of housing discrimination, including LEP persons and other special populations in Citrus, Flagler, Lake, Marion, Orange, Putnam and Sumter Counties. It will recruit and train testers and conduct tests for discrimination in home rentals and sales, mortgage lending, and homeowners insurance underwriting. CLSMF will distribute fair housing materials in English and Spanish in its eight-county reach and in Vietnamese in the Orlando area and give workshops to vulnerable populations about FHA products and unfair lending practices. The project will work with local counties and municipalities and local grass-roots, faith-based and minority-serving institutions.

**Community Legal Services of Mid-Florida
Private Enforcement Initiative – Mortgage Rescue Scam
Component -\$300,000.00**

Community Legal Services of Mid-Florida (CLSMF) will use its grant to perform fair housing investigation and enforcement activities throughout Orange and Osceola Counties in Central Florida. Specifically, CLSMF will conduct a testing program geared toward auditing the Project area for violations in lending and mortgage rescue scam activities that will include recruiting and training new testers and conducting tests for housing discrimination related to mortgage lending and mortgage rescue scams; conduct a program of complaint intake and investigation, mediation and litigation and refer timely and jurisdictional complaints to HUD; distribute fair housing materials in English and Spanish throughout Orange and Osceola counties; and hold workshops in English and Spanish targeted to African-American and Hispanic homeowners at risk of foreclosure. In addition, the project will work with local counties and municipalities on overcoming identified impediments to fair housing choice.

Mid-Florida Housing Partnership, Inc.

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

Mid-Florida Housing Partnership, Inc. (MFHP) will use its grant to serve Volusia and Flagler Counties with a number of activities: lending and financial literacy workshops conducted as community meetings; foreclosure prevention workshops for homeowners at risk of foreclosure or default to help them retain their homes, understand all of the alternatives to foreclosure and understand how to avoid mortgage rescue scams; and individual counseling sessions for homeowners at risk for discrimination as a member of a protected class under the Fair Housing Act. There will be a special emphasis on outreach to all of the protected classes and to special needs groups such as persons with disabilities and their support coordinators, minorities and to persons with limited English proficiency. MFHP will be collaborating with Community Legal Services of Mid-Florida, a local FHAP, on many of these activities.

Jacksonville

Jacksonville Area Legal Aid, Inc. (JALA) Private Enforcement Initiative – Performance Based Funding Component - \$274,751.66

The Jacksonville Area Legal Aid, Inc. (JALA) will conduct fair housing enforcement activities in Baker, Bradford, Clay, Duval, Nassau, and St. Johns counties. Specific activities will include a variety of fair housing enforcement activities, including complaint intake/processing and investigations; testing activities utilizing their approved and aggressive testing methodology; mediation of legitimate complaints and resolution and litigation, where necessary; and providing fair housing education and outreach.

Jacksonville Area Legal Aid, Inc. Education and Outreach Initiative- Lending Component – \$124,743.00

Jacksonville Area Legal Aid, Inc. (JALA) will use its grant to address the systemic discrimination of African American families in the Jacksonville MSA counties of Duval, Clay, Nassau and St John in purchasing and keeping their homes by enabling JALA attorneys to address, through education and outreach, a pattern of reverse redlining discrimination, mortgage abuse and mortgage rescue scams, with the goal of keeping families in their homes. The top priority of this proposal will be to educate financially distressed homeowners about deceptive debt-relief schemes. JALA will prioritize and target a large segment of an entire community by educating consumers about mortgage abuses, debt relief options, and how to avoid scams, all of which are a direct product of the systemic discrimination directed at Jacksonville’s African American communities.

Jacksonville Area Legal Aid, Inc. Private Enforcement Initiative – Mortgage Rescue Scam

Component -\$499,970

Jacksonville Area Legal Aid, Inc. will use this grant to address the systemic discrimination of African American families in the Jacksonville Metropolitan Statistical Areas (MSA) counties of Duval, Clay, Nassau, and St Johns in purchasing and keeping their homes. This proposal allows Jacksonville Area Legal Aid (JALA) to prioritize and target a large segment of an entire community by attacking mortgage abuses that are a direct product of the systemic discrimination directed at Jacksonville's African American communities.

Lantana

Fair Housing Center of the Greater Palm Beaches, Inc. Private Enforcement Initiative – General Component - \$311,694.00

The Fair Housing Center of the Greater Palm Beaches, Inc. (FHC) will use its grant to address fair housing issues in Palm Beach county by conducting a fair housing assessment with every client contacting the FHC with housing issues, approximately 500 contacts a year; investigating allegations of housing discrimination; helping persons with disabilities obtain reasonable accommodations and/or modifications; and conducting matched pair tests as part of complaint investigations and to identify systemic discriminatory practices. HFC will provide technical assistance to developers, builders or architects to ensure they understand the design and construction requirements of fair housing and provide training to professionals, social service agencies, and landlords to affirmatively further fair housing. FHC also will provide education on lending discrimination and mortgage scam practices to individuals and families and ensure that information is available in a variety of languages.

Melbourne

Fair Housing Continuum, Inc. Private Enforcement Initiative – General Component - \$315,000.00

The Fair Housing Continuum, Inc. (Continuum) will use this grant to continue services to the underserved communities of homeless persons while continuing to focus on the issues of immigrant populations (non-English speaking) and persons with disabilities. The Continuum will provide a full range of fair housing enforcement activities to all protected classes, including those in the City of Orlando and continue its testing and enforcement of new construction accessibility. The Continuum collaborates with two FHAPs, the Florida Commission on Human Relations and the City of Orlando.

Miami

Affordable Housing Corporation of America

Education and Outreach Initiative – Lending Component - \$79,819

Affordable Housing Corporation of America Miami-Dade will use its grant to provide fair housing and fair lending information and counseling to at-risk households in the Miami-Dade, with a particular focus on minority, non-English speaking, and immigrant populations. Outreach and education will be conducted through the creation, mailing, and distribution of educational materials, public service announcements, radio and print advertising, and educational workshops in partnership with grassroots community and faith-based organizations. Activities will be conducted in English, Spanish, and Haitian Creole. In addition, the project will connect these households with individualized homeownership counseling to help them meet their fair housing needs, including first-time homebuyer counseling, refinance counseling, foreclosure prevention counseling, mortgage rescue scam, and referral of valid fair housing and other legal complaints.

Miami Gardens

Housing Opportunities Project for Excellence, Inc.

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

Housing Opportunities Project for Excellence, Inc. (HOPE) will use its grant to provide culturally competent and accessible fair housing services to all members of protected classes in Miami-Dade and Broward Counties. Project activities will include interviewing potential victims of discrimination; taking complaints; testing; evaluating testing results; conducting preliminary investigations; facilitating mediation where appropriate; and enforcing meritorious claims of housing discrimination through litigation or referral to HUD or substantially equivalent administrative enforcement agencies. HOPE will also conduct an education and outreach program to the populations identified in this proposal and the general public regarding their rights under the fair housing laws and outreach and education to the housing industry concerning its responsibilities and obligations. Outreach activities will be conducted in Spanish and Creole language.

Housing Opportunities Project for Excellence, Inc.

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

Housing Opportunities Project for Excellence, Inc. (HOPE) will use its grant to expand the educational component of the Fair Housing services in Miami-Dade and Broward counties to include predatory lending and foreclosure prevention education. A goal of the project is to increase outreach to South Florida's immigrant population, other minorities, persons with limited English proficiency (LEP), persons with disabilities, the GLBT community and other underserved populations. Implementation will focus on a multi-faceted approach to confront identified interpersonal, inter-group, and organizational barriers to fair housing. Strategies will

include educational sessions, a media campaign, and coordination between local, state and federal agencies. To reach LEP populations, activities will be conducted in English, Spanish and French Creole.

Tampa

Bay Area Legal Services, Inc. Private Enforcement Initiative – General Component - \$278,914

Bay Area Legal Aid (BayLegal) will use this grant to address the impediments to fair housing choices identified in Hillsborough County's Analysis of Impediments to Fair Housing Choices and the Consolidated Plan. The Project will serve targeted underserved populations by investigating discrimination complaints; referring meritorious cases to HUD; distributing materials to at least 35 groups annually; implementing an educational program for veterans and underserved populations; and recruiting and training testers and conducting rental, lending and sales testing. The Project will affirmatively further fair housing through enforcement and educational outreach to approximately 200,000 people by sharing information on fair housing/fair lending rights.

West Palm Beach

Legal Aid Society of Palm Beach County, Inc. Education and Outreach Initiative- Lending Component – \$125,000.00

The Legal Aid Society of Palm Beach County, Inc. will use its grant to educate the general public and local housing providers about equal opportunity in housing—how to identify housing discrimination, predatory lending and discriminatory foreclosure practices, and how the Legal Aid Society upholds and defend their rights. Activities will include: workshops for the general public, targeting audiences most likely to be or become victims of predatory and discriminatory lending practices; a presentation to real estate and lending professionals in the homeownership industry; the development and distribution of 1,250 brochures, flyers, and booklets in English, Spanish, and Haitian-Creole, and quarterly newsletters to keep caseworkers and housing advocates informed of legally pertinent fair housing news. The project will address racially discriminatory lending and insuring, predatory lending, discrimination against persons with mental illness, and ethnically discriminatory targeting of persons of limited English proficiency.

GEORGIA

East Point

Metro Fair Housing Services, Inc. Private Enforcement Initiative – Performance Based Funding Component - \$275,000

Metro Fair Housing Services, Inc. will use its grant to conduct fair housing enforcement activities in Cobb, Gwinnett, Hall, and Henry Counties. While the Project intends on providing fair housing education and enforcement services to all of the protected bases, it will particularly focus on the underserved Latino community and the large disability community. The Project will also focus activities in the area of testing, both systemic and complaint-based, and collaborate with faith-based organizations.

HAWAII

Honolulu

Legal Aid Society of Hawaii (LASH) Private Enforcement Initiative – Performance Based Funding Component - \$275,000

The Legal Aid Society of Hawaii (LASH) will use its grant to conduct a statewide fair housing enforcement program in Hawaii. In particular, LASH will provide assistance to victims of housing discrimination through intake, complaint analysis, referrals, mediation, negotiating settlements, implementing conciliation agreements, and conducting litigation. LASH will also conduct systemic investigations and complaint-based testing, and work to promote awareness of fair housing laws through education and outreach to community organizations, housing providers, social service providers, and other interested persons.

IDAHO

Boise

Intermountain Fair Housing Council Private Enforcement Initiative – General Component - \$324,839.00

The Intermountain Fair Housing Council (IFHC) will use its grant to provide full-service fair housing enforcement program throughout Idaho, focusing on low-income rural, recent immigrants (LEP), persons with disabilities, single female heads-of-households with children, and a full-spectrum of fair housing services to all FHA protected persons. The project will

maintain a statewide toll free line and TTY and AT&T “Language Line” and provide phone or in-person intake of inquiries; provide complaint negotiations; conduct FHA investigations, recruit and train testers for rental, sales, lending and insurance tests; conduct site design and construction assessments; and file or refer enforcement proposals to HUD. IFHC will also conduct six outreach and education events for housing providers, three events targeted at LEP households, three cable TV and three radio Spanish fair housing programs, and six fair housing events with other organizations.

Idaho Legal Aid Services, Inc.

Education and Outreach Initiative – Lending Component - \$103,699

Idaho Legal Aid Services, Inc. (ILAS) will use its grant to provide a statewide, full-service fair housing education and outreach/lending program, focused on low-income rural, recent immigrants (LEP), persons with disabilities, single female heads-of-households with children, and a full-spectrum of fair housing/lending services to all FHA protected persons. Activities will include a bi-lingual, toll-free housing hotline; website with social media links; fair housing and lending presentations, including to Latinos and Indian reservations; phone or in-person intake of inquiries and counseling services to homeowners at risk for discrimination as members of a protected class; referral of potential Enforcement Complaints to HUD and/or the Idaho Fair Housing Council; distribute press releases, conduct media spots and English and Spanish PSAs about ILAS’s FHA/Lending information; and expand its mailing list for newsletter dissemination.

ILLINOIS

Chicago

Access Living of Metropolitan Chicago

Private Enforcement Initiative Performance Based

Funding Component - \$325,000

Access Living, of Metropolitan Chicago, a disability rights organizations governed and administered by people with disabilities, will use its grant to employ three interrelated components. Through litigation of HUD complaints and lawsuits, negotiation/mediation, and testing, Access Living will make housing units available and/or accessible to the disabled. Through public policy partnerships and advocacy, Access Living will continue current collaborations and forge new partnerships to build the capacity of partners, share knowledge/expertise, and affirmatively further fair housing on the local, state and national level. Through education and training efforts, Access Living will empower consumers to solve fair housing disputes on their own, instruct housing providers on how to comply with fair housing laws, and teach architects and developers about new construction requirements. The Project will also update and distribute its Fair Housing Handbook (in Spanish, Polish and Chinese), and other

materials for consumers, attorneys and advocates that are available in alternative formats for individuals who are blind or vision-impaired.

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

Private Enforcement Initiative – Performance Based Funding

Component - \$325,000

The Chicago Lawyers' Committee for Civil Rights Under Law (Committee) will use its grant to conduct 15 workshops over three years, in Spanish and English, and several in collaboration with the Illinois Department of Human Rights, a Fair Housing Assistance Program, to educate tenants, homeowners, and landlords about fair housing law. At least 150 discrimination complaints will be received or referred to the Committee. The organizational and project mission is specially focused on affirmatively furthering fair housing, capacity building and knowledge sharing. The Committee will recruit a minimum of 30 testers, and conduct 150 tests, complaint-based or systemic, for housing rental or sales and mortgage lending. The project will refer 20 cases to pro bono lawyers from Chicago law firms.

John Marshall Law School

**Private Enforcement Initiative – Performance Based
Funding Component - \$274,958.33**

The John Marshall Law School (JMLS) will use its grant to affirmatively further fair housing by assisting persons who have been discriminated against in housing with legal representation through its Fair Housing Legal Clinic (Clinic). Specifically, the Clinic will conduct testing in appropriate cases to determine if discrimination has occurred, maintaining an active caseload of approximately 40 to 45 cases a year.

John Marshall Law School

**Education and Outreach Initiative– Higher Education
Component - \$99,980.00**

The John Marshall Law School (John Marshall) will use its grant to develop and implement a Fair Housing program for non-lawyers that will include a 2-hour fair housing course taught once a week for 14 weeks and an internship of 56 hours where students will be placed in the John Marshall Fair Housing Legal Clinic, the Illinois Department of Human Rights, or other local fair housing enforcement agencies or organizations. The project will focus on the areas of the Chicago Metropolitan area and its empowerment zones (EZs). The course will be modeled after the Fair Housing course offered to law students along with basic legal information that would not need to be provided to them and will be a first step in John Marshall's long range plan to establish M.S. and LL.M. degree programs in fair housing law. Guest lecturers will discuss Federal, State and local fair housing laws, land use practices, lending practices, and alternative dispute mechanisms available in housing discrimination cases.

**John Marshall Law School
Education and Outreach Initiative – Lending
Component - \$124,994.00**

The John Marshall Law School Fair Housing Legal Support Center (the Center) will use its grant to expand the Fair Lending/Home Preservation Law Project. This will include establishing new partnerships and fostering existing partnerships with not-for-profit community housing counseling organizations and agencies for the placement of law student interns to interview and counsel borrowers on home mortgage loans and retaining properties in foreclosure and other default proceedings; a multi-faceted marketing strategy to promote the Fair Lending/Home Preservation Law Project and an electronic and hard copy Consumer Guide to Fair Lending and Home Preservation, both in English and Spanish; educational and outreach presentations about fair housing law and fair lending practices for community groups and fair lending/home preservation seminars for homeowners, renters, housing counselor and attorneys.

Homewood

**South Suburban Housing Center
Private Enforcement Initiative – Performance Based
Funding Component - \$273,505**

South Suburban Housing Center (SSHC) will conduct fair housing enforcement activities that maximize the number of enforcement actions through a comprehensive testing program; process an increased number of fair housing complaint to exceed 220 per year; conduct approximately 360 matched tests and 60 accessibility tests; resolve legitimate complaints, where possible, and file enforcement actions with HUD and expand education and outreach to underserved communities through collaborations with local community organizations, to include local disability rights groups.

**South Suburban Housing Center
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$150,000.00**

South Suburban Housing Center (SSHC) will use its grant to address specific effects of the mortgage foreclosure crisis crippling this area, by implementing fair housing enforcement, counseling and advocacy assistance for mortgage distressed victims of prior discriminatory practices, education and outreach awareness to prevent predatory lending, mortgage fraud and mortgage rescue scams and partnerships with local organizations, governments and FHAPS to build capacities to overcome these mortgage lending problems through regional efforts to Affirmatively Further Fair Housing. In this project, SSHC will receive support and form new partnerships with Cook County, the Metropolitan Tenants Organization, the Illinois Attorney

General's Office and the Lawyers' Committee for Better Housing to provide specialized fair housing assistance to families in racially segregated communities hardest hit by deceptive predatory and mortgage fraud practices.

Rockford

Prairie State Legal Services, Inc.

Education and Outreach Initiative –

General Component \$125,000

Prairie State Legal Services, Inc. will use its grant to respond to lack of education as a major impediment to fair housing, an impediment identified in the 2009 State of Illinois Analysis of Impediments (AI), as well the local AIs completed by municipalities and counties in its service area. Activities will include fair housing trainings throughout 36 counties to social service advocates, local government officials, housing providers, community college students and teachers, LEP Spanish-speaking populations, and high school students; dissemination of fair housing materials to the public; the use of print, radio and electronic media, and development of affirmatively furthering fair housing curricula. A significant number of activities will focus on LEP Spanish-speaking residents, a group recognized by the statewide AI as particularly at risk.

Waukegan

SER Jobs for Progress, Inc.

Private Enforcement Initiative –General Component - \$140,369.00

The Fair Housing Center of Lake County (FHCLC) will use its grant to engage in activities throughout the service area including complaint intake and investigation, and mediation and litigation of fair housing complaints from members of all protected classes. A bilingual employee will be available to assist housing providers and other persons of Limited English Proficiency (LEP). FHCLC will recruit and train testers and engage in complaint and audit-based testing activities. Outreach activities will include educational presentations and the distribution of various fair housing materials covering general FHA provisions, LEP requirements, accessibility, and universal and accessible design. All outreach activities will be targeted to community populations susceptible to discrimination and materials and presentations will be available in both English and Spanish.

Wheaton

HOPE Fair Housing Center

Private Enforcement Initiative – Performance Based

Funding Component - \$274,490.66

HOPE Fair Housing Center, the oldest fair housing center in Illinois, will continue its comprehensive enforcement program throughout the state of Illinois, to include five suburban, 26 rural counties and six established cities. Specific activities to be conducted include: complaint-based and systemic testing to eliminate racial and ethnic steering; approximately 1,000 tests, including 300 telephonic tests; 30 non-testing investigations in six cities to uncover harassment and overzealous enforcement of housing codes and MLS listings; and collaborations with 15 community and governmental agencies to carry out education and outreach activities.

Winnetka

Interfaith Housing Center of the Northern Suburbs Private Enforcement Initiative – Performance Based Funding Component - \$235,687

Interfaith Housing Center of the Northern Suburbs (Interfaith) will use its grant for fair housing investigative and auditing activities in 16 northern Cook and southern Lake County suburbs north of Chicago. Activities will include outreach targeted to all protected classes; investigation of fair housing complaints; referral of enforcement proposals to HUD; matched pair audit-based rental or sales testing; audits, investigations and litigation where appropriate on fair housing tests in the sales and rental housing markets; audits of sales and rental testing based on Craigslist or other online or print advertisements; delivery of fair housing rights and responsibilities and fair lending and mortgage rescue scam training and education; focus groups to determine “outsider” views of municipalities on Chicago’s North Shore; demographics research of North Shore retirement communities, including a survey of online and print advertising, to determine extent of affirmative marketing of communities; meetings with municipal and county leaders to disseminate results of testing, market research, and focus groups to affirmatively further fair housing, assist with eliminating discriminatory barriers to housing and support best practices to ensure racially diverse, accessible communities.

KANSAS

Wichita

Urban League of Kansas, Inc. Fair Housing Organizations Initiative – Continuing Development General Component - \$273,007.00

The Urban League of Kansas will use its grant to expand existing comprehensive housing strategies in South Central Kansas by offering services to Southwestern Kansas. The applicant will accomplish this objective through activities offered in English, Spanish and Vietnamese in

the areas of Fair Housing and financial literacy, fair lending, credit education and foreclosure prevention and mitigation. The project will hire two bilingual counselors through this initiative. In addition, the applicant will develop the necessary knowledge, processes, infrastructure and funding in 2011 to become a Fair Housing Enforcement Organization in 2012 in response to the encouragement the applicant has received from HUD's Kansas City's Regional Office based on the lack of services in targeted service areas.

KENTUCKY

Lexington

**Lexington Fair Housing Council (LFHC)
Private Enforcement Initiative – Performance Based
Funding Component - \$260,476.66**

Lexington Fair Housing Council, Inc. (LFHC) will conduct fair housing enforcement activities throughout the state of Kentucky. In particular, the Council will pursue pending cases to completion; complete 660 fair housing tests statewide, covering accessibility, rental, disability and sales discrimination; process 240 intakes; continue a Predatory Lending Prevention Program to prevent egregious loans; maintain a Speaker's Bureau to provide fair housing classes to housing providers; and maintain a hotline to offer fair housing legal advice to housing providers.

LOUISIANA

New Orleans

**Greater New Orleans Fair Housing Action Center, Inc.
Private Enforcement Initiative – General
Component - \$325,000.00**

The Greater New Orleans Fair Housing Action Center (FHAC) will use its grant for outreach and to investigate complaints by victims of housing discrimination, including LEP persons and members of all classes protected under the federal Fair Housing Act. In particular, FHAC will recruit and train new testers for rental, sales, lending and insurance testing; continue testing and/or investigation of approximately five prior complaints; conduct paired tests; and conduct additional investigations where appropriate; and recruit 3 new attorneys/firms for a cooperating attorney panel. The FHAC also will make outreach contacts and fair housing presentations; appear on six local television and radio programs to discuss housing discrimination; and produce a fair housing summit.

Greater New Orleans Fair Housing Action Center, Inc.

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

The Greater New Orleans Fair Housing Action Center (FHAC) will use its grant to continue providing fair housing services to individuals and families in the New Orleans Metropolitan Statistical Area and technical assistance to persons who believe that they have been victims of housing discrimination. Activities will include a fair housing billboard campaign; development of fair housing outreach materials to address federally protected classes under the Fair Housing Act and translation of basic outreach materials into Spanish and Vietnamese; maintaining an informational website; developing a curriculum for the children's book *The Fair Housing Five and the Haunted House*; fair housing presentations to adults and youths, making outreach contacts; appearing on local television and radio to discuss housing discrimination; and producing a fair housing summit. FHAC also will refer complaints made because of fair housing education and outreach activities to enforcement staff for investigation.

MAINE

Portland

Pine Tree Legal Assistance

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

Pine Tree Legal Assistance will use its grant to enforce federal and state laws prohibiting discrimination on behalf of tenants as well as low-income homeowners in mobile home parks, an important source of homeownership for low-income Mainers. Testing will be used to identify systemic discrimination against all protected categories, with a special emphasis on discrimination against underserved populations, including individuals in rural areas, individuals with disabilities and those who are immigrants or have limited English proficiency. The organization will conduct education and outreach efforts to strengthen awareness of fair housing laws and protections among protected classes, and strengthen capacity among government and nonprofit partners to enforce and extend fair housing protections for all vulnerable individuals around Maine.

MASSACHUSETTS

Boston

Fair Housing Center of Greater Boston (FHCGB)

Private Enforcement Initiative – Performance Based

Funding Component - \$274,750

Fair Housing Center of Greater Boston (FHCGB) will use its grant to inform the residents of Essex, Middlesex, Norfolk, Plymouth, and Suffolk counties about their rights and obligations under the Fair Housing Act and substantially equivalent State and local fair housing laws. Activities will include intake and referral of housing discrimination complaints; update and disseminate fair housing educational materials to key stakeholders, including members of protected classes, landlords, realtors, property managers, lenders, municipalities, and community organizations that work with protected classes; develop fair housing curriculum with lesson plans for distribution to ESOL teachers; and conduct trainings and workshops to inform protected classes of fair housing laws.

**Fair Housing Center of Greater Boston
Private Enforcement Initiative – Mortgage Rescue Scam
Component - \$500,000.00**

The Fair Housing Center of Greater Boston will use its grant to: conduct intake and response to requests for information/advice and complaint intake and investigation, mediation and litigation for fair housing lending complaints, including filing complaints at HUD, the state and court where appropriate; develop and disseminate fair housing educational curricula and materials and conduct trainings for members of protected classes, landlords, realtors, property managers, lenders, government officials, municipalities and community organizations that work with protected classes; provide counseling to persons to prevent them from experiencing lending discrimination or to persons who may have encountered lending discrimination; assist clients with loan workouts, refinancing, or modifications; partner with organizations serving all protected classes, as well as homeless individuals, home seekers and immigrants with limited English proficiency; develop and implement a communications campaign to reach protected class members and vulnerable and underserved populations.

Holyoke

Housing Discrimination Project

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

The Housing Discrimination Project (HDP) will use its grant to affirmatively further fair housing by conducting systemic linguistic profiling testing; conducting an analysis of zoning ordinances to identify policies or practices that contribute to residential segregation; developing a training module and conducting education and outreach in medical clinics, where health concerns intersect with fair housing solutions; and partnering with two local housing authorities to help eliminate the barriers Section 8 voucher holders face when attempting to move from a high-poverty community into a low-poverty community. HDP will also conduct education and outreach activities to build the capacity of the private bar to litigate complaints of housing

discrimination and to educate the housing industry about their obligations under the Federal Fair Housing laws. HDP's project will focus media, enforcement and community education campaigns toward traditionally underserved populations, including LEP communities.

Springfield

HAP, Inc.

Education and Outreach Initiative – General Component - \$121,637

HAP, Inc. will use its grant to partner with the Housing Discrimination Project, a regional nonprofit fair housing advocacy agency to provide services to people who live in Hampden, Hampshire, Franklin and Berkshire counties. The Program is a component of HAP's Housing Consumer Education Center, comprehensive regional housing information, education and counseling initiative that serves tenants, landlords, homebuyers, and homeowners. The project will conduct a variety of outreach, education and counseling services to increase the understanding of fair housing rights among members of all protected classes and to help housing providers better understand fair housing and reasonable accommodation.

Worcester

Legal Assistance Corporation of Central Massachusetts Private Enforcement Initiative – Performance Based Funding Component - \$237,933.33

Legal Assistance Corporation of Central Massachusetts (LACCM), in partnership with the City of Worcester, will provide outreach, investigation, enforcement, testing, and other fair housing services for the Central region of Worcester's protected class members, including veterans, the homeless and other special populations. Activities will include: assistance with complaint filings, Fair Housing Awareness, testing and training. In addition, LACCM attorneys will litigate cases in administrative forums and State and Federal Courts. LACCM intends to obtain monetary and injunctive relief and will monitor compliance with settlement agreements.

MICHIGAN

Ann Arbor

Fair Housing Center of Southeastern Michigan Private Enforcement Initiative – Performance Based Funding Component - \$183,549.00

The FHC-Southeast will expand its exclusive fair housing enforcement services into three Michigan counties: Livingston, Ingham, and Jackson while continuing services in Washtenaw, Lenawee and Monroe counties. Goals for this 36-month project include a plan for effectively doubling their geographic region; intake of 456 new fair housing complaints; completing 360 tests; recruiting/training of 150 new testers; and gaining reasonable accommodations for 18 disabled complainants.

Detroit

Fair Housing Center of Metropolitan Detroit Private Enforcement Initiative – Performance Based Funding Component - \$180,740.00

Fair Housing Center of Metropolitan Detroit will conduct fair housing enforcement activities in the metropolitan Detroit area, to include: receipt and processing of complaints; investigating fair housing tests; referring cases to FHC attorneys for administrative court action; conducting systemic tests of housing providers for referral to HUD/DOJ for administrative enforcement; and negotiating settlements. The FHC will also coordinate fair housing education and outreach activities within the project area.

Flint

Legal Services of Eastern Michigan Private Enforcement Initiative - General Component - \$259,384.00

Legal Services of Eastern Michigan (LSEM) will use this grant to safeguard the fair housing rights of all classes protected under Federal and State statutes by offering survey and complaint-based fair housing testing and enforcement services to the Mid-Michigan counties of Bay, Genesee, Midland and Saginaw. LSEM will also offer complaint-based fair housing services in the balance of the counties in LSEM's service area: Arenac, Clare, Gladwin, Gratiot, Huron, Isabella, Lapeer, Sanilac, St. Clair and Tuscola. To further delivery of fair housing services, the Center partners with many agencies, including community and faith-based agencies, and conduct 10 education and outreach programs.

Grand Rapids

Fair Housing Center of West Michigan Private Enforcement Initiative – Performance Based Funding Component - \$274,603.66

Fair Housing Center of West Michigan (FHCWM) will conduct fair housing enforcement services in an eleven county area in West Michigan. Services will also be provided to two thirds of the State where there is no fair housing presence. FHCWM will provide enforcement activities to include complaint intake, counseling, investigation and mediation; recruit and train testers and conduct matched paired tests and site accessibility tests; partner with both local, national and government agencies, HUD, faith- and community-based groups to combat fair housing practices; and provide fair housing education and outreach to over 60,000 English and non/English speaking clients.

Kalamazoo

Fair Housing Center of Southwest Michigan

Private Enforcement Initiative – Performance Based

Funding Component - \$302,766

The Fair Housing Center of Southwest Michigan will use its grant to provide fair housing enforcement services as well as limited outreach and education. Project activities will include: training new testers and completing rental/sales paired tests in connection with complaint and systemic testing; investigating new complaints; conducting systemic investigation violations of the Fair Housing Act; counseling and referring persons with non-fair housing issues; developing and maintaining partnerships with nonprofit organizations; reaching out to non-English speaking persons; and conducting conferences and presentations with audiences including landlords and members of protected classes.

MINNESOTA

Minneapolis

Legal Aid Society of Minneapolis

Private Enforcement Initiative – Mortgage Rescue Scam Component - \$356,365.00

The Legal Aid Society of Minneapolis (LASM) will use this grant to improve protection from mortgage abuse, including mortgage rescue scams, in 53 southern and central Minnesota counties, for persons in protected classes and neighborhoods with a high concentration of such persons. Specifically, LASM will provide mortgage abuse enforcement services and full-service investigation, testing, preparation, negotiation, counseling, assistance with loan modifications, litigation, and related legal services to mortgage abuse complainants to obtain remedies for victims of discrimination. LASM will affirmatively further fair housing and advance sustainable communities by working with the Fair Housing Enforcement Project to stabilize housing for

protected class members and increase housing choice. LASM also will share knowledge and expand capacity by training foreclosure counselors, attorneys, other professional, government officials and community groups on mortgage rescue scams and lending discrimination.

Legal Aid Society of Minneapolis

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

In this proposal, the Legal Aid Society of Minneapolis (LASM) will use its grant to partner with Southern Minnesota Regional Legal Services (SMRLS) to improve enforcement of the Fair Housing Act in the Minneapolis Empowerment Zone in the rental and home ownership markets. The project will: provide fair housing enforcement services to at least 1,200 complainants and full-service housing discrimination investigation, fair housing testing, preparation, negotiation, counseling, litigation and related legal services to obtain remedies for at least 400 victims of housing discrimination; strengthen the area's Fair Housing Implementation Council's efforts to address the 2009 Regional Analysis of Impediments to Fair Housing; advance a fair housing accountability framework in the HUD-Metropolitan Council Sustainable Communities Plan; share fair housing knowledge and expand capacity by providing technical assistance to public and private partners; and facilitate compliance by housing developers with FHAA accessible design obligations and improve visitability and universal design qualities.

Minneapolis Urban League

Education and Outreach Initiative – Lending

Component – \$124,447.00

The Minneapolis Urban League will use its grant to conduct a lending education and outreach program for protected classes residing in the Empowerment Zone in Minneapolis, MN. Although Minnesota is often cited as a state with a high quality of life, that description often does not extend to minorities. Activities will include preventing foreclosure and educating the target group in the provisions of the Fair Housing Act. Working in partnership with two nonprofit organizations, Northside Community Reinvestment Coalition and Financial Rehabilitation, Inc., the Minneapolis Urban League will provide community forums, fair housing education, grassroots outreach in a door-to-door campaign, housing counseling, and referral of suspected fair housing cases to HUD and Legal Aid.

MISSISSIPPI

Gulfport

**Fair Housing Center of the Gulf Coast Region of Mississippi
Private Enforcement Initiative - General
Component - \$325,000**

The Gulf Coast Fair Housing Center (GCFHC) will use its grant to serve all members of the seven protected classes in George, Stone, Hancock, Harrison, Jackson and Pearl River Counties. Specifically, GCFHC will recruit new testers for rental, sales, insurance, and lending testing and conduct paired tests and additional investigations; conduct follow-up on prior complaints; conduct a systemic investigation to determine the nature/extent of discrimination against underserved populations; and conduct complaint intake, investigation and referral. In addition, GCFHC will recruit three new attorneys/firms for a fair housing cooperating attorney panel and obtain continuing legal education certification from the Mississippi Bar Association for fair housing attorney trainings. GCFHC outreach activities will include making fair housing presentations, appearing on a broadcast to discuss housing discrimination and producing a fair housing summit.

MISSOURI

St. Louis

**Metropolitan St. Louis Equal Housing Opportunity Council
Private Enforcement Initiative – Performance Based
Funding Component - \$272,614**

The Metropolitan Saint Louis Equal Housing Opportunity Council will conduct enforcement activities in counties in Southern Illinois and eastern Missouri. EHOC will identify violations of fair housing law and assist home seekers of all protected classes with asserting their fair housing rights. In addition, it will work to substantially increase the number and availability of accessible affordable housing units for all protected classes through the eight-county bi-state regions. The program will offer a full-service private fair housing investigative and testing project for the fourth most segregated metropolitan area in the nation.

Jefferson City

Missouri Commission on Human Rights Jefferson City

Education and Outreach Initiative – General Component - \$124,917

Missouri Commission on Human Rights will use its grant to focus on providing education and

outreach on affirmatively furthering fair housing to persons with disabilities, minority populations, immigrant populations, the elderly, the homeless and low-income citizens in the Missouri Bootheel. The project goal is to saturate 25,000 Bootheel residents in a concentrated education outreach campaign. The media campaign will inform underserved populations about practices that violate the Fair Housing Act and will educate citizens about their rights and recourse, including how to file housing discrimination claims. This will be accomplished through media spots, newspaper advertisements, bilingual materials, radio public service announcements and bus transportation advertisements.

MONTANA

Butte

Montana Fair Housing, Inc. Private Enforcement Initiative – General Component - \$176,652.00

Montana Fair Housing, Inc. (MFH) will use its grant to assist in the elimination of impediments to fair housing in Montana's State Analysis of Impediments. Specifically, MFH will: conduct intake and referral, mediate cases; recruit and train testers, conduct testing and other research activities to identify discriminatory housing practices and monitor the design and construction of new multi-family buildings. MFH will provide outreach through educational opportunities to advocates, housing consumers and housing providers. MFH will work with veterans, minority serving institutions, local and state agencies, and organizations serving protected class members, furthering visitability and universal design concepts in housing construction or rehabilitation and developing decent, affordable, energy efficient design to affirmatively further fair housing.

Billings

City of Billings

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

City of Billings will use its grant to facilitate collective fair housing education efforts through a public-private partnership. The City will provide overall administrative and financial support, and all partnering organizations will assist in the development of new fair housing educational materials and the presentation of materials through workshops, counseling sessions and varying media forms. The collaborators represent educational efforts targeting various populations, including: American Indians; individuals experiencing poverty; elementary school students; homeless families with children; and others protected under the Fair Housing Act. Two organizations will work with disabled populations that are not readily recognized as protected

classes in our community: individuals in addiction recovery; and individuals diagnosed with either HIV or AIDS.

NEBRASKA

Omaha

Family Housing Advisory Services, Inc. (FHAS) Private Enforcement Initiative – Performance Based Component - \$275,000

Family Housing Advisory Services, Inc. (FHAS) will expand its enforcement program activities to underserved populations of Nebraska and W. Iowa, with a focus on new immigrants and especially individuals/families with limited or no English skills, the homeless, returning veterans, and other persons with disabilities. Project activities will include: on-site complaint intake at shelters, the Salvation Army, YWCA offices, faith-based and community-based organizations; assessment and investigation of all alleged complaints; conduct matched paired tests of rental/sales/lending complaints; maintain a 24-hour toll free hotline and internet website to assist rural areas of Nebraska; and education and outreach services to the general public and fair housing training to staff of community agencies.

Chadron

High Plains Community Development Corp., Inc.

Education and Outreach Initiative – General Component - \$120,570

High Plains Community Development Corp., Inc. will use its grant to build on an array of education and outreach activities in Western Nebraska, including fair housing outreach and education through fair housing fairs and presentations; assisting other groups with community presentations; conducting outreach to those with disabilities; providing educational information regarding mortgage rescues; and working with municipal governments to remove barriers to affordable housing. In addition, knowledge sharing through educational presentations will assist those in the real estate and lending industries regarding discriminatory and predatory practices to improve their overall knowledge of fair housing laws and illustrate that they are enforceable in rural areas.

NEVADA

Reno

Silver State Fair Housing Council (SSFHC)

**Private Enforcement Initiative – Performance Based
Funding Component - \$268,606.00**

Silver State Fair Housing Council will use its grant to expand its current affirmative enforcement program, especially its enforcement of Fair Housing Act accessibility requirements, to include the entire state of Nevada. Activities will serve all protected classes under the FHA and will include identification and tracking of new multifamily housing, from building permits to certificates of occupancy, and conducting on-site assessments for enforcement purposes. SSFHC will also recruit testers to conduct tests and facilitate reasonable accommodation/modification requests. Activities will also include promoting compliance with fair housing law by conducting a total of 23 trainings for housing providers, design professionals, community advocates, and attorneys, and providing fair housing information through website, advertising, and community outreach.

NEW HAMPSHIRE

Concord

**New Hampshire Legal Assistance
Private Enforcement Initiative – General
Component - \$324,972.00**

New Hampshire Legal Assistance (NHLA) will use its grant to support work performed by its Housing Justice Project. The project will conduct systemic testing to help members of protected classes gain access to or retain decent and affordable housing; work with partners to specifically address the needs of those persons with disabilities, as well as those with Limited English Proficiency (LEP); and provide phone-assisted counsel and advice, referral to appropriate partner agencies or full legal representation as needed to those in need of fair housing assistance. Additionally, NHLA will distribute written materials available in four languages (Spanish, French, Bosnian, Somali and English) about NHLA’s fair housing services, conduct community trainings to spread awareness and knowledge about fair housing rights and continue its statewide outreach to the community through faith-based and grassroots organizations to spread awareness about the rights and obligations under the Fair Housing Act.

NEW JERSEY

Hackensack

Fair Housing Council of Northern New Jersey

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

The Fair Housing Council of Northern New Jersey will use its grant to serve the entire state of New Jersey to: conduct 180 rental/sales tests per year; intake, investigate, process and refer FHIP complaints of Title VIII violations to HUD; recruit and train 20 testers per year and provide tester training to the Council's non-FHIP staff; distribute a minimum of 2,000 fair housing flyers per year to community groups, faith based organizations, local shops, markets and any place where people in need of fair housing services are likely to congregate; address (in-person) religious, veteran, disability advocacy and community groups; and purchase newspaper, print and journal ads to advertise the project and its services. The areas of concentration will focus on (but not be limited to) some sections in the south and northeast where previous systemic testing revealed a high level of discrimination against minorities of color, families and persons with disabilities.

NEW YORK

Buffalo

Housing Opportunities Made Equal, Inc. (HOME) Private Enforcement Initiative – Performance Based Funding Component - \$263,846.33

HOME will use its grant to vigorously provide fair housing enforcement services in the Buffalo-Niagara region. Some of the activities of this 3 year project will include: intake of 360 allegations of discrimination; conducting testing activities; filing 18 verified complaints w/HUD and FHAP; mediating 36 valid discrimination cases; conducting 12 training sessions for staff of 2 grass-roots/faith-based organizations and 2 minority servicing institutions; and administering a Revolving Litigation Fund, through previous FHIP grants, to provide fair housing litigation costs.

Bohemia

Long Island Housing Services, Inc. Private Enforcement Initiative – Performance Based Funding Component - \$275,000

Long Island Housing Services will use its grant to conduct enforcement activities in Nassau and Suffolk Counties in New York. The focus of the project will be to enforce fair housing for individual victims of housing discrimination and prevent further victimization by identifying and

eliminating patterns of discriminatory policies and practices. Special emphasis will be given to four of the most sorely affected populations on Long Island; people with disabilities, blacks, Hispanics (especially those who are not English proficient), and families with children.

Brooklyn

South Brooklyn Legal Services

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

South Brooklyn Legal Services (SBLS) will use its grant to generate and accept referrals of clients alleging housing discrimination in home financing and sales in New York City; screen, investigate and analyze all complaints through a testing methodology that will allow us to identify both individual discrimination and patterns of discrimination; refer meritorious housing discrimination complaints to HUD; provide legal and other assistance to help targeted homeowners avoid foreclosure and access fair credit; provide training and support to partner local agencies and organizations; and promote fair housing choice by educating the public about discriminatory practices in lending and home sales.

South Brooklyn Legal Services

Fair Housing Organizations Initiative –

Mortgage Rescue Scam Component - \$427,587

South Brooklyn Legal Services (SBLS) will use its grant to generate and accept referrals of clients at risk of foreclosure due to housing discrimination in home financing and sales in New York City; screen, investigate and analyze all complaints through a testing methodology that will allow us to identify both individual discrimination and patterns of discrimination; refer meritorious housing discrimination complaints to HUD; provide legal and other assistance to help targeted homeowners avoid foreclosure and access affordable loan modifications; provide training and support to partner local agencies and organizations; and promote fair housing choice by educating the public about discriminatory practices in lending and home sales and foreclosure prevention.

Jamaica

Queens Legal Services

Fair Housing Organizations Initiative

Mortgage Rescue Scam Component - \$498,753

Queens Legal Services (QLS) will use its grant to develop a Fair Housing Initiative within its Foreclosure Prevention Project to serve Queens County, New York. In order to affirmatively further fair housing, QLS will analyze and eliminate housing discrimination in the jurisdiction, promote fair housing choice for all persons and foster compliance with the nondiscrimination provisions of the Fair Housing Act. QLS will achieve these goals through a combination of litigation, community education and capacity building for other non-profits and local government. The QLS Fair Housing Initiative will focus on low-income households facing foreclosure. Through translated materials, bilingual outreach and community partnerships, QLS will focus on particular immigrant and non-English speaking communities.

Monroe

Legal Assistance of Western New York, Inc. Private Enforcement Initiative – Performance Based Funding Component - \$277,000

Legal Assistance of Western New York, Inc. (LAWNY) will use its grant to continue the work of its Fair Housing Enforcement Project for the Finger Lakes Region (FHEP) in two regions (Rochester and its suburbs and five adjoining rural counties) for testing and enforcement activities. LAWNY will field complaints for testing, utilizing paired tests when appropriate, and refer to FHEP attorneys for enforcement when discriminatory practices are corroborated. FHEP will recruit and train testers, and testing throughout both the urban and rural project areas will ensure that meritorious cases project attorneys file in Federal Court will be well documented. Additionally, with Empire Justice Center, FHEP will conduct a 2010 Census data analysis and map patterns of racial segregation in the use of Section 8 Vouchers in the Rochester Metropolitan Region. FHEP will conduct audit tests in segregated areas to determine advocacy strategies and to plan enforcement activities to address discriminatory barriers to fair housing choice.

New York City

AAFE Community Development Fund, Inc.

Education and Outreach Initiative – Lending Component - \$100,000

AAFE Community Development Fund (AAFE CDF) will use its grant to extend foreclosure prevention services to troubled homeowners to its target populations. It will develop an educational and downloadable video in Chinese (Mandarin and Cantonese), Korean, and English and make it available on its website to quickly target these homeowners and homebuyers before they fall victim to predatory lender or enter the full-blown crisis stage of foreclosure. AAFE CDF will work with media partners and radio programs (weekly 30-minute anti-predatory lending Q&A sessions). Other anti-predatory lending outreach and education materials will

include multi-lingual handbooks, brochures, website, fairs, workshops, seminars, and one-on-one counseling. AAFE CDF will log complaints and refer cases to HUD and partner with Federal and State regulators; real estate, banking and media professionals; the Center for NYC Neighborhoods; and the New York Mortgage Coalition.

Fair Housing Justice Center, Inc.
Private Enforcement Initiative – General
Component - \$324,991.00

The Fair Housing Justice Center, Inc. (FHJC) will use its grant to affirmatively further fair housing through fair housing outreach and complaint intake and investigations, including testing in response to housing discrimination complaints. FHJC will recruit and train testers, cooperating attorneys, and student interns and conduct systemic rental tests. The grant will enable FHJC to maintain critical partnerships with local agencies and organizations and provide fair housing handbooks and conduct outreach meetings with NYC organizations, including those serving homeless, low and very low-income persons, the elderly, families, persons with disabilities, limited English speaking communities and others facing barriers to obtaining and maintaining housing.

Neighborhood Economic Development Advocacy Project

Education and Outreach Initiative – General Component - \$22,376

The Neighborhood Economic Development Advocacy Project (NEDAP) will use its grant to work with partners throughout NYC on fair housing issues, particularly in the context of fair lending and foreclosure prevention. NEDAP will work with the state's FHAP agency to disseminate information on fair housing rights, coordinate screening and referrals of fair housing claims, and train agency staff. The project's three goals will be to educate community organizations and residents about fair housing discrimination and fair lending issues; to facilitate discovery and referral of fair lending and fair housing complaints to HUD, including abusive lending and real estate schemes, loan modification scams, redlining and other housing discrimination against Latinos, African-Americans, and other ethnic and racial groups, seniors, new immigrant families and individuals with disabilities; and to prevent foreclosures and help stabilize communities.

Neighborhood Economic Development Advocacy Project

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

The Neighborhood Economic Development Advocacy Project (NEDAP) will use its grant to collaborate among NEDAP, community groups and legal services offices in NY city boroughs to work on fair housing issues, particularly fair lending and foreclosure prevention. NEDAP will work with the state's FHAP agency to disseminate information on fair housing

rights, coordinate screening and referral of fair housing claims, and train NY state Division of Human Rights staff. NEDAP also will: to reach out to and educate grassroots, faith-based, and other community organizations and homeowners about abusive and discriminatory mortgage lending and foreclosure prevention issues in their communities; facilitate discovery and referral of fair lending and housing complaints to HUD to address housing and lending discrimination against Latinos, African-Americans, and other ethnic and racial groups, seniors, new immigrant families and individuals with disabilities; and prevent foreclosures and help stabilize communities.

Staten Island

Legal Services NYC Staten Island

Private Enforcement Initiative – Mortgage Rescue Scam Component - \$471,932.00

Staten Island Legal Services' Homeowner Defense Project (HDP) will use its grant in its Fair Housing for Staten Island initiative to serve 150 Staten Island minority, elderly, and/or immigrant 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, mortgage servicing abuses, and other mortgage-related abuses; and leave homeowners with stable, safe, affordable housing. HDP also will use news media outlets in six cases to generate wide-spread knowledge of discriminatory practices and sources of help.

Syracuse

Fair Housing Council of Central New York, Inc.

Private Enforcement Initiative – General Component - \$323,870.00

Fair Housing Council of Central New York, Inc. will use its grant to conduct fair housing enforcement and outreach activities, including complaint intake and investigation of housing discrimination cases, testing, and assistance to households facing foreclosure. The Council will organize an annual conference about affirmatively furthering fair housing obligations, meet with local groups to bring awareness of and attention to fair housing issues and review Analyses of Impediments for local jurisdictions and make suggestions.

White Plains

Westchester Residential Opportunities, Inc.

Private Enforcement Initiative – General

Component - \$251,156.17

Westchester Residential Opportunities, Inc. (WRO) will use its grant to conduct two systemic fair housing testing initiatives throughout Westchester County, New York WRO will collaborate with the Westchester Human Rights Commission on the first, which will test for both rental and sales based housing discrimination and target communities with low density minority populations identified as eligible communities under the 2009 Housing Settlement entered into between Westchester County and HUD. The second testing initiative will investigate whether discrimination plays a role in landlord rejection of Section 8 vouchers. In addition, WRO will provide assistance to victims of housing discrimination through a program of complaint intake and investigation, mediation and litigation.

OHIO

Akron

Fair Housing Contact Services Private Enforcement Initiative – Performance Based Funding Component - \$275,000

Fair Housing Contact Services will use its grant to conduct fair housing enforcement activities throughout Summit, Start, Portage, Medina, and Tuscarawas Counties in Northeastern, Ohio. Activities will also include the following: increase language access to present services for deaf and partially deaf clients, as well as LEP individuals, through translation services; conduct fair housing investigations to include rental, internet, and accessibility testing; hold a fair housing accessibility training as part of other trainings to be collaborated with its state FHAP agency [Ohio Civil Rights Commission]; onsite monitoring and investigations of prior fair housing complaints; and assist clients with disabilities with obtaining reasonable accommodations.

Cincinnati

Housing Opportunities Made Equal of Greater Cincinnati Education and Outreach – Lending Component – \$124,025.00

Housing Opportunities Made Equal of Greater Cincinnati (HOME) will use its grant to conduct a fair lending education and outreach project that will serve Hamilton, Clermont, Butler, and Warren Counties. All protected class members will be served and outreach will target African American communities in these counties and disabled elderly homeowners. Activities will include presentations to community groups, churches and employee groups, emphasizing employees facing lay-offs. Literature will be printed and distributed about discriminatory lending and mortgage rescue scams. Individual counseling will be provided to homebuyers and owners in danger of foreclosure, making referrals to trusted agencies if longer-term services are needed.

HOME will work with partners on a Fair Lending Forum to discuss racial discrepancies in HMDA data and conduct training for nonprofits that offer financial literacy programs.

**Housing Opportunities Made Equal of Greater Cincinnati
Private Enforcement Initiative – Performance Based
Funding Component - \$324,359**

Housing Opportunities Made Equal of Greater Cincinnati (HOME) will use its grant to provide fair housing enforcement services to all classes protected under Federal, State, and local civil rights laws in Hamilton, Butler, Warren, and Clermont Counties, Ohio. HOME will investigate concerns of clients who feel they have experienced discrimination and advise on enforcement options as well as conduct systemic testing of the housing market to determine if discrimination is occurring. It will audit new multifamily construction to ensure compliance with the accessibility requirements of the Fair Housing Act. HOME will deliver outreach presentations and advertise in the community to ensure residents know their fair housing rights and are aware of HOME's services. HOME will work with local jurisdictions to identify barriers to fair housing choice and train local government departments on fair housing law. HOME will assist families with Housing Choice Vouchers to move to neighborhoods of opportunity and sponsor a roundtable to share best practices in building stable integrated communities.

Cleveland

**Housing Advocates, Inc. (HAI)
Private Enforcement Initiative – Performance Based
Funding Component - \$275,000**

Housing Advocates, Inc., will use its grant to conduct a series of fair housing enforcement activities in Cuyahoga, Geauga, Portage, Stark, Summit, and the 10 surrounding Columbus counties. Activities will include: a 2-prong approach to predatory lending enforcement, assisting 100 callers per year and litigating a minimum of 20; combating disability and accessibility issues through a continued Land Use Study and Real Accessibility Now project; reviewing and assessing Tenant Selection Plans of PHAs to determine inconsistencies and possible discrimination; linguistic profiling phone tests based on sex; and outreach and education to all protected classes.

**Housing Research & Advocacy Center
Private Enforcement Initiative – Performance Based
Funding Component - \$325,000**

The Housing Research & Advocacy Center (Housing Center) will use its grant to provide services to all protected class members in Cuyahoga, Geauga, and Lorain Counties, focusing on tasks reduce discrimination against persons with disabilities, African Americans, Hispanic/Latinos, and families with children. To accomplish those objectives the Housing Center will:

perform 510 fair housing audits (300 rental, 135 sales, 30 lending, 30 insurance, and 15 accessibility); conduct a survey of newly-constructed multi-family housing; conduct 15 trainings for landlords, real estate professionals, condominium board members and transitional housing consumers about fair housing laws; conduct two trainings for local government officials and others on accessibility requirements; assist potential victims of housing discrimination through intake, complaint investigation and assistance with filing complaints with administrative agencies; monitor housing advertisements for illegal statements; work with local governments to develop proposed visitability standards; and conduct a visitability training.

Dayton

Miami Valley Fair Housing Center, Inc.

Education and Outreach – Lending

Component – \$125,000.00

The Miami Valley Fair Housing Center, Inc. (MVFHC) will use its grant to conduct fair housing and lending workshops, community meetings and individual counseling activities to assist homeowners at risk for discrimination as members of protected classes. Activities will take place in venues such as government centers, schools, churches, and professional organizations and on television, the internet and radio. MVFHC will use brochures, public service announcements, pre-recorded and live broadcast programs, and certified curricula for housing professionals focused on the intersection of fair housing and fair lending. Target audiences for the project include underserved individuals and all of the protected classes. The project will support and promote affirmative fair housing strategies with local government, lending institutions, title companies, appraisers, and other housing professionals associated with the residential mortgage industry.

Miami Valley Fair Housing Center, Inc.

Private Enforcement Initiative – Mortgage Rescue Scam

Component - \$500,000.00

The Miami Valley Fair Housing Center, Inc. (MVFHC) will use its grant to augment its existing fair lending enforcement and mortgage rescue and education activities and support MVFHC's work in its Predatory Lending Solutions and Foreclosure Prevention project. This project identifies mortgages having unacceptable terms or conditions or resulting from unacceptable practices that destabilize neighborhoods and which takes appropriate steps to address violations, maintaining individuals or families in their homes when possible. The target service area is the Dayton Metropolitan Statistical Area. The project will reach individuals and families in the residential housing market, private and public housing professionals, underserved individuals and all protected classes under federal, state and local laws. MVFHC will provide services following HUD's published Limited English Proficiency Guidance.

Painesville

Fair Housing Resource Center, Inc.

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

The Center will use its grant to reduce housing discrimination in Lake, Geauga and Ashtabula counties. Under this 3-year project, some of the Center's many first-time activities to be completed will be: various enforcement efforts within the three counties involving rental testing on the basis of race, disability and familial status; testing of the homeowners' insurance market with respect to race and national origin; testing activities involving the lending market; a new construction study auditing compliance with FHA in covered multi-family dwellings; and a monitoring project to increase the number of meritorious claims to HUD.

Fair Housing Resource Center Inc.

Education and Outreach – Lending

Component – \$125,000.00

Fair Housing Resource Center Inc. (FHRC) will use its grant to develop a full-service education and outreach project in the Lake County Ohio area. These activities will help promote fair housing and fair lending awareness among all persons in Lake County and will include: a regional conference on new strategies for fair housing and fair lending; round table workshops regarding fair housing and fair lending issues within the Lake County communities; creating and distributing written materials to communities, organizations, and members of government; and placing advertisements with local media. FHRC will continue to provide a full-service fair housing complaint and investigation program under its other FHIP grant initiatives and will continue to help affirmatively further fair housing within the Lake County, Ohio geographic area.

Toledo

Fair Housing Opportunities Inc. dba Fair Housing Center

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

Fair Housing Opportunities, Inc., will use its grant to conduct a comprehensive fair housing enforcement project in Toledo, Bowling Green and their outlying areas that encompass five components: Victim's Assistance, Compliant Investigation, Outreach, Monitoring and Prevention. These components contain activities which encompass six HUD priorities and will undertake the aggressive intake and investigation of discrimination complaints, and conduct testing in sales, rental, insurance and predatory lending. The goals and objectives of the proposed project includes addressing systemic patterns and practices of discrimination, providing remedies for violations of fair housing laws, deterring future acts of discrimination, and expanding equal housing opportunities.

**Fair Housing Opportunities Inc. dba Fair Housing Center
Education and Outreach – Lending
Component - \$125,000.00**

The Fair Housing Center’s (FHC) will use its grant to conduct numerous education and outreach activities. FHC will: conduct a three-hour Realtor® education class during Fair Housing Month 2011 on meeting the needs of disabled homebuyers and handling questions related to Multiple Listing Service and what it means to be “accessible,” along with two, three hour classes that provide required CEU credit for agents; conduct quarterly lending/foreclosure prevention/mortgage rescue scam workshops for the community and housing professionals and reach out to the local Bar Association to provide information regarding new FTC regulations with the Mortgage Assistance Relief Services Act; develop new brochures in English and Spanish on renter’s rights, disability rights, and mortgage rescue scams, and translate existing brochures; and overhaul its website to include ADA compliant features; to provide with interaction with social media; and collect email addresses to distribute newsletters electronically and more broadly.

**Advocates for Basic Legal Equality, Inc.
Fair Housing Organizations Initiative
Mortgage Rescue Scam Component - \$499,999**

Advocates for Basic Legal Equality, Inc. (ABLE) will use its grant to work to increase their focus on foreclosure rescue scams and fair housing laws. ABLE and its three project partners will conduct the following three affirmatively furthering fair housing activities: analyze and eliminate housing discrimination in their jurisdiction; promote fair housing choice for all persons; and foster compliance with nondiscrimination provisions of the Fair Housing Act. Specifically, they will: conduct complaint intake and investigation, mediation and litigation, against foreclosure rescue scam operations and their employees; conduct complaint intake and investigation, mediation and litigation for individuals for foreclosure rescue scam cases; and collaborate on training attorneys and other housing advocates on fair housing laws and foreclosure rescue scams. In addition, the partners will conduct community outreach activities and disseminate project materials throughout their service area and conduct two day-long training events as part of the project.

OKLAHOMA

Oklahoma City

Metropolitan Fair Housing Council of Oklahoma, Inc.

Private Enforcement Initiative – Performance Based

Funding Component – \$324,808

The Metropolitan Fair Housing Council of Oklahoma, Inc. (MFHC) will use its grant to conduct intakes of housing inquiries/intakes from consumers with housing questions or complaints;

conduct complaint-based tests (rental, sales, lending) and systemic tests; conduct accessibility audits of covered, multi-family housing; conduct requests for reasonable accommodation or modification; and refer enforcement proposals to HUD for processing. MFHC also will partner with public and private organizations in Oklahoma to educate low-and moderate-income persons, persons with disabilities, the elderly, minorities, families with children and persons who are non-English speaking or have limited English proficiency about fair housing-fair lending practices, renters rights, foreclosure prevention and loss mitigation to increase homeownership, rental opportunities and help prevent homelessness.

OREGON

Portland

Fair Housing Council of Oregon

Private Enforcement Initiative –

Performance Based Funding Component - \$325,000

The Fair Housing Council of Oregon (FHCO) will use its grant to serve housing providers, housing consumers (in particular those with limited English proficiency, people with disabilities, and the homeless) as well as advocates serving the targeted consumer populations. Activities will include: identification, investigation and referral of alleged fair housing violations to HUD; continued development and expansion of current testing program to incorporate mortgage-lending and homeowner's insurance testing; development, promotion, and delivery of five enforcement excursions to various locations around the state of Oregon to provide information and fair housing complaint intake; increase housing choice for protected class groups through identification of systemic discrimination in mortgage-lending and through the construction of new multifamily housing; and provide fair housing information to non-English speaking consumers.

PENNSYLVANIA

Erie

St. Martin Center, Inc.

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

St. Martin's Center (SMC) will use its grant to assist borrowers who may be victims of fair lending abuse and continue to improve and strengthen the fair housing complaint and tracking mechanism in Erie County. To accomplish this goal, SMC will work with nine partners. SMC will provide information and education in the purchase area of real estate by promoting the initiative in the media; conducting meetings with partners; conducting public meetings throughout the area; and by providing individual counseling to affected borrowers.

Glenside

Fair Housing Rights Center in Southeastern Pennsylvania (FHRC)

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

Fair Housing Rights Center in Southeastern Pennsylvania will use its grant to conduct a 3-year fair housing enforcement project serving all protected classes and underserved populations in the areas of Philadelphia and its surrounding counties of Bucks, Montgomery, Chester, and Delaware. Specific activities will include, but will not be limited to: complaint intake/investigation and enforcement of housing rental and sales discrimination; monitoring of rental and sales transactions, with a focus on minorities, families w/children, disabled, immigrants, and LEP persons; assisting housing opportunities for the disabled through enforcement of design/construction and accessibility guidelines; increase filing of meritorious complaints w/HUD and courts; and provide fair housing education to all, including the region's first-time home buyers.

Pittsburgh

Fair Housing Partnership of Greater Pittsburgh

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

The Fair Housing Partnership of Greater Pittsburgh will use its grant to alleviate barriers to fair housing that were identified in the Analysis of Impediments that the organization jointly developed with Allegheny County through a combination of fair Housing advocacy, education and outreach activities, testing, and complaint referrals to HUD and FHAP partner agencies.

Pittsburgh

Fair Housing Partnership of Greater Pittsburgh

Fair Housing Organizations Initiative – Mortgage Rescue Scam

Component - \$98,563.00

Fair Housing Partnership of Greater Pittsburgh (FHP) will use its grant to provide fair housing services to Pittsburgh and the Pittsburgh MSA. An attorney funded through FHOI will review mortgage foreclosure cases for potential predatory lending, perform education surrounding fair lending to first time homebuyers and review and file fair lending cases as a result of independent testing evidence or referrals; will provide legal representation for reasonable accommodation and modification cases and review entitlement community's analysis of impediments to fair housing and take legal action where appropriate to ensure that the community has followed through with its obligations; work with the City

and County Planning Commissions and Zoning Boards to explore developing inclusionary zoning plans. In addition, an attorney will increase collaboration with faith-based, community-based, grassroots, immigrant, and disability agencies and expand technical assistance by incorporating a legal section into the existing Fair Housing Contact Satellite Program and provide annual training.

Swathmore

Fair Housing Council of Suburban Philadelphia (FHCSF)

Private Enforcement Initiative – Performance Based

Funding Component - \$274,817.66

The Fair Housing Council of Suburban Philadelphia will use its grant to reduce housing discrimination against protected classes in Greater Philadelphia through direct, ongoing enforcement and proactive, systemic investigations. Some activities will be: recruit and train 60 new testers; intake and process 210 complaints; conduct approximately 340 tests (inc. rental, sales, mortgage, insurance and accessibility); refer enforcement actions to HUD, DOJ, Pennsylvania Human Relations Commission [PHRC - FHAP]; work with the PHRC to increase predatory lending awareness; and conduct education and outreach, to include holding workshops and trainings, and the massive distribution of fair housing material.

Washington

Southwestern Pennsylvania Legal Services, Inc.

Private Enforcement Initiative - General

Component - \$325,000

Southwestern Pennsylvania Legal Services, Inc. (SPLAS) will use this grant to recruit and train testers to join with existing testers to conduct single tests throughout the service area for residential, accessibility, sales and lending or insurance discrimination and to conduct a program of complaint intake and investigation, mediation and litigation. SPLAS will conduct outreach as well, in the form of educational outreach meetings throughout the service area and special events recognizing and publicizing Fair Housing Month and the protections provided to protected classes under the Fair Housing Act.

Southwestern Pennsylvania Legal Services, Inc.

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

Southwestern Pennsylvania Legal Services, Inc. (SPLAS) will use its grant to expand community education outreach on the rights and guarantees of the Fair Housing Act about illegal acts affecting themselves or others in their community, because of their race, color, religion, national origin, sex, familial status or disability and the rights available to them. SPLAS and its partners

will prepare and conduct community outreach events to audiences throughout the target area, including the public, community service providers, housing providers and local attorneys; maintain a protocol for referral of complaints of discrimination; refer complaints to HUD and the Pennsylvania Human Relations Commission; and conduct special events recognizing and publicizing Fair Housing Month and the protections provided to protected classes under the Fair Housing Act.

SOUTH CAROLINA

Charleston

Charleston Trident Urban League

Education and Outreach Initiative – Lending Component \$125,000

The Charleston Trident Urban League (CTUL) will use its grant to expand its current Fair Housing Program to the broader community and under-served populations in the Charleston--MSA. Outreach activities will target the general population and emphasize rural residents, people with disabilities and newly-arrived Spanish-speaking immigrants and will include: brochures and specially-designed seminars for target populations (via advertising campaigns, promotional materials and special events), in addition to current outreach to potential victims of racial discrimination in housing, CTUL will take proactive measures to remedy barriers to fair housing identified in Charleston County's Analysis of Impediments to Fair Housing Plan. All credible complaints and enforcement proposals will be referred to the South Carolina Human Affairs Commission.

TENNESSEE

Jackson

West Tennessee Legal Services, Inc. (WTLS)

Private Enforcement Initiative – Performance Based Funding Component - \$275,000.00

West Tennessee Legal Services, Inc., will use its grant to develop a broad-based fair housing enforcement mechanism that will be afforded to all protected classes in all markets. Some activities will include: complaint intake/investigations; testing and test evaluations; mediation services; referrals of bona-fide enforcement proposals to HUD/TN Human Rights and DOJ; representation of bona-fide complainants in the admin/judicial process; and the usage of 10 percent of the funding to provide education and outreach to the general public, with a focus on underserved populations.

West Tennessee Legal Services, Inc.

Fair Housing Organizations Initiative

Establishing New Organizations Component - \$957,165.54

West Tennessee Legal Services, Inc. will use its grant to create a new entity, the North Carolina Fair Housing Project (Project), which will focus on statewide comprehensive enforcement of the Fair Housing Act to all protected classes, with special emphasis on education and enforcement service delivery to underserved areas and populations. The Project, in association with Legal Aid of North Carolina (as associated with North Carolina Justice Center), a North Carolina non-profit corporation, will provide comprehensive service delivery throughout North Carolina, a state lacking any effective statewide private fair housing enforcement organization.

Nashville

Tennessee Fair Housing Council (TFHC)

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

Tennessee Fair Housing Council will use its grant to conduct fair housing enforcement activities in the Nashville, TN, metropolitan area, including Davidson, Cheatham, Dickson, Rutherford, Sumner, Williamson, and Wilson counties. The project activities will include: intake/processing of complaints; complaint-based and systemic testing [sales/rental]; recruitment/training of new testers; a major FH month activity to be coordinated with the FHAP agency annually; 6 fair housing trainings to individuals with disabilities; and an annual training of college students in partnership with a local minority serving institution.

TEXAS

Austin

Austin Tenants Council Inc.

Private Enforcement Initiative – Performance Based

Funding Component - \$324,723

The Austin Tenants' Council (ATC) will use its grant to provide testing and legal resources in support of Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Act of 1988. By investigating fair housing complaints through testing, ATC will use its resources to identify discrimination and help complainants enforce their rights under the Fair Housing Act. Additionally, this project is designed to heighten public awareness of the continued effects of housing discrimination in the Austin Metropolitan Statistical Area. It will specifically focus on issues surrounding the rights of disabled persons, the rights of recent immigrants to the United

States and the high loan denial ratios for minority homebuyers by promoting fair housing and the availability of ATC's services utilizing television, radio and print advertisements focused on disability and immigrant rights.

Houston

Greater Houston Fair Housing Center, Inc. Private Enforcement Initiative – Performance Based Funding Component - \$325,000

The Greater Houston Fair Housing Center (GHFHC) will use its grant to provide fair housing enforcement services in the Houston metropolitan area. The proposed yearly activities include: complete bilingual full service enforcement capability in English and Spanish; in-take and processing of 900 complaints of allegations of housing discrimination; conducting 240 investigations; development of systematic investigations; recruitment and training of 90 testers; performance of 360 fair housing enforcement tests (180 complaint based, 150 systemic, 30 retests); performance of 30 accessibility and design audits; conducting AFFH capacity building programs for 900 people from local partners (jurisdictions, non-profit and faith based organizations); conducting 12 media programs (English and Spanish) to promote AFFH/fair housing enforcement; referral of appropriate cases to HUD for enforcement actions; assisting complainants in determining their rights and remedies; assisting other agencies in discovery of fair housing enforcement evidence.

San Antonio

San Antonio Fair Housing Council, Inc. (SAFHC) Private Enforcement Initiative – Performance Based Funding Component - \$275,000.00

San Antonio Fair Housing Council, Inc., will use its grant to intake and conduct preliminary investigations of 750 fair housing claims using various testing methods, including 300 rental, 15 sales, and 15 lending tests; conduct 120 site assessments, including 45 new constructions; assist 225 consumers w/disabilities with reasonable accommodation and/or modification requests; and conduct 60 meetings/training in Bexar County and 210 in other areas that will benefit from their services.

VERMONT

Burlington

Vermont Legal Aid, Inc. Private Enforcement Initiative – General Component - \$325,000.00

Vermont Legal Aid (VLA) will use its grant to continue its program of complaint-based and systemic fair housing testing and investigation, enforcement actions, and systemic advocacy. Specifically, VLA will conduct paired site visit, telephone and accessibility site tests and conduct complaint intake and investigation, mediation and litigation. VLA also will advocate with local, regional and State planners and elected officials for integrated, opportunity neighborhoods throughout Chittenden County; hold a fair housing conference hosted with our partners; and conduct outreach and education incidental to other activities.

Burlington

Champlain Valley Office of Economic Opportunity

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

Champlain Valley Office of Economic Opportunity will use its grant to conduct educational workshops in different regions of the state to train municipal officials, land use planners and community groups; collaborate with the Chittenden County Regional Planning Commission to complete an Analysis of Impediments (AI) to Fair Housing Choice; support the state’s updating of its AI by hosting fair housing focus groups throughout the state; work with three communities on assessments of the impact of their zoning and development regulations on access to fair and affordable housing; collaborate with partners to provide fair housing workshops to people most likely to face discrimination; translate fair housing materials into five languages; continue monitoring Craigslist and other rental advertising sites; and provide information, intake and referral services to Vermonters experiencing housing discrimination.

VIRGINIA

Richmond

Housing Opportunities Made Equal of Virginia, Inc. (HOME)

Private Enforcement Initiative – Mortgage Rescue

Scam Component - \$149,404

Housing Opportunities Made Equal of Virginia, Inc. (HOME) will use its grant to: investigate loan modification and other mortgage rescue scams for violations of fair housing laws and/or consumer protection laws and evaluate whether or not the scams are targeted at minority communities (or any other protected class under fair housing laws) and educate the public across Virginia about such scams; and conduct a systemic investigation of foreclosed and transferred home loans to determine if predatory loans were and still are being made in the Richmond, VA; Chesterfield County, VA and Henrico, VA vicinities at different rates in predominantly African-American or white neighborhoods. If violations are uncovered, HOME will work to address these impediments.

WASHINGTON

Spokane

Northwest Fair Housing Alliance

Private Enforcement Initiative – Performance Based

Funding Component - \$325,000

Northwest Fair Housing Alliance (NWFHA) will use its grant to provide services for all protected classes in 17 counties in Eastern/Central Washington through outreach, counseling, intake, complaint referral to HUD and on-site paired rental, sales, and lending testing. NWFHA will conduct specific programs for underserved or frequently targeted populations of housing discrimination: a familial status rental audit (30 paired on site rental tests); 90 telephone accent tests and 30 on-site national origin rental audit tests; 30 on site race rental audit tests; 60 TTY telephone rental tests and 12 on-site accessibility audits. In addition, NWFHA will request 225 reasonable accommodations.

Tacoma

Fair Housing Center of Washington (Fair Housing Center)

Private Enforcement Initiative – Performance Based

Funding Component - \$275,000

The Fair Housing Center of Washington will use its grant to work with faith- and community-based organizations and the FHAP agency to combat housing discrimination. Some of the activities will include: the intake and investigation of complaints of housing discrimination in rental, sales, and mortgage lending; file 90 complaints with HUD; assist with 225 reasonable accommodation/modification requests; recruit/train 30 testers; and provide education and outreach to the general population, to include homeless shelters, transitional housing dwellers, and LEP new immigrants.

WISCONSIN

Milwaukee

Metropolitan Milwaukee Fair Housing Council (MMFHC)

Private Enforcement Initiative – Performance Based

Funding Component - \$274,921.33

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to implement statewide fair housing and fair lending enforcement activities, and foreclosure

prevention/intervention and mortgage rescue assistance. MMFHC will also identify and eliminate discriminatory and other illegal housing practices. In addition, MMFHC will provide bilingual staff to assist Spanish-speaking persons who have been victims of fair housing/fair lending violations, predatory lending activities, and/or mortgage rescue scams; develop and coordinate a program to identify incidents of mortgage rescue scams and refer complaints of such illegal activities to appropriate enforcement agencies in MMFHC's 9-county service area; and provide foreclosure prevention and intervention services through the coordination of area-wide counseling events for homeowners in Metropolitan Milwaukee, among other innovative enforcement activities.

**Metropolitan Milwaukee Fair Housing Council
Education and Outreach Initiative – Lending Component - \$124,773**

The Metropolitan Milwaukee Fair Housing Council (MMFHC) will use its grant to educate the public to eliminate illegal housing practices in underserved communities in Fond du Lac, Jefferson, Kenosha, Milwaukee, Racine, Rock, Sheboygan and Walworth counties. Activities will include: training HUD-certified Housing Counseling Agency staff in underserved communities to identify and remedy fair lending/housing violations, predatory lending and mortgage rescue scams; conducting fair housing outreach and education activities to underserved populations and information on illegal housing discrimination in lending transactions, predatory lending, mortgage rescue scams and other illegal lending activities and outreach to local governments to expand their participation in fair lending/fair housing activities in underserved communities; partner with religious congregations and job-training agencies in Milwaukee to conduct focused outreach to specific communities and populations.