

THE BRIDGE

THE OFFICE OF HOUSING COUNSELING NEWSLETTER



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APRIL 2016

Housing Counseling Furthers Fair Housing



"I'll show you neighborhoods with mosques."



"You might be more comfortable living elsewhere."



"We only take people who speak English clearly."

Educating Clients to Protect Equal Access to Housing

Painesville, OH - Often, housing counseling issues are actually fair housing complaints in disguise. Many renters are uninformed of their rental rights and often find themselves caught in compromising situations. Matters are further complicated when there is a fair housing concern. [Fair Housing Resource Center, Inc.](#), (FHRC) provides a dual role of a Housing Counseling Agency and a Qualified Fair Housing Organization, which allows FHRC to implement counseling plans, problem solve, investigate, and provide assistance in a manner that is always in the spirit of [Affirmatively Furthering Fair Housing](#).

As a HUD-approved housing counseling agency, FHRC's counseling efforts provide a holistic approach to clients, as it strives to assist the "whole" individual rather than just their stated issue. The following success story demonstrates the nexus between housing counseling and fair housing.

A tenant contacted FHRC seeking assistance with her landlord as she had recently obtained a dog upon the recommendation of her therapist. After the pet adoption, she was unaware that

she needed to inform her housing provider of the new animal and received an eviction notice due to having an unauthorized pet.

FHRC's housing counselors educated her on the steps to eviction and her right to have an attorney. However, while counseling the client, FHRC discovered that the pet was in fact prescribed by her therapist and the housing provider had a strict "no pets" policy. The issue had now evolved into a fair housing reasonable accommodation matter. FHRC's counselors were then able to conduct a formal reasonable accommodation request that allowed the tenant to remain in the unit with her therapy assistance animal.

Often times, individuals who have a disability and may require an assistance animal, do not realize that their fair housing rights are being violated if the landlord does not accept the animal. However, through investigation and counseling, FHRC is able to determine the conflict and resolve the issue in a reasonable manner. This allows the tenant to remain in the unit while at the same time, educating the housing provider on fair housing and reasonable accommodations/modifications for future tenants.

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FROM THE DEPUTY ASSISTANT SECRETARY



Sarah Gerecke
*Deputy Assistant Secretary,
Office of Housing Counseling*

Greetings,

Spring is in the air and the cherry blossoms and allergies have arrived here in DC. At the Office of Housing Counseling, April is called “NOFA Scoring Month,” which began after the April 4th deadline for the *Notice of Funding Availability for HUD’s Fiscal Years 2016 and 2017 Comprehensive and Training Grants Programs*.

In April, we proudly recognize Fair Housing Month and the passage of the Fair Housing Act in 1968 to eliminate housing discrimination and create equal opportunity in every community. Essentially, fair housing means that every person can live free from housing discrimination and hostility. But this also means that each one of us, regardless of race, color, religion, national origin, sex, familial status, and disability, has access to neighborhoods of opportunity, where our children can attend quality schools, our environment supports healthy living, and economic opportunities and self-sufficiency can help us grow and thrive.

According to [Where You Live Matters – 2015 Fair Housing Trends Report](#) by the National Fair Housing Alliance (NFHA), disability-based housing discrimination made up 51.8 percent of all complaints in 2014. Racial discrimination was the second most reported complaint at 22.0 percent. Below is a chart of discrimination complaints by protected classes reported to NFHA, HUD, Fair Housing Assistance Program (FHAP) agencies, and the U.S. Department of Justice (DOJ) in 2014.

Basis	NFHA Members	HUD	FHAP Agencies	DOJ	Total
Race	19.2% (3,659)	22.2% (379)	29.5% (1,995)	29.0% (10)	22.0% (6,044)
Disability	50.7% (9,643)	59.0% (1,009)	53.2% (3,596)	50.0% (22)	51.8% (14,272)
Familial Status	10.3% (1,963)	10.9% (186)	12.8% (863)	18.0% (10)	11.0% (3,023)
Sex	4.8% (910)	8.5% (146)	10.8% (731)	6.0% (2)	6.5% (1,789)
Notional Origin	6.3% (1,196)	26.0% (444)	18.9% (1,280)	12.0% (4)	10.6% (2,925)
Color	1.2% (225)	2.2% (37)	1.6% (110)	0.0% (0)	1.4% (372)
Religion	0.8% (148)	1.0% (16)	3.0% (205)	3.0% (1)	1.3% (370)
Other*	6.7% (1,2820)	8.8% (150)	7.5% (707)	0.0% (0)	7.8% (2,141)

Totals for these data may exceed 100 percent as individual complaints reported by HUD, DOJ and FHAPs may involve multiple protected classes.

Working with [HUD’s Office of Fair Housing and Equal Opportunity](#) (FHEO) and our HUD-approved housing counseling agencies, we will continue to ensure that we empower clients about their fair housing rights and assist them in reporting complaints when fair housing laws are being violated.

In addition to stories about fair housing, this edition of *The Bridge* features housing counseling agencies with creative approaches to web-based education and housing counseling. As more and more clients rely on the internet and mobile devices for information, some housing counseling agencies are meeting the clients where they are, by providing services that can be accessed remotely.

Sarah

HUD KICKS OFF FAIR HOUSING MONTH BY LAUNCHING NATIONAL MEDIA CAMPAIGN

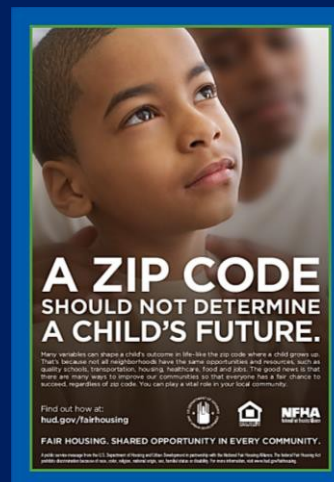
Washington, DC - The U.S. Department of Housing and Urban Development (HUD) kicked off Fair Housing Month 2016 with the launch of a new national media campaign that helps the public to envision what communities with shared opportunity for all might look like. The new campaign is designed to further educate the public about their housing rights and the ideals behind HUD's new Affirmatively Furthering Fair Housing (AFFH) initiative.

The campaign, which was developed in partnership with the National Fair Housing Alliance (NFHA), will include print Public Service Announcements (PSAs) in various languages, television PSAs in English and Spanish, online videos, and social media outreach. The campaign will run throughout 2016, and comes as the nation celebrates the 48th anniversary of the *Fair Housing Act*, the landmark law that was passed one week after the assassination of Dr. Martin Luther King Jr. in April 1968.

Every April, HUD, local communities, fair housing advocates, and fair housing organizations across the country commemorate Fair Housing Month by hosting a variety of activities that enhance Americans' awareness of their fair housing rights, highlight HUD's fair housing enforcement efforts, and emphasize the importance of ending housing discrimination.

"A core belief of our values as Americans is the idea that every person deserves a fair chance to secure safe and stable housing," said HUD Secretary Julián Castro. "Your race, how you get around, the size of your family, whether you come from another country, if you are a man or a woman, or whatever your religious beliefs are should never hinder your housing goals. I am proud of the work our fair housing staff does every day in conjunction with our state and local partners to ensure that everyone's fair housing rights are honored."

Through an array of enforcement activities, fair housing policy initiatives, and education and outreach efforts, HUD's Office of Fair Housing and Equal Opportunity continues to take action against individuals and housing providers that discriminate. Last year, HUD and its Fair Housing Assistance Program partner agencies received 8,293 complaints alleging



discrimination based on one or more of the Fair Housing Act's seven protected classes: race, color, national origin, religion, sex, familial status, and disability. During that period, the categories with the highest number of complaints were disability and race, respectively. HUD also focused on lending discrimination, as well as various forms of discrimination faced by women, families with children, and LGBT persons.

"Nearly 50 years after it was passed, the Fair Housing Act remains a powerful tool to ensure housing providers give every person an equal chance to find the home that is right for them, without prejudice or discrimination," said Gustavo Velasquez, HUD Assistant Secretary for Fair Housing and Equal Opportunity. "As we move to implement the Affirmatively Furthering Fair Housing rule in partnership with local jurisdictions, we are pleased to be entering the next level of fair housing where every family, regardless of zip code, has access to the resources and opportunity they need to get ahead."

The campaign begins with "A Zip Code Should Not Determine a Child's Future," a PSA ad that features children of different ethnicities looking toward a bright future because they have the chance to live in neighborhoods filled with opportunity. The media campaign includes customizable posters that local cities and other jurisdictions can use to announce neighborhood meetings that residents can attend. Additional ads are available [here](#) and [here](#). More will be unveiled throughout April and in coming months.

COMMON FAIR HOUSING MISCONCEPTIONS

Riverside, CA - Since 1986, the [Fair Housing Council of Riverside County, Inc.](#) (FHCRC) has strived to ensure that all individuals are provided the opportunity to live free from unlawful housing practices and discrimination. The FHCRC investigates housing discrimination complaints and provides education to landlords, real estate professionals and the community about the rights and responsibilities of the Fair Housing Act. FHCRC also provides foreclosure prevention and credit counseling services in the Inland Empire. Throughout the provision of FHCRC's services, certain trends and patterns emerge and are evidenced by the types of intake calls and complaints the organization receives.

While many protected classes such as race, age or disability are more recognizable, other protected classes are overlooked or are just not understood by housing providers. Based on the complaints FHCRC receives, an apparent lack of knowledge and understanding appears to exist when it comes to housing rights and responsibilities, especially as related to familial status and reasonable accommodation for service/companion animals.

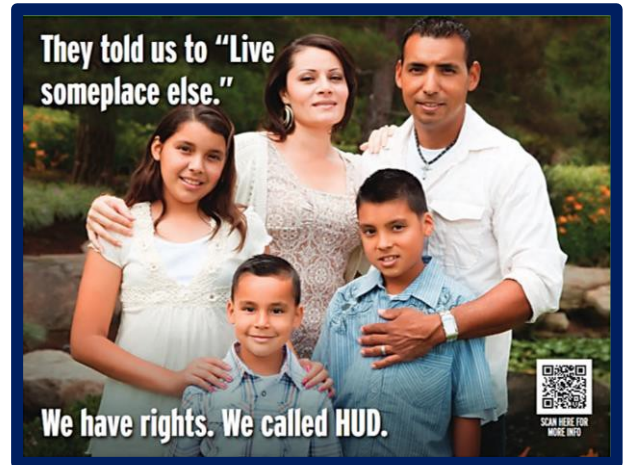
Familial Status

Lately, a common complaint the FHCRC receives from tenants is related to landlords who:

- (1) explicitly and wholly prohibit children from the property or
- (2) allow children but prohibit them from engaging in certain activities on the property.

The first instance occurs most often within housing developments specifically designed for college students. There is a misconception that restrictions on children and families is legal if a development is designed for student housing. These apartment complexes use advertising language such as, "close to the university," "off campus housing," and "college lifestyle." They also tend to provide leasing options such as "rentals by the room," "10 month lease," or "a lease for a school year."

This form of advertising is used to discourage families from renting in certain communities. While some openly inform potential renters that their complex does not allow children,



others discourage families from renting in their development by suggesting that they are not child or family friendly due to a lack of amenities for children such as a playground, etc.

Familial status discrimination also occurs in more traditional housing that welcomes families but unfairly limits the activities of children. Although a housing provider is entitled to impose reasonable health and safety rules, it is illegal to treat households with children differently than those without children. The rules must be applicable to both children and adults.

The FHCRC has noticed that landlords routinely impose rules that target children, such as:

"Children may not ride skateboards on the sidewalk"	"No children in the pool area"	"No children on the grass area"
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Believing these rules fall within the parameters of "health and safety," landlords are nevertheless discriminating against tenants with families. To meet the requirements of the FHA, language such as the following should be used instead:

"No riding skateboards on the sidewalk"	"Children under 14 in the pool area must be accompanied by an adult"	"No walking on the grass area"
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(continued on pg. 5)

FAIR HOUSING

(continued from pg. 4 – Common Fair Housing Misconceptions)



Reasonable Accommodation - Service/Companion Animals

Another common misconception held by housing providers is the provision of a reasonable accommodation to allow for service or companion animals for disabled tenants. Under the FHA, a disability is considered to be a physical or mental impairment which significantly limits a person's major life activities.

A housing provider must make a reasonable accommodation in the rules, policies, practices or services when necessary to afford a disabled tenant an equal opportunity to the use and enjoyment of the property, including common areas. The allowance of a service or companion animal falls within the purview of a reasonable accommodation. Some of the most common misconceptions about reasonable accommodation regarding service/companion animals are:

- The animal must be a dog,
- The dog must be certified, wear a vest or an ID tag,
- A blanket "no pets" rule sufficiently excludes service/companion animals,
- Breed/size/weight restrictions are enforceable,
- Pet deposits are allowed,
- The tenant's disability must be physical.

It is imperative that all fair housing counseling agencies work toward the goal of educating the community about their rights and responsibilities. On top of providing these services, the FHCRC strives to help those in the

community who may not necessarily meet the criteria required to receive assistance typically provided by the organization. Although there are many examples, one memorable individual who fits this description was Edward Allen Conrey.

The Five Dollar Man

Mr. Conrey was known as the "Five Dollar Man." He lived on a small fixed income which usually would run out before the end of the month. The FHCRC provided him with \$5.00 each month, which he used for food to get by until his pay day. Mr. Conrey was a kind and humble man and it was FHCRC's honor to assist him during his time of need. Sadly, he passed away on July 12, 2015. Afterwards, FHCRC learned of Mr. Conrey's service in the Marine Corps in Vietnam, where he was a point man for the Green Berets, reaching the rank of Corporal before returning home in 1966. His smiling face is missed by all who knew him.

The FHCRC encounters many good people like Mr. Conrey. When they are down on their luck, it is a privilege for FHCRC to be able to help if it can. Whether providing money for food, a bus ticket, or a night in a hotel, the funds raised by its annual Champions for Justice awards, as well as the generosity of FHCRC staff, goes a long way to help people in need.



UTILIZING TECHNOLOGY TO DELIVER HOUSING COUNSELING

How Webinars Are Reaching Consumers in Need

Sugar Land, TX - At [Money Management International](#) (MMI), its mission is to improve lives through financial education. And although the HUD-approved housing counseling agency is proud to have counselors and educators located across the United States, it long ago recognized that there were consumers in need of financial counseling and education services who were not being served, simply because they could not physically reach the counselors.

This is why for the past five years MMI has been a major proponent of online communication and technology. Webinars allow its educators and counselors to connect with consumers as far and as wide as the internet will allow. Where once consumers needed to be located near an agency in order to benefit from its services, now counselors can go to them.

Through webinars, MMI is able to provide education and counseling to consumers that have difficulty attending in-person workshops, including those who do not live in close proximity to a physical office, parents in need of child care, consumers that work evenings or weekends, and those that simply prefer to learn at their own pace.

Furthermore, MMI has found that educating consumers in one-hour webinars is an ideal way to help the participants stay focused on the specific topic, while also implementing the principles taught in the webinar. Recent webinar topics include "Setting Goals and Priorities," "Managing Income and Expenses," "Building Savings," "Put Your Debt on a Diet," "Creating Wealth," "Homeowner Options," "Identity Theft," and "Credit Report and Credit Scores."

MMI also uses webinars to provide "Train the Trainer" courses for many nonprofit agencies. These courses instruct and empower individuals to become educators themselves, serving as permanent resources within their respective agencies.

In celebration of [Financial Literacy Month](#), MMI has scheduled 20 webinars in April. These webinars are open to consumers across the country, including many military personnel serving around the world.

Housing Opportunities Collaborative Virtual Counselor Network

San Diego, CA - The [Virtual Counselor Network](#) (VCN) is a free online technology tool and resource to assist the community with any and all housing related issues. VCN was created and is powered by the HUD-approved intermediary, [Housing Opportunities Collaborative](#). VCN's current technology and communication tools allow Housing Opportunities Collaborative to directly connect clients in "real time" to the appropriate resources and services provided by its non-profit partner agencies.

Housing Opportunities Collaborative President and Chief Executive Officer, Appaswamy "Vino" Pajanor shared some statistics on the success of this online service.

- There are now 25 partners and 186 housing counselors involved in the VCN.
- From its launch through 2015, the network has served over 8,100 clients.
- In 2013, over 1,500 clients used VCN, which more than doubled in 2015 when 4,286 clients accessed the tool.
- Site traffic jumped exponentially from 2014 with 6,848 visitors to 51,613 visitors in 2015.
- On platform use – 86 percent of users accessed VCN via desktop and mobile phone, while 14 percent used tablets.

Pajanor also shared Housing Opportunities Collaborative plans for VCN in 2016. For instance, accessing VCN through mobile phones has increased over the last few years. This has influenced the way it plans to provide future access to the VCN. Originally, the agency invested efforts into developing community kiosks to provide access. Now, it is developing a live downloadable app for mobile phones, which will offer the same features as the desktop and kiosk versions. It expects to launch the app in the next few months.

View the following YouTube videos to learn more about VCN technology:

- VCN Overview & Value Proposition;
- VCN Process/Steps;
- Client Video about the VCN.

INQUIRING MINDS WANT TO KNOW



Have your bookmarks for the Office of Housing Counseling's webpages stopped working? Did you know our website for housing counseling has migrated to the HUD Exchange? In February 2016, we moved our webpages from www.hud.gov to www.hudexchange.info. This segment will provide you with more information about our new website.

Q: Why did the Office of Housing Counseling decide to migrate its webpages to the HUD Exchange?

A: The HUD Exchange offers more benefits to users when searching for information and tracking training.

- The new webpages make it easier to get the resources and information you're looking for.
- Frequently Asked Questions are now searchable.
- Registered users can track training taken through the HUD Exchange.

Q: Are you required to register on the HUD Exchange to access information?

A: Registration is not required to access the resources or read page content. Some interactive features will require registration such as getting credit for viewing archived trainings and taking on-line courses through the HUD Exchange.

Q: Can I receive credit for taking training on the HUD Exchange?

A: Yes, you can request credit, i.e. the course will be listed on your training transcript for both viewing archived webinars broadcast by the Office of Housing Counseling and on-line training. If you register with the website, you also have the opportunity to create learner transcripts with trainings taken through the HUD Exchange.

Q: Am I limited to accessing only training under Housing Counseling?

A: The HUD Exchange offers training on a variety of HUD program, financial, and grant management topics. Registered users can access all archived webinars and on-line training. Users can filter training by Program area and/or topic at: [The Learning Page](#).

Q: If I view a live webinar offered by the Office of Housing Counseling instead of the archived version, will I get credit for it?

A: OHC sends email acknowledgements as Certificates of Training for those that register for and attend live webinar broadcasts. Live training attendance will not reflect on your HUD Exchange training transcript.

Q: Is more information available on how to navigate the HUD Exchange?

A: Yes. On February 8, 2016, ICF, Inc. (the contractor that manages the HUD Exchange) and the Office of Housing Counseling broadcast a webinar on using the HUD Exchange. The archived webinar is available for viewing (and credit) at: [Housing Counseling Migration to the HUD Exchange](#).

Q: Can you share any updates planned for the Housing Counseling webpages?

A: OHC will be adding on-line training and more toolkits in the next few months. We will notify posting of the new training and toolkits through the [OHC email listserv](#).

(continued on pg. 8)

EQUAL HOUSING OPPORTUNITY...IT'S THE LAW

(continued from pg. 1 - Educating Clients to Protect Equal Access to Housing)

Housing counseling and fair housing go hand-in-hand on many occasions. Many times housing counseling issues develop into fair housing issues especially when dealing with mortgage lending and foreclosure, evictions, tenant repair needs, access to housing, applications and processes through Public Housing Authorities, other subsidized housing programs, and homeless shelters.

Without programs such as housing counseling, FHRC would be unable to identify the patterns of fair housing complaints within its community due to the lack of knowledge from renters and home seekers. FHRC estimates that nearly one in four counseling calls is really a fair housing issue in disguise.

That's why the work of housing counseling organizations is so important in educating clients to protect their equal access to housing and their rights as a tenant, while empowering individuals to achieve their housing goals. It also, more often than not, takes a fair housing agency to represent the tenant and to guarantee their rights. A strong, established relationship between a housing counseling agency and a qualified fair housing organization or local [Fair Housing Assistance Program \(FHAP\)](#) office ensures that people have a place to call home, while strengthening neighborhoods, and instilling a sense of community, especially in tough economic times.

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act. To assist people who believe they have been victims of housing discrimination, HUD also provides funding for fair housing organizations and other non-profits through the [Fair Housing Initiatives Program \(FHIP\)](#). In addition to funding organizations that provide direct assistance to individuals who feel they have been discriminated against while attempting to purchase or rent housing, FHIP also has initiatives that promote fair housing laws and equal housing opportunity awareness.

Learn more about FHIP grant opportunities [here](#).

(continued from pg. 7 – Inquiring Minds Want to Know)

Q: Where do I report problems with or ask questions about the HUD Exchange?

A: Technical problems and user questions can be sent via email to: housing.counseling@hud.gov.

Equal Housing Opportunity

It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

YOU HAVE THE RIGHT TO LIVE WHERE YOU CHOOSE.

REPORT HOUSING DISCRIMINATION.

1-800-669-9777 TTY, 1-800-927-9275

WWW.ESPANOL.HUD.GOV/OFFICES/FHEO

WWW.HUD.GOV/FAIRHOUSING



TOOLS AND RESOURCES



Fair Housing Assistance Program

A person who believes he or she experienced housing discrimination may contact HUD or the FHAP agency in the state or locality where the alleged discrimination occurred.



Fair Housing Initiatives Program

Fair housing organizations and other non-profits that receive funding through the FHIP assist people who believe they have been victims of housing discrimination.



Affirmatively Furthering Fair Housing

Tools to aid program participants in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.



HUD's Office of Fair Housing and Equal Opportunity

Its mission is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities.



National Fair Housing Alliance

Works to eliminate housing discrimination and to ensure equal housing opportunity through leadership, education, outreach, membership services, public policy initiatives, advocacy and enforcement.



How to File a Discrimination Complaint

- [English](#)
- [Arabic](#)
- [Korean](#)
- [Vietnamese](#)
- [Spanish](#)
- [Chinese](#)
- [Russian](#)



HUD Fair Housing and Equal Opportunity Marketing Outreach Tools in English & Spanish

Print versions can be ordered through the HUD Publications Distribution Center. To order, please call toll-free, 1-800-767-7468 or fax 202-708-2313.



FHEO Mobile Apps & Online Systems

- [Download iPhone App](#)
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- [Paginas Moviles Adaptables](#)



AFFH Resources and Training Material

Tools, guidance, training, data and mapping, and other resources related to the Affirmatively Furthering Fair Housing (AFFH) rule.



Fair Housing Resource Center Public Service Announcements

PSA's designed to teach individuals and families how to recognize and report discrimination in housing.

ON THE HORIZON



April 12, 2016	Advanced Client Management Using CMAX Webinar Host: National Council of La Raza
April 14, 2016	Homeless Counseling Webinar Host: National Council of La Raza
April 19, 2016	Program Sustainability: Marketing Your Non-Profit Webinar Host: National Council of La Raza
May 2-16, 2016	NeighborWorks Training Institute (NTI) - Los Angeles, CA Host: NeighborWorks America
May 3-4, 2016	HUD Housing Counselor Certification Prep Course -Washington, DC Host: NHN Learning Alliance

Visit the new [Office of Housing Counseling Training webpage](#) to keep up-to-date on the latest training, events, and webinars. If you missed a webinar, visit the new [Webinar Archives webpage](#) to access previously recorded sessions.

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