A PRACTICAL GUIDE TO AFFIRMATIVELY FURTHERING FAIR HOUSING

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This guide was produced as part of the *Show-Me Fair Housing Awareness Project*, an educational campaign of the Missouri Commission on Human Rights aimed at providing persons in Missouri's Bootheel region with information about their rights and responsibilities under state and federal fair housing laws. Funding for the *Show-Me Fair Housing Awareness Project* has been provided by the U.S. Department of Housing and Urban Development.

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This guide, developed in January 2012, was designed to be as accurate and informative as possible and was produced using a variety of resources (see "Resources, References, and Acknowledgements" section, page 14); however, following these guidelines does not preclude legal actions or guarantee successful defense of them. Carefully review the requirements of the housing and/or grant funding program(s) through which your jurisdiction receives funding to ensure any suggested plans developed through this guide comply with them. This guide was in no way developed to supersede or contradict the directives and mandates of any grant program. The information in this guide is for educational purposes only, does not constitute legal advice, and does not necessarily reflect the views of the state and/or federal governments.

1. What Does Fair Housing Mean?

Fair housing means that all people have equal access to the housing of their choice that they can afford.

Fair housing laws ensure this equal access.

Both the Missouri Human Rights Act (MHRA) and the Federal Fair Housing Act (FHA) mandate that people have equal housing opportunities and not be subjected to discrimination in housing based upon certain protected categories, including race, color, national origin, religion, physical or mental disability, sex, or for having children in their household.

Fair housing laws apply to the sale or rental of nearly all forms of residences, including apartments, houses, mobile homes, nursing homes, homeless shelters, and even vacant lots to be used for housing. Anyone who has control over residential property or real estate financing must obey state and federal fair housing laws, including landlords, rental managers, property owners, real estate agents, bankers, developers, builders, and certain individual homeowners who are selling or renting property.

The Missouri Commission on Human Rights (MCHR) and the U.S. Department of Housing and Urban Development (HUD) safeguard the protections set out in these state and federal fair housing laws and enforce the laws within their jurisdictions.

2. What Does Affirmatively Furthering Fair Housing Mean?

The Fair Housing Act and other federal regulations require HUD, federal agencies engaged in housing and community development, as well as state and local jurisdictions and municipalities receiving federal funding to take steps to affirmatively further fair housing.

While there is no statutory definition of Affirmatively Furthering Fair Housing (AFFH), the goals of AFFH have been articulated in HUD's Fair Housing Planning Guide, which identifies them as:

- Analyzing and eliminating housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy, regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promoting housing that is structurally accessible to and usable by all persons, particularly persons with disabilities; and
- Fostering compliance with the non-discrimination provision of the Fair Housing Act.

With this in mind, AFFH can be said to mean developing and implementing a comprehensive strategy designed to identify and overcome barriers to fair housing choice.

In addition to identifying the goals of AFFH, HUD's Fair Housing Planning Guide also offers guidance on the types of strategies that jurisdictions and municipalities can take to achieve them. In its guide, HUD indicates AFFH activities should include: 1) an analysis of local laws, practices and policies, as well as the identification of other obstacles people may face in obtaining, enjoying, and maintaining their housing choice; 2) the taking of appropriate actions to overcome the effects of any impediments identified in the analysis; and 3) the documentation of any and all actions taken to address the needs in the analysis.

HUD also indicates AFFH activities should not be limited to housing and community development matters but should include all actions of a jurisdiction that directly and indirectly connect to rental, real estate, housing-related advertising, home insurance, lending, and land use. HUD's Fair Housing Planning Guide states, "Where the community planning and development perspective looks directly at needs for housing and possible barriers to meeting those needs, the fair housing perspective focuses as much on the causes of needs of groups or persons protected by the Fair Housing Act as it does on the needs themselves."

In summary, municipalities seeking to AFFH should do more than undertake merely symbolic fair housing actions or simply refrain from discrimination. They should proactively work to remove the discriminatory obstacles people face in housing situations and widen the freedom of choice in housing options. A jurisdiction affirmatively furthering fair housing will:

1. Analyze the jurisdiction's housing needs and fair housing climate;
2. Develop and undertake comprehensive strategies, policies, and programs, in both the public and private sectors, to address those needs; and
3. Work actively toward ending discrimination within the community by:
    - ✓ Proactively promoting the value of fair housing through marketing and community outreach activities, including expanding public awareness of fair housing laws, rights, and obligations;
    - ✓ Guaranteeing the programmatic availability of housing and related programs to all protected classes;
    - ✓ Ensuring accessibility of housing and programs to persons with disabilities;
    - ✓ Establishing a broad range of affordable housing opportunities; and
    - ✓ Demonstrating, through documented actions, its commitment to eliminating discriminatory housing practices, including racial and ethnic segregation, as well as illegal physical and other barriers to housing for persons with disabilities.

3. Why Is Affirmatively Furthering Fair Housing Important?

America's struggles with civil rights and discriminatory housing issues are an historically documented fact.

Prior to the passage of the FHA in 1968, these struggles were reinforced by federal, state, and local governments which had race-, ethnicity-, and religious-based ordinances and exclusionary zoning regulations in place that promoted a segregated society. Individual landowners also perpetuated this accepted segregation by including restrictive covenants in their land deeds and neighborhood association agreements.

With the passing of the FHA in 1968, Congress openly recognized that discriminatory housing practices existed. While the common understanding of the Fair Housing Act's purpose is to prohibit discrimination in housing, as well as real estate lending transactions, a lesser-known fact is that the Fair Housing Act's purpose is also – through the AFFH provisions of the Act – to promote integration.

As was recognized by the authors of the FHA, AFFH is important because of the benefits fair housing and equal opportunities bring to our nation, state, local communities, and citizens. These benefits are wide and varied and include both social and economic advantages.

Research shows non-discriminatory, inclusionary housing practices afford social and societal advantages by helping to foster tolerance and understanding in our diverse and growing multicultural population. The disastrous results of an inequitable housing market, however, can be seen in our nation's current economic situation, which began, in part, because of a housing crisis caused by fraudulent, discriminatory, and predatory mortgage lending schemes.

Unfortunately, Missouri was not immune to these schemes. In fact, the Federal Bureau of Investigation, HUD's Office of Inspector General, the Mortgage Asset Research Institute, and Fannie Mae have each independently ranked Missouri as a top-10 state for mortgage fraud. Missouri's Bootheel region, in particular, was significantly impacted by these schemes during the height of the housing crisis. News reports reflect that more than 300 fraudulent loans were made in one Missouri Bootheel county alone. While the perpetrators of many of these loans were eventually identified and imprisoned, the fallout from their illegal actions, which included inflating home values with false appraisals and obtaining mortgages for two to nine times the homes' actual values, took a major toll on the region, resulting in foreclosures, bankruptcies, evictions, and, in some cases, homelessness. The financial loss to the local economy was estimated to be greater than 16 million dollars.

While the federal government has undertaken major spending efforts, such as the Troubled Asset Relief Program (TARP), to jumpstart the economy and mitigate damage the housing crisis and its failed discriminatory mortgage loans had on the economy, the fact that widespread predatory tactics were practiced highlights the need for and

importance of AFFH activities – particularly proactive, discrimination-preventing outreach.

4. Who Is Responsible for Affirmatively Furthering Fair Housing?

The FHA requires HUD to take steps to affirmatively further fair housing. Specifically, the FHA directs HUD to "administer the programs and activities relating to housing and urban development in a manner affirmatively to further the policies" of the FHA, including the general policy to "provide, within constitutional limits, for fair housing throughout the United States."

In 1994, Presidential Executive Order 12892 extended the duty of AFFH to all federal agencies. This order states, "[A]ll executive departments and agencies shall administer their programs and activities relating to housing and urban development (including any [f]ederal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of the [Fair Housing] Act…" This order also established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

As a result of these statutory and executive directives, as well as an array of other civil rights laws and requirements, federal agencies have adopted this AFFH mandate to make AFFH the responsibility of, in varying ways, all jurisdictions and recipients of federal funds and/or grant awards, whether the grant was awarded directly from a federal agency or passed through from a third-party administrator, such as a state government. In addition, while the grantee's AFFH obligation arises out of its receipt of federal funding, the AFFH obligation is not restricted to the design and operation of the funded program alone. The AFFH obligation extends to *all* housing and housing-related activities in the grantee's jurisdictional area.

Carefully review the specific AFFH requirements of the federal program under which your jurisdiction receives funding to ensure you are in compliance with them. For example, HUD's Community Development programs are governed by the laws as enacted by Congress, the regulations created by HUD to achieve the result prescribed by the laws, and the Policy Memoranda that address specific program instances and questions. These governances dictate that any grant under HUD's community development umbrella will only be made if the grantee certifies to the satisfaction of HUD that: the grant will be conducted and administered in conformity with the Civil Rights Act of 1964 and the FHA; and the grantee will affirmatively further fair housing. This certification directive is required of Entitlement Communities and States in state-administered Community Development Block Grant (CDBG) awards.

Entitlement Communities are principal cities of Metropolitan Statistical Areas (MSAs), as well as metropolitan cities with populations of at least 50,000 and qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities). Entitlement communities receive CDBG funding directly from HUD. Non-entitlement

communities (i.e., cities with populations under 50,000, except cities that are designated principal cities of MSAs and counties with populations of under 200,000) receive CDBG funds through State-administered awards.

In Missouri, State CDBG awards are made and administered by the Missouri Department of Economic Development (DED). To assist in meeting the AFFH requirement placed on it by HUD, DED has established AFFH requirements and placed AFFH responsibilities on all recipients of and participants in its CDBG program. These requirements and responsibilities are set out in DED's CDBG Manual.

Specifically, the Civil Rights Section of DED's FY2011 CDBG Administrative Manual (CDBG Manual) covers a wide range of civil rights and equal opportunity requirements of Missouri's CDBG recipients and their project contractors, including those related to the following areas of CDBG activity: project beneficiaries; employment opportunities; contracting opportunities; and fair housing. These fair housing requirements include adopting a fair housing ordinance and completing and documenting two fair housing actions during each year a CDBG award is open. The CDBG Manual indicates one of the fair housing actions must address an Impediment to Fair Housing Choice, while the other action must be an affirmatively furthering fair housing activity.

5. What Are the Consequences of Failing To Properly Affirmatively Further Fair Housing?

Federal agencies have shared their AFFH mandate, in varying ways, with state and local jurisdictions receiving federal housing and community development funding by making AFFH certifications and activities a material condition of funding eligibility.

While the need, motivation, and goals of these AFFH certifications have stayed the same, there was a time when AFFH certifications seemed to some grant recipients as merely a paperwork formality of grant programs. To these jurisdictions, the certifications required no substantive work but simply allowed for the carrying out of minimalistic or boilerplate fair housing actions.

In recent years, however, there have been strong indicators that the promises made to AFFH in exchange for funding must be honored. Now, jurisdictions failing to take their AFFH responsibilities seriously may not only be putting their funding sources at risk, but they could be opening themselves up to litigation, administrative complaints, as well as federal and state compliance reviews.

For example, in 2007, the Anti-Discrimination Center of Metro New York ("Anti-Discrimination Center") filed a federal lawsuit against Westchester County, New York ("County"), under the False Claims Act, claiming Westchester County had accepted over $50 million in CDBG grant funds under false and fraudulent AFFH certifications. Upon review, the court found in favor of the Anti-Discrimination Center and agreed the County had not effectively met its AFFH obligations. The Court's decision noted that

each time the County requested payment of grant funds from HUD via the federal treasury – more than 1,000 times over six years – it made impliedly false and fraudulent certifications because those certifications attested the County was meeting its AFFH requirements, when, in fact, it was not. HUD intervened in the case and helped negotiate a far-ranging consent decree focused on the AFFH duty. That consent decree required the County to develop 750 affordable housing units, including 660 units in predominantly white cities; conduct a new Analysis to Impediments to Fair Housing that complies with the HUD Fair Housing Planning Guide; return $30 million in grant funds to HUD; supply an additional $30 million for integrative units; and pay $2.5 million in attorney's fees and costs. The consent decree also acknowledged the County could sue and/or refuse to fund CDBG projects in its cities where administrators resisted complying with their AFFH obligations.

In the wake of the Westchester County suit, there has been an increase in the filing of administrative complaints with HUD alleging a failure to AFFH. These complaints have been filed by private fair housing organizations and law firms all across the country, including charges against states, counties, and cities.

In 2010, the Federal Government Accountability Office conducted an assessment of the AFFH requirements and activities of CDBG recipients. This assessment noted limited regulatory requirements and oversight as reasons for the potential AFFH weaknesses of state and local jurisdictions.

As a result, HUD – the nation's principal agency for housing and housing policy – has demonstrated a new commitment to AFFH enforcement. HUD officials have indicated there is a department-wide commitment to incorporating the AFFH mandate into all of HUD's work, and after discovering - through litigation, like the Westchester case, and administrative complaints filed with them by fair housing advocacy groups - that some jurisdictions had turned their AFFH efforts into mere paperwork processes with no substantial action, HUD has taken steps to increase its compliance reviews of CDBG recipients, as well as institute and enforce regulations governing AFFH activities to insure that fair housing is actually being furthered in our communities.

6. How Can My Jurisdiction Affirmatively Further Fair Housing?

As defined above, AFFH is the development and implementation of a comprehensive strategy designed to identify and overcome barriers to fair housing choice.

The FHA and an array of other regulations, civil rights laws, and requirements, make AFFH the responsibility of, in varying ways, all jurisdictions and recipients of federal funds and/or grant awards, whether those funds come directly from a federal agency or are funneled through a state-funded program. As a result, the funding program through which your jurisdiction receives funding will govern the nature and specific requirements of your AFFH plan and activities.

For example, HUD requires state and entitlement communities receiving community development grants from it to submit an AFFH certification, which compels the funding recipient to undertake fair housing planning through: 1) the completion of an analysis to impediments of fair housing choice; 2) actions to eliminate any identified impediments; and 3) maintenance of AFFH records.

State-funded CDBG awards, however, may not require individual communities and municipalities to conduct an individual analysis to impediments. In Missouri's CDBG program, as governed and administered by DED, for example, DED prepares a state-wide consolidated plan and conducts a state-wide analysis of impediments to fair housing which is shared with Missouri's CDBG grant recipients. As a result, the cities and counties receiving CDBG grants through the state fall under the state's analysis and do not have to conduct an independent or individual community study of fair housing impediments; they may rely on the state's Impediments Analysis to guide their AFFH activities.

In regard to fair housing, however, Missouri's CDBG grant recipients are required to:

1. Develop and enact a local fair housing policy that is substantially equivalent to current federal fair housing law and provides an effective enforcement mechanism to which local resources are committed;

2. Plan and implement a qualified action on an annual basis (by program year) to address impediments to fair housing choice within the grantee's jurisdiction; and

3. Plan and implement a qualified action on an annual basis (by program year) to affirmatively further fair housing within the grantee's jurisdiction.

Both HUD's Fair Housing Planning Guide and Missouri's CDBG Manual provide examples of AFFH actions that their funded jurisdictions can take to meet their AFFH requirements.

As the agency that enforces the Missouri Human Rights Act, the state law that is substantially equivalent to the Federal FHA, the Missouri Commission on Human Rights can also assist jurisdictions seeking to AFFH in their communities.

The Missouri Commission on Human Rights is an independent commission housed within the Missouri Department of Labor. MCHR's mission is to foster mutual understanding and respect among and to discourage discrimination against those protected under the MHRA,

To fulfill this mission, MCHR takes in and processes complaints of discrimination in the areas of employment, housing, and places of public accommodations and has long-standing work-share agreements in place with both the Federal Equal Employment Opportunity Commission and HUD to assist in their enforcement of federal discrimination laws, such as the FHA. MCHR also develops a variety of education and

outreach tools, including fair housing literature, and MCHR offers training programs throughout Missouri on state and federal discrimination laws.

This technical expertise makes MCHR, in partnership with Missouri DED, a ready resource for Missouri jurisdictions seeking to fulfill their CDBG grant AFFH requirements or other AFFH duties.

Specifically, MCHR can support Missouri CDBG recipients' AFFH duties in the following ways:

> *Missouri CDBG Recipient Fair Housing Duty #1: Develop and enact a local fair housing policy that is substantially equivalent to current federal fair housing law and provides an effective enforcement mechanism to which local resources are committed.*

The Missouri CDBG Manual indicates CDBG staff can provide sample ordinances and resolutions, as well as technical assistance materials, to jurisdictions to assist them in developing and implementing local policies that will comply with this requirement.

To be in compliance, the CDBG Manual indicates this ordinance, resolution, or policy must include a mechanism for processing fair housing complaints received from within the jurisdiction.

As the enforcement agency of the MHRA, as well as the Federal FHA through a work-share agreement with HUD, MCHR can assist jurisdictions in establishing a referral system which will insure discrimination complaints arising in or made to the jurisdiction are forwarded to the proper authority for processing and any necessary corrective action.

MCHR can train your elected officials and staff on state and federal housing laws and the intake and complaint processes of both MCHR and HUD, and provide to your jurisdiction with intake instruction sheets and intake forms to share with citizens needing to file discrimination complaints.

> *Missouri CDBG Recipient Fair Housing Duty #2: Plan and implement a qualified action on an annual basis (by program year) to address impediments to fair housing choice within the grantee's jurisdiction*.

The Missouri CDBG Manual defines fair housing choice as equal access to housing choices regardless of race, color, national origin, religion, sex, disability, familial status or income level. The CDBG Manual indicates an impediment to fair housing choice is a barrier or something that prevents a person from exercising his or her right to housing choice, and it sets out the five impediments found to exist throughout the state during DED's most recent state-wide analysis of impediments to fair housing choice. These impediments include:

- The shortage of affordable housing;
- The income variable – i.e., landlords unwilling to rent to families receiving public assistance, lengthy waiting lists for public housing, source of income and past consumer credit problems used to deter or deny mortgage loan applications;
- Discrimination based on historical prejudices – i.e., familial status (unwed couples, female head of household, three or more children), race (exploitation has been specifically identified where lack of occupancy laws is generating overcrowding in housing);
- Lack of knowledge/education about fair housing choice – i.e., a majority of the persons surveyed did not know how to properly file a fair housing complaint, limited knowledge of individual rights under fair housing laws; and
- Ordinances, regulations, and policies that cause disparate impact – i.e., inflexible Section 8 and Public Housing regulations, cumbersome paperwork requirements for state and federal fair housing programs, overly restrictive zoning and permitting practices.

The CDBG Manual indicates Missouri's CDBG program will focus on one impediment area per year and will provide technical assistance to grant recipients to help them address each year's selected impediment category, including providing a list of activities that grantees may perform.

Although the analysis to impediments serves as the basis for fair housing planning, the CDBG Manual indicates local conditions and needs should determine the type of activities undertaken to address the identified impediment. As a result, communities seeking to AFFH and fulfill their CDBG-required AFFH compliance should consider appointing a fair housing committee or hosting a fair housing public meeting to: 1) discuss the selected impediment; and 2) gather input on which of the CDBG program's suggested activities will be most applicable and have the most impact in addressing and eliminating the impediment within their jurisdiction.

In general, a solid process of addressing impediments to fair housing choice will include training and outreach, and access to complaint enforcement sources. MCHR can – directly or through technical assistance and referrals – assist jurisdictions in carrying out both of these processes.

> *Missouri CDBG Recipient Fair Housing Duty #3: Plan and implement a qualified action on an annual basis (by program year) to affirmatively further fair housing within the grantee's jurisdiction.*

The CDBG Manual reflects AFFH activities under Missouri's CDBG umbrella typically take the form of promoting and publicizing fair housing and civil rights laws. The CDBG Manual provides a list of suggested fair housing furtherance actions.

Many of these suggested actions focus on public education and awareness activities, such as:

1. Developing and displaying information materials to promote local awareness of fair housing laws and guidelines (e.g., fair housing pamphlets, fair housing logo on official stationery, fair housing policy statements, etc.);
2. Displaying state and federal fair housing posters in places of public accommodation throughout the community;
3. Conducting educational programs focused on prospective homebuyers or renters, businesses, local government employees, and members of housing-related industries (e.g., real estate agents, mortgage lenders, builders, homeowners' insurance companies, etc.) regarding fair housing rights and responsibilities;
4. Creating public information and educational programs to provide fair housing information to the community, focused on citizen groups concerned with housing issues, organizations representing specific population groups known to have suffered from discriminatory practices in the past, and other local organizations; and
5. Increasing public awareness of fair housing efforts through direct mail campaigns, such as the inclusion of a fair housing notice on utility bills or tax statements, public service announcements, or newspaper ads.

To aid in these education and awareness activities, MCHR can:

1. Train elected officials and municipal staff on state and federal housing laws, the public's rights under these laws, and the intake and complaint processes of both MCHR and HUD;
2. Assist jurisdictions in establishing a referral system which will insure that discrimination complaints arising in or made to the jurisdiction are forwarded to the proper authority for processing and any necessary corrective action;
3. Provide intake instruction sheets and intake forms to jurisdictions for distribution to citizens seeking to file discrimination complaints;
4. Educate public works and code enforcement staff on accessibility requirements of newly-constructed public and private facilities, such as business and multi-family housing units;
5. Help jurisdictions create a library of fair housing materials for distribution within the community;
6. Provide speakers for jurisdiction-sponsored fair housing seminars, including those targeted at renters, homeowners, landlords, real estate agents, lenders, etc.;
7. Identify organizations in the state that can provide fair housing services, such as housing counseling agencies; and
8. Offer referral services to fair housing advocacy groups that can conduct ordinance, regulatory, and/or restrictive covenant reviews.

In light of the CDBG Manual's directive that local conditions and needs should determine the type of activities undertaken in your community, MCHR is happy to work with you to insure any assistance or materials provided enhances your local objectives.

7. Resources, References, and Acknowledgements

Fair Housing Laws

Missouri Human Rights Act, Rev. Stat. Mo. 213

Fair Housing Act, 42 U.S.C. § 3601, et. seq.

Civil Rights Act of 1866, 42 U.S.C. § 1981

Civil Rights Act of 1964, 42 U.S.C. § 2000d, et. seq.

Housing & Community Development Act of 1974, 42 U.S.C. § 5309

Americans with Disabilities Act, 42 U.S.C. § 1201, et. seq.

Section 504, Rehabilitation Act of 1973, 29 U.S.C. § 794

Executive Order No. 11,063

Executive Order No. 12,982

Fair Housing Planning Tools

U.S. Department of Housing and Urban Development, www.hud.gov

Missouri Commission on Human Rights, www.labor.mo.gov/mohumanrights

HUD's Fair Housing Planning Guide, http://www.hud.gov/offices/fheo/images/fhpg.pdf

Missouri's FY2011 CDBG Administrative Manual, Chapter V – Civil Rights, http://ded.mo.gov/upload/chapter5_civil_rights.pdf

Other Resources and Sources

This guide was developed using a variety of resources, as listed below. MCHR wishes to acknowledge the authors of these resources and thank them for their contributions, which support the understanding of the AFFH directive.

Affirmatively Furthering Fair Housing, Southwest Fair Housing Council of Tuscon, Arizona, October 4, 2011

Affirmatively Furthering Fair Housing Choice, by Jeff Jackson, FHEO-San Francisco, as presented for AHMA-NCNH Conference, September 15, 2011

Affirmatively Furthering Fair Housing: What is Required?, by Jeffrey Dillman and Jack Holtzman, as presented for North Carolina Fair Housing Project, September 2011

Building Sustainable Inclusive Communities of Opportunity, by Tracy L. Brown, Fair Housing Center of Greater Boston, and Margaux LeClair, Department of Community & Housing Development, as presented for Metropolitan Area Planning Council, June 2, 2011

Analysis of Impediments to AFFH, State of Texas Community Development Block Grant Disaster Recovery Funding Training, June 2011

Affirmatively Furthering Fair Housing, as presented by Bessie Scott, Fair Housing Center of Washington, April 18, 2011

Strategies to Affirmatively Further Fair Housing: Proposals for the City of New Orleans Comprehensive Zoning Ordinance (CZO) and Beyond, Lawyer's Committee for Civil Rights Under Law and Greater New Orleans Fair Housing Action Center, Copyright 2011

Affirmatively Furthering Fair Housing: Overview of National Legal Developments, by Michael Allen, as presented for National Community Reinvestment Coalition, October 27, 2010

Housing and Community Grants – HUD Needs to Enhance Its Requirements and Oversight of Jurisdictions' Fair Housing Plans, GAO-10-905, September 2010

Recognizing & Removing Obstacles to Fair Housing: Using Westchester Case to Address Racial Segregation and Other Impediments to Fair Housing Choice, by Michael Allen, as presented for 6th Annual North Suburban Fair Housing Advocates Reunion, April 14, 2010

HUD Official Promises Effort on Affirmatively Furthering Fair Housing, Copyright Anti-Discrimination Center, January 21, 2010

Affirmatively Furthering Fair Housing, by Catherine M. Cole, as presented for Lincoln Commission on Human Rights 2010 Civil Rights Conference

Fair Housing and the Troubled Asset Relief Program: How TARP Funds Could (and Should) Be Used To Improve Our Neighborhoods, by Deidre Swesnick, Benjamin Clark, and Deborah Goldberg, National Fair Housing Alliance, November 2009

Missouri CDBG Program Administrative Training Seminar, by Dr. Alisa Warren, Missouri Commission on Human Rights, June 18, 2009

HUD Affirmatively Furthering Fair Housing in Westchester County, NY, National Low Income Housing Coalition, Memo to Members: Vol. 14, No. 22, June 5, 2009

The Goals of Inclusive Diverse Communities, The Future of Fair Housing: Report of the National Commission on Fair Housing and Equal Opportunity, Copyright The Leadership Conference on Civil and Human Rights/The Leadership Conference Educational Fund, December 2008

Tennessee Community Development Block Grant Manual, Fair Housing/Equal Opportunity Section, Tennessee Department of Economic & Community Development, July 2008

A Guide to Affirmative Fair Marketing and Resident Selection, Fair Housing RI Technical Assistance Guide, December 31, 2007

The Perpetuation of Residential Racial Segregation in America: Historical Discrimination, Modern Forms of Exclusion and Inclusionary Remedies, by Marc Settles, Journal of Land Use & Environmental Law, Copyright 1996

Getting to the Table: Assessment of Impediments, by Wanda Remmers, California Coalition for Special Needs Housing

Affirmatively Furthering Fair Housing: Removing Barriers in Local Governance, Zone & Land Use, by Jeffrey Paul May, MURP, Assistant Director, as presented for National Community Reinvestment Coalition

HUD's Affirmatively Furthering Fair Housing Rules, History & Overview, as presented for FHEO National Policy Conference: Affirmatively Furthering Fair Housing

Fair Housing, Zoning and Affirmatively Furthering Fair Housing: What is Required, by North Carolina Legal Aid and North Carolina Human Relations Commission

Landmark Decision: CDBG Jurisdiction Fund Guilty of Not Furthering Fair Housing and Defrauding the Federal Government, by Jo Becker, Fair Housing Council of Oregon

Idaho CDBG and RCBG Training, Idaho Department of Commerce

Ways Funders Can Help Advocates Affirmatively Further Fair Housing, by Joseph D. Rich, Lawyers' Committee for Civil Rights Under Law

8. Sample Affirmatively Furthering Fair Housing Materials

FY2011 CDBG Administrative Manual, Civil Rights Section;

FY2011 Analysis of Impediments to Fair Housing Choice Compliance Memo;

Fair Housing Month Proclamation, Sample #1;

Fair Housing Month Proclamation, Sample #2;

“April is Fair Housing Month” Poster; and

MCHR’s “Discrimination in Housing” Poster