



A PRACTICAL GUIDE & TOOLKIT FOR 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 Missourians 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 and updated in August 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 17); 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 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 on 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, rental, or financing 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 race-, ethnicity-, and religious-based ordinances and exclusionary zoning regulations 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.

Integration supports the basic American principle that all people are created equal. As was recognized by the authors of the FHA and has since been demonstrated by an array of research, segregation, however, supports racial and ethnic disparities in, among other things, education, employment opportunities, and access to community services; enables discriminatory practices to thrive by identifying target populations for would-be discriminators; and perpetrates a divided society where a lack of opportunities often results in increased crime, exposure to crime, and/or poverty.

In our society, where we still cling to our founding principles of equality and justice for all, where we, as Americans of all races and ethnicities, share the common values of a quality education, fulfilling and prosperous employment, home ownership, and financial success, and where each generation holds firm to the hope that the next generation will have more advantages for achievement in these areas than the generation before, our homes are fundamental to our success. Our homes guarantee our family's security, ensure our personal contentment, and dictate our connection to community and access to opportunities. With the inclusion of the AFFH mandate in the FHA, the authors of the Act acknowledged that providing for genuinely open housing opportunities was central to supporting America's value system and fostering her growth and prosperity.

In fact, research shows non-discriminatory, inclusionary housing practices foster tolerance and understanding in our diverse and growing multicultural population, and enhance individual and community economic success. Inclusive communities are more marketable for economic development and enjoy a larger tax base as they attract a wider range of potential residents who make up a diverse workforce of all income ranges and who can support commercial and industrial enterprises.

To fully appreciate the FHA authors' foresight in connecting the country's economic well-being to the welfare of the housing market, we have to look no further than the

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, at one time, the Federal Bureau of Investigation, HUD's Office of Inspector General, the Mortgage Asset Research Institute, and Fannie Mae had each independently ranked Missouri as a top-10 state for mortgage fraud. Missouri's Bootheel region, in particular, was significantly impacted by fraudulent and predatory loan schemes during the height of the housing crisis. News reports from that time 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?

Since its inception, the FHA has required 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, and have since the program began in 1974, 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 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 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/or other 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 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 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. The U.S. Department of Justice (DOJ) intervened on behalf of HUD and negotiated 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 of 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 lawsuits in federal court, as well as administrative complaints with HUD, alleging a failure to AFFH. These complaints and court actions have been filed by private fair housing organizations and others all across the country, including charges against states, counties, and cities, such as those against Texas; Maryland; Louisiana; Delaware; St. Bernard Parish, Louisiana; Waukesha County, Wisconsin; Sussex County, Delaware; Marin County, Georgia; Houston, Texas; Joliet, Illinois; Danville, Illinois; and Atlanta, Georgia.

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. After discovering – through litigation like the *Westchester* case and administrative complaints filed with it 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 fair housing is actually being furthered in our communities.

In fact, HUD has drafted new regulations concerning AFFH to clarify what is exactly required to meet this obligation. While these drafted regulations are currently with the federal government’s Office of Management and Budget for review, the proposed regulations are expected to be published sometime in 2012 for public comment, and following any revisions based on consideration of those comments, the final regulations will be issued and go into effect shortly thereafter. Based on information shared by HUD about these proposed regulations, it appears significant changes will be required in the way Entitlement Communities and States in state-administered CDBG programs conduct their analysis of impediments to fair housing, as well as in the way they (Entitlement Communities and States) and their CDBG-funded communities carry out their AFFH activities.

HUD has indicated its new, proposed regulations replace the analysis of impediments (AI) standard with a new standard termed assessment of fair housing (AFH). This new standard, as proposed, would require 1) an analysis of housing needs based on each of the FHA’s protected categories; 2) an analysis of patterns of integration and segregation; 3) an identification and mapping of racially/ethnically concentrated areas of poverty; 4) an analysis of access to opportunities for members of protected classes; and 5) an examination of the local fair housing infrastructure. HUD has also indicated the new AFH process will require that 1) an AFH be conducted once every five years; 2) the AFH be conducted in the same cycle, but in advance of, the entity’s Consolidated Plan; 3) the AFH be submitted to HUD for approval; 4) if the AFH is not rejected by HUD within a sixty-day review period, it will be deemed approved; 5) annual action plans must include significant changes in local conditions; 6) the organization’s goals and priorities must be updated according to the changes in local conditions; and, importantly, 7) future funding will be contingent on the progress of the organization in meeting its goals and priorities.

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 Fair Housing Act 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 currently 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 of impediments to 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 of 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 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, to support Missouri CDBG recipients' AFFH duties, MCHR can:

- Train elected officials and municipal staff on state and federal housing laws and the intake and complaint processes of both MCHR and HUD;
- Assist jurisdictions in establishing or fine-tuning 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;
- Supply intake instruction sheets and intake forms for distribution to citizens seeking to file discrimination complaints;
- Identify organizations in the state that can provide housing services, such as housing counseling agencies;
- Offer referral services to fair housing advocacy groups that can conduct ordinance, regulatory, and/or restrictive covenant reviews;
- Educate public works and code enforcement staff on accessibility requirements of newly-constructed public and private facilities, such as businesses and multi-family housing units;
- Help jurisdictions create a library of fair housing materials for distribution within the community;
- Provide speakers for jurisdiction-sponsored fair housing seminars, including those targeted at renters, homeowners, landlords, real estate agents, or lenders; and

- Share fair housing resources and sample fair housing educational and promotional materials.

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 enhance your local objectives.

In fact, to assist Missouri's communities in jumpstarting AFFH activities with a local focus, MCHR has developed and included with this Guide a Toolkit in a usable and adaptable electronic format on compact disc (CD) that provides a variety of fair housing reference and resource materials, including:

- ✓ Fair housing print and radio public service advertisements;
- ✓ Fair housing flyers and posters for circulation and display at community facilities and businesses;
- ✓ Fair housing literature and brochures for your printing, copying, and distribution;
- ✓ Fair housing focused news articles for submission to and printing by your local media;
- ✓ Fair housing newsletter inserts for submission to local organizations;
- ✓ Fair Housing Month promotional materials, including sample proclamations;
- ✓ Fair housing video podcast for airing on your city's website or closed circuit television network;
- ✓ Fair housing artwork and photography for use in developing your community's own fair housing informational or promotional items;
- ✓ Youth-centered materials, including a fair housing coloring book and a template for a fair housing poster and essay contest for education of your city's future population.

As noted above, AFFH is important because of the benefits fair housing and equal opportunities bring to our nation, state, local communities, and citizens. MCHR is committed, through partnerships with HUD and DED, to helping Missouri communities foster and reap those rewards.

7. Affirmatively Furthering Fair Housing Toolkit and Sample Materials

In its Strategic Plan for FY2010-2015, HUD recognized that capacity building and the sharing of knowledge and resources were critical to the success of state and local governments in implementing HUD programs. MCHR agrees and, through our partnerships with HUD and DED, is pleased to offer this AFFH Guide and Toolkit to support the efforts of Missouri's CDBG communities in meeting their AFFH obligations, as well as their local fair housing objectives.

This Guide and Toolkit provides a variety of electronic, usable, and adaptable fair housing reference and resource materials. To make the Guide as user-friendly as possible, the attached CD Toolkit is organized into various folders. Descriptions of the

folders and their contents, as well as suggested uses and/or instructions for use, are set out below. **Note: The Toolkit contents as itemized below are available upon request. For a CD containing the Toolkit materials, please contact Ellie Bono, 573-522-1018.**

Folder: Print Advertising

- Print ad - Chalk Flag, English, 7x10
- Print ad - Chalk Flag, Spanish, 7x10
- Print ad - Fair Housing Opens Doors, large
- Print ad - Fair Housing Opens Doors, small
- Print ad - Not Welcome, English, 7x10
- Print ad - Not Welcome, Spanish, 7x10
- Print ad - Right to Choose Housing, English, 7x10
- Print ad - Right to Choose Housing, Spanish, 7x10

Ads titled Chalk Flag, Not Welcome, and Right to Choose Housing are provided through a National Fair Housing Alliance and HUD media campaign. For more information about the campaign or for additional materials, visit the [NFHA website](http://www.nationalfairhousing.org/FairHousingResources/MultimediaResources/2012NationalMediaCampaign/tabid/4175/Default.aspx) (<http://www.nationalfairhousing.org/FairHousingResources/MultimediaResources/2012NationalMediaCampaign/tabid/4175/Default.aspx>).

Folder: Radio Advertising (Public Service Announcements)

These 60-second radio ads were produced by the National Fair Housing Alliance and HUD. All spots are 60-seconds, but those “with space for local tag” in the file name leave room for a short local message, such as where persons in your jurisdiction can go for help related to fair housing. Your area radio station should be able to record your message into these prepared spots.

If your budget allows, you can purchase radio airtime to broadcast these ads. If money is not available for this purpose, share these spots with your community radio stations and encourage them to run the spots as a public service announcement. You can also consider including the ads on your website so that persons searching your site may listen to the message.

- Radio ad PSA (English) - 60-sec., Fair Housing, Apt. for Rent, with MCHR tag
- Radio ad PSA (Spanish) - 60-sec., Fair Housing, Apt. for Rent, with MCHR tag
- Radio ad PSA (English) - 60-sec., Fair Housing, Apt. for Rent, with space for local tag
- Radio ad PSA (Spanish) - 60-sec., Fair Housing, Apt. for Rent, with space for local tag
- Radio ad PSA (English) - 60-sec., Profiles, with space for local tag
- Radio ad PSA (Spanish) - 60-sec., Profiles, with space for local tag
- Radio ad PSA (English) - 60-sec., Profiles
- Radio ad PSA (Spanish) - 60-sec., Profiles

Folder: Flyers, Posters, and Newsletter Inserts

- Flyer - Chalk Flag, English, 7x10
- Flyer - Chalk Flag, Spanish, 7x10
- Flyer - Fair Housing Opens Doors
- Flyer - Main in Wheelchair, English, 7x10
- Flyer - Main in Wheelchair, Spanish, 7x10
- Flyer - Not Welcome, English, 7x10
- Flyer - Not Welcome, Spanish, 7x10
- Newsletter insert - focused toward persons with disabilities
- Newsletter insert - general fair housing, front & back
- Poster - Diverse Neighborhoods, English, 16x20
- Poster - Diverse Neighborhoods, Spanish, 16x20
- Poster - Not Welcome, English, 16x20

Flyers and posters titled Chalk Flag, Man in Wheelchair, Not Welcome, and Diverse Neighborhoods are provided through a National Fair Housing Alliance and HUD media campaign. For more information about the campaign or for additional materials, visit the [NFHA website](http://www.nationalfairhousing.org/FairHousingResources/MultimediaResources/2012NationalMediaCampaign/tabid/4175/Default.aspx) (<http://www.nationalfairhousing.org/FairHousingResources/MultimediaResources/2012NationalMediaCampaign/tabid/4175/Default.aspx>).

Folder: Fair Housing Literature and Brochures

Print and disseminate this fair housing literature from the electronic files provided in this Toolkit, or contact the organizations below to obtain printed versions.

- Brochure - Fair Housing Consumer Guide, MCHR
- Brochure - Fair Housing Laws, Families and Persons with Disabilities, MCHR
- Brochure - Fair Housing, Equal Opportunity for All, HUD
- Booklet - Landlord-Tenant Law, English
- Booklet - Landlord-Tenant Law, Spanish

To request printed versions of the MCHR brochures, contact us by phone at 573-751-3325 or by email at mchr@labor.mo.gov.

To request printed versions of the HUD brochure, call 913-551-6958.

To request printed versions of the Landlord-Tenant Booklets, go to the [Missouri Attorney General's website](https://www.ago.mo.gov/cgi-bin/consumer/orderPublications.cgi) (<https://www.ago.mo.gov/cgi-bin/consumer/orderPublications.cgi>) and submit an order form.

Folder: Articles

These sample articles may be placed in local newspapers, newsletters, or online to promote fair housing. See also the Artwork folder for images that can be used to illustrate the articles.

- Fair Housing for Tenants with Disabilities
- Fair Housing Welcomes Everyone Home
- Opening Doors for All Missourians
- Q & A format, disabilities focus

Folder: Fair Housing Month Materials

These materials give you a jumpstart on celebrating National Fair Housing Month (each April) in your community. Certainly, all materials found in this Toolkit may be used during April, but the materials in this folder specifically mention Fair Housing Month.

- Flyer - April Is Fair Housing Month
- Newsletter article about National Fair Housing Month
- Newsletter insert aimed at Housing Professionals
- Newsletter insert aimed at persons with disabilities
- Poster - Fair Housing Month, HUD
- Print ad - April is Fair Housing Month, large
- Print ad - April is Fair Housing Month, small
- Proclamations

Folder: Video Podcast

This five-minute episode may be aired on public access television or posted on or linked to from your organization or jurisdiction's website. The video podcast features Dr. Alisa Warren, MCHR Executive Director, speaking with fair housing expert Rigel Oliveri, University of Missouri Associate Dean for Faculty Research and Development and Associate Professor of Law. You can also view the podcast from [YouTube](http://www.youtube.com/watch?v=f8bjdPR7bvM&feature=results_main&playnext=1&list=PLF381AA9136CA551E) (http://www.youtube.com/watch?v=f8bjdPR7bvM&feature=results_main&playnext=1&list=PLF381AA9136CA551E) or read a transcript of the show on the [Missouri Department of Labor's website](http://www.labor.mo.gov/News_Center/CC.asp?cat=muFairHousing) (http://www.labor.mo.gov/News_Center/CC.asp?cat=muFairHousing).

- Video Podcast, Fair Housing Basics & Online Advertising

Folder: Artwork

These images can be copied and pasted for your use in original ads, flyers, or other printed materials or to illustrate a newsletter article. Use this "clip art" in newsletters, on stationary, in printed programs or agendas for community events, as an insert in a utilities bill, on your website, etc.

- Images in Word documents: To cut and paste these images into another document, right click on the image, click "copy," then paste it into the document you are creating. You can enlarge or shrink the image by left clicking on the picture, which causes small circles to appear at the corners of the image. With

your cursor, click on a circle at a corner of the image and drag to make the picture smaller or larger. The available Word document images, include:

- ✓ Artwork - families, multiple images
 - ✓ Artwork - green key
 - ✓ Artwork - home construction
 - ✓ Artwork - house made from money
 - ✓ Artwork - house with sold sign
 - ✓ Artwork - houses, multiple images
 - ✓ Artwork - mini model house in hands with keys
 - ✓ Artwork - mini model house, male & female hands
 - ✓ Artwork - mini model house, man in suit
 - ✓ Artwork - moving day
 - ✓ Artwork - persons with disabilities, multiple images
 - ✓ Artwork - realtors and clients, multiple images
 - ✓ Fair Housing clip art - banner
 - ✓ Fair Housing clip art - rectangular
 - ✓ HUD Equal Housing logos
- Images in PDF files: This artwork can be used for signage on vehicles; one for a standard 12" x 24" magnetic sign and the other, larger sign for placement on a mini-bus as a vinyl decal. Consider displaying these signs on municipal or government-owned vehicles, or partner with a local organization that offers transportation services to persons in your jurisdiction, such as the elderly or persons with disabilities, for application of the fair housing signs onto its vehicles.
 - ✓ Vehicle sign - magnetic
 - ✓ Vehicle sign - vinyl decal

Folder: Youth Materials

- Fair Housing Coloring Book
- Poster & Essay Contest - Introducing students to fair housing concepts is one way to promote discrimination-free neighborhoods for future generations of home renters, landlords, buyers, sellers, and lenders. Consider partnering with a local youth organization or school district to provide a pool of student contestants. Use the sample contest brochure and other related sample materials as a template for planning a youth event in your jurisdiction.
 - ✓ Contest brochure with entry form
 - ✓ Fair housing training for youth
 - ✓ Instructions for judging the essay contest
 - ✓ Instructions for judging the poster contest
 - ✓ Judging tally sheet - essay contest
 - ✓ Judging tally sheet - poster contest
 - ✓ Media advisory inviting press to contest awards event

- ✓ Participant letter
- ✓ Press release announcing contest winners
- ✓ Winner letter

Folder: Manuals, Statutes, and Regulations

- ADA Guidelines for Buildings and Facilities
- Fair Housing Act Design Manual
- Fair Housing Act, federal
- Fair Housing Planning Guide for Impediments Analysis
- Missouri Human Rights Act
- MCHR Regulations, Chapters 1-4 (each chapter is a separate Word document)

Folder: Resource and Reference Materials

This section offers samples of three Analyses of Impediments to Fair Housing Choice identified as exemplary by Michael Allen, a national expert on fair housing and 2012 webinar presenter for the National Fair Housing Alliance. Webinar presentations by Mr. Allen and Debby Goldberg, Special Project Director for the National Fair Housing Alliance, provide a thorough and enlightening overview of the history and recent activity related to Affirmatively Furthering Fair Housing. The PowerPoint presentation based on this Guide presented by Dr. Alisa Warren, Executive Director of the Missouri Commission on Human Rights, at the Missouri Department of Economic Development CDBG 2012 conference is also attached.

- Analysis of Impediments, Lakewood OH
- Analysis of Impediments, Murfreesboro, TN
- Analysis of Impediments, Naperville, IL
- MCHR AFFH PowerPoint
- Planning Commissioners Journal, AFFH article, 2010
- Webinar by Debby Goldberg, sponsored by Nat Fair Housing Alliance, June 2012
- Webinar by Michael Allen, sponsored by Nat Fair Housing Alliance, June 2012

8. Resources, References, and Acknowledgements

Fair Housing Laws

[Missouri Human Rights Act](#)

[Fair Housing Act](#)

[Civil Rights Act of 1866](#)

[Title VI of the Civil Rights Act of 1964](#)

[Section 504, Rehabilitation Act of 1973](#)

[Housing & Community Development Act of 1974](#)

[Americans with Disabilities Act of 1990, as amended](#)

[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](#)

[State of Missouri Consolidated Plan FY 2008 – 2012, http://ded.mo.gov/upload/consolidated_plan_book_-_part1_final.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: Using the Fair Housing Act to Forge More Racially and Economically Integrated Communities, by Michael Allen, National Fair Housing Alliance Webinar, June 21, 2012

What is Affirmatively Furthering Fair Housing (AFFH) and Where is it Going?, by Debby Goldberg, National Fair Housing Alliance Webinar, June 21, 2012

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, Zoning & 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

For more information and/or assistance, please contact us:

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Website: www.labor.mo.gov/mohumanrights

Toll Free Discrimination Complaint Hotline: 877-781-4236

Relay Missouri: From home or cell phone: 711
All other callers: 800-735-2966 (TDD); 800-735-2460 (Voice)

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