# Fair Housing Best Practices: Providing Exceptional Customer Service to Avoid Triggering Fair Housing Claims

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#### Ruben

- ® 30+ years of experience working in the affordable housing and social services sector.
- R Education: MNPL, GMHS, CDP
- ® Director of Supportive Housing
  - 16 Affordable Housing Communities
  - 10 FTEs Case Managers)
  - Serve 600+ households (Single adults, Families with Children, Older-adults and Veterans)
  - Funding: LIHTC, CDBG, HOME,
     State & City funding



# Take-Aways

Characteristics of Good and Bad Customer Service.

Effective Communication Skills.

Managing Difficult Resident Behaviors.

### Take-Aways

- Property Management Best Practices.
- Developing safe relationships with residents while staying within fair housing guidelines.
- ▶ 10 most common fair housing mistakes

# Who are our Customer(s)?









# The Resident is our Customer

Person or persons that utilizes a product, service or output from your organization.

Our customers includes your residents, their loved ones, friends, and family members.

# The Resident is our Customer

- Person or persons that pays your employer for products and services.
  - Residents pay rent for their apartment unit.
  - Residents are not an interruption to our job, residents are the reason we have a job.

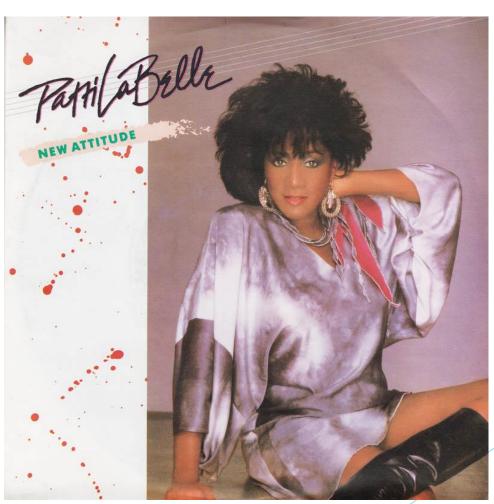


WE OUR RESIDENTS



# New Attitude





#### Attitude Checklist

Attitude is important and impacts how successful you are, how you feel both mentally and physically, and the way you interact with your residents.

What attitudes benefit the resident while providing good customer service?

#### Attitude Checklist

- 1. How's your thinking? Is it positive?
- 2. Are you looking forward to the challenges of the day?
- 3. How will you manage change? Will you embrace change or fear it?
- 4. Are your responsible?
- 5. How will you make a difference?
- 6. Are you ready to win over the resident?

You may not be able to control every situation and its outcome, but you can control your attitude and how you deal with it.



### It's All about the Relationship

We are in the relationship business.

Residents must respect you.

You don't have to respect your residents, but you must treat them with respect.

### It's All about the Relationship

If residents don't respect you, they might choose a vacation in Vegas over paying rent or they might even resent you for expecting the rent to be on time.

It is critical that you initiate a strong, healthy, professional relationship with your residents founded on mutual respect.

# The Secret Ingredient is R-E-S-P-E-C-T.



# Conveying Respect

- Ask residents with difficult to pronounce names, how to pronounce them.
- Avoid terms of endearment. (sweetie, honey, sugar, etc.)
- Use the name the resident prefers even if it is different from name used in application and other documents.

# Establishing Rapport

- Leads to great resident relationships between individuals as well as the organizations they represent.
- When interacting with residents always remember to watch for clues, ask openended questions, listen carefully to the answers the resident provides and learn from every resident interaction.

# Establishing Rapport

Steps to successful rapport building:

1. Breaking the Ice: Start a conversation in a way that puts the resident at ease. Ask about their pets, hobbies/interests, favorite foods, loved ones, etc.

2. Listen with an Empathetic Ear: Engage by utilizing active listening skills and focus all of your attention on the resident.

# Establishing Rapport

3. Asking Questions is the single best way to establish rapport. Ask questions that show a genuine interest in what they want, what they need and what their interests are.

#### 4. Be Genuine:

Residents can sense when we are not taking them seriously, or when we are not being sincere in our comments or efforts. To be genuine you must be yourself.



# Communication is the Key

To any successful business and property management is no different.

To healthy relationships which are especially important to keep a building in good physical condition and safe for all residents.

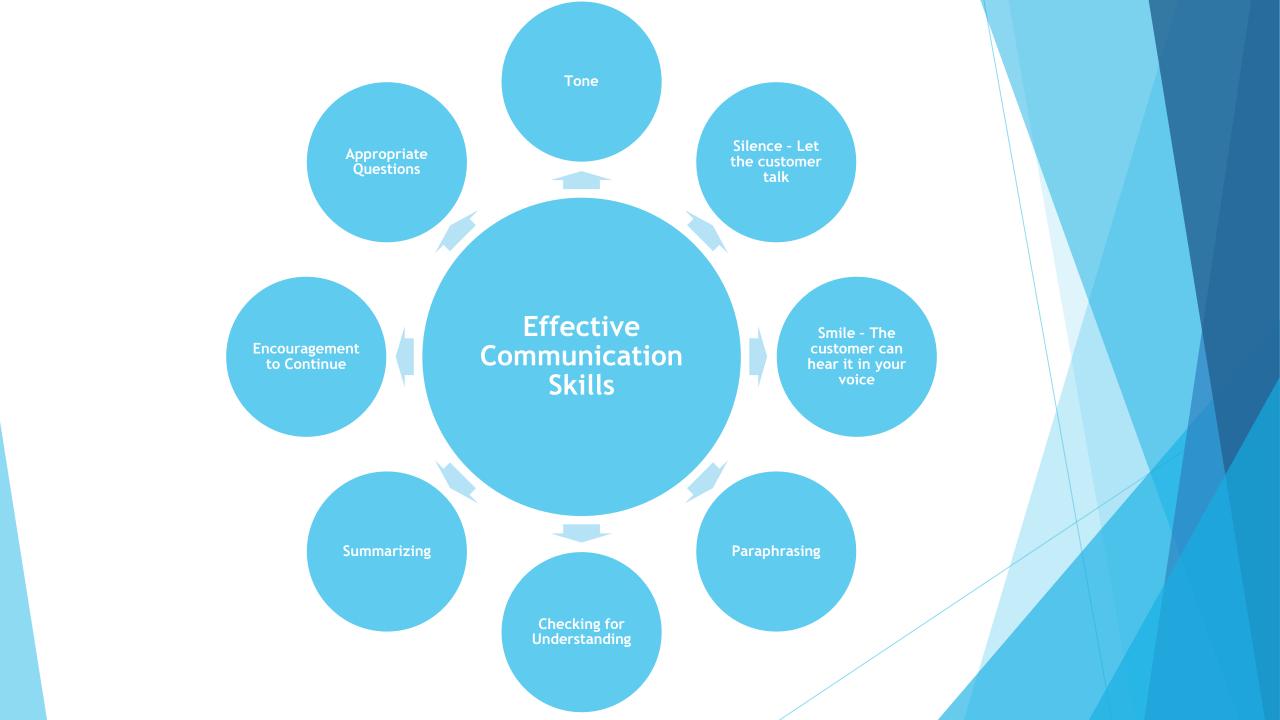
# Communication is the Key

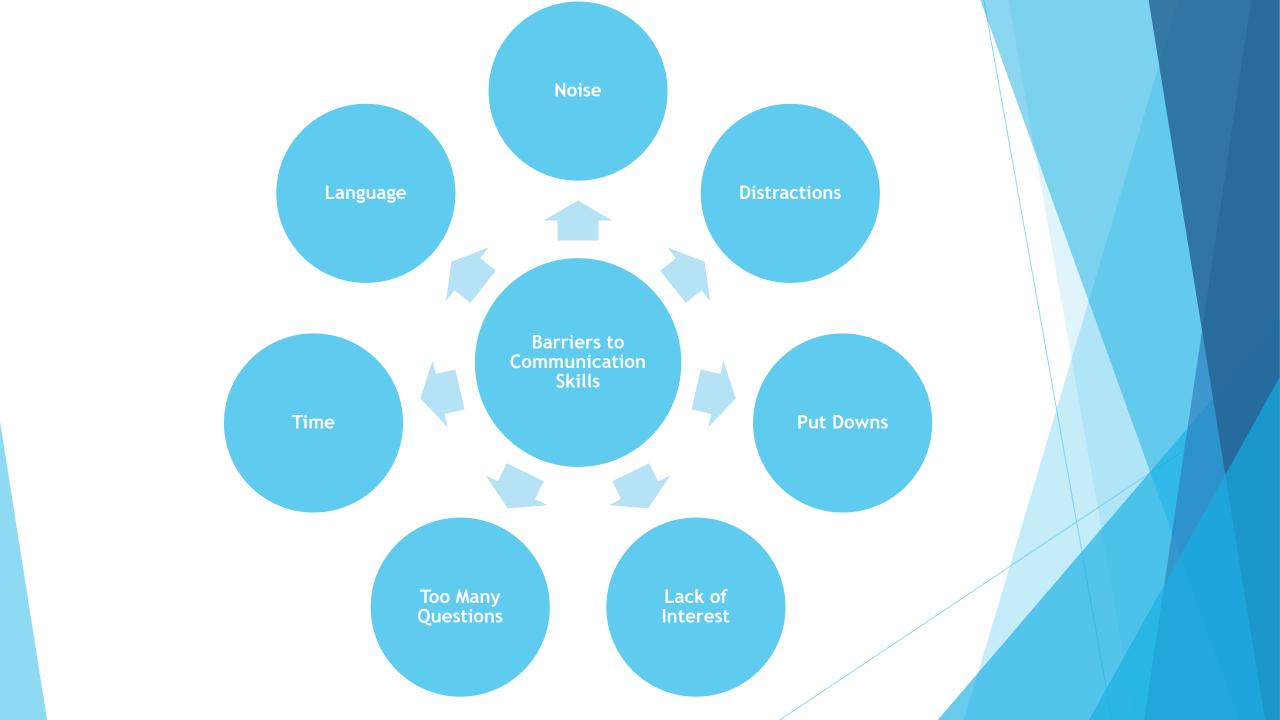
- Keeping the lines of communication open can be challenging when the phones are ringing, the email inbox is full, and customers are standing at the counter.
- The environment can be stressful and the property managers must be able to communicate clearly and concisely, both verbally and in writing.

# Communication is the Key

To providing exceptional customer service.

Residents must be able to reach the property manager for emergency and non-emergency related issues.





To "Listen" Another's Soul Into a condition Of disclosure And discovery may be almost The greatest Service that any Human being Ever performs For another

# active LISTENING

- Paraphrase
- Clarify/Ask questions
- Give feedback
- Show empathy
- Be open to understanding



#### **Bad Habits of Poor Listeners**

- Interrupting
- Jumping to conclusions
- Finishing others' sentences for them
- Frequently (and often abruptly) changing the subject
- Inattentive body language
- Not responding to what others have said
- Failing to ask questions and give feedback

# Paraphrasing

Repeating what the resident has said in your own words so that the resident and you know that the concern/question has been heard correctly.

#### This allows for:

- Complete understanding between you and the resident.
- Serves as a checkpoint for you and the
   resident.

### Example:

- You are requesting a ground level apartment, a brochure printed and mailed, and a copy of our lease agreement to be faxed to your office. Is that correct?"
- It is also important to understand the emotions driving the conversation; this will allow you to have a greater understanding of not only what is being said, but the content, feeling, and meaning of the resident.

# Active Listening Broken Down into 4-Steps:

#### 1. Focus on the Resident:

To provide excellence in customer service you must give your residents 100% of your attention.

#### 2. Listen for key information:

Pinpoint resident needs, wants, desires and frustrations.

# Active Listening Broken Down into 4-Steps:

- 3. Listen for key feelings:
  Resident feelings are just as important as the facts. A resident's perception is their reality.
- 4. Clarify for understanding:
  Paraphrase information back to the resident and ask confirming questions. It reassures the resident that they have been heard and their request will be taken care of.

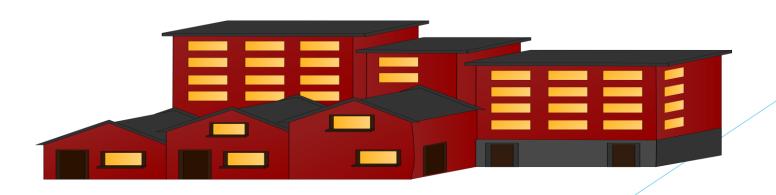
#### Benefits of effective communication

- Quicker problem solving
- Better decision making
- Steady work flow
- Strong business relations
- Better professional image





### **Best Practices**



# Successful Affordable Housing Providers

Never give up or lets such things bring them down.

Treat every problem that comes their way as a new opportunity to make things right.

# Successful Affordable Housing Providers

Manage a large number of properties and anticipates that there will be times when things don't work out as planned.

Understand that having a great attitude is key to success.

### 1. Great People Skills

- Ability to work well with people is one of the most important qualities of a good property manager.
- Being friendly, having a positive attitude and excellent customer service skills are necessary to build relationships with new and existing residents.

### 1. Great People Skills

- Patience, reasonably tolerant and having the temperament to handle problems and respond to complaints and service requests in a positive and rationale manner.
- ► Ability to turn a negative into a positive.
- If residents feel they can trust their property manager and have their concerns addressed, they will leave happier and are more likely to become long-term residents.

### 2. Good Negotiator

Beneficial when dealing with angry residents or a landlord/owner who is unwilling to make improvements to their property.

#### 3. Maintain Professionalism

- At all times when dealing with employees, residents, clients, vendors, etc.
- ► When they do low, you go high.
- Ability to separate your emotions from business decisions and treat everyone impartially.

#### 3. Maintain Professionalism

- Life isn't always fair and situations and circumstances always change.
- Doing what's right, while being firm and friendly, especially when dealing with sensitive business matters.
- Remain dependable, responsible patient and calm under stress.
- When triggered, use "mantras" for emotional self-regulation.

### 4. Be Well Organized

- Helps you to remain focused and accomplish the most important items on your daily tasks and to-do list.
- Access to contact information for owners, residents, maintenance staff, contractors and vendors is accessible from any device.

### 4. Be Well Organized

- ▶ Use a calendar or other tool to track due dates for inspections, lease payments, reoccurring work orders, preparing financial statements and other reports for owners, grantors, HUD, Q&A, Compliance. City/State, etc.
- Prevents important duties and tasks from falling through the cracks.
- ► Helps you to meet and achieve deadlines.

#### 5. Detailed Oriented

- Paying attention to details protects owners, landlords, residents and the company.
- ► For example: Laws on handicap accessibility and fair housing are constantly changing, so you must stay current on amendments to Federal or State laws and local building codes and ordinances.

#### 5. Detailed Oriented

Safety hazards on a property can lead to injuries and lawsuits, so property managers should perform regular inspections to know the condition of their property and immediately alert the owners of needed repairs.

Record keeping and documentation.

#### Be Consistent

Consistency is crucial when dealing with prospective residents.

If you don't treat all residents more or less equally.

What you do for one, you must be willing to do for all.

#### Be Consistent

- For example, if you arbitrarily set tougher standards when renting to members of a racial minority, you are violating federal laws and opening yourself up to lawsuits.
- If you give one person a break (such as lowering the security deposit for a single mother but not for other residents), you'll likewise risk a charge of discrimination from other residents.

# Make Decisions Based on Business Reasons

You are legally free to choose among prospective residents as long as your decisions are based on legitimate business criteria.

Don't make choices based on personal reasons.

### Make Decisions Based on Business Reasons

You are entitled to reject applicants with bad credit histories, income that you reasonably regard as insufficient to pay the rent, or past behavior, such as property damage or consistent late rent payments, that makes someone a bad risk.



#### Customer Service Defined

- The act of managing your customer's needs by providing and delivering professional, helpful, superior and quality services and programs.
- Meeting the needs and expectations of your customers, their loved ones, friends and their family members.

### Establishing Rapport

- Sood customer service and strong resident relationships begin with building rapport.
- Requires knowing your resident, understanding their situation, and providing an empathetic ear for them to voice their concerns. (baseline/normal)

### Greeting Residents



- "Hello" How are you?
- Basic function of communication and triggers positive conversations and interactions.
- Allows you to connect with your residents at a more personal level and maintain a welcoming environment.

### Positive Conversations and Interactions



#### To accomplish this:

- Remove distractions and give your full undivided attention.
- Acknowledge a resident even if you are busy. (Make the time)
- SMILE ©, they can hear it in your voice.

# Positive Conversations and Interactions



#### To accomplish this:

Ask how you can help.

Be polite.

Be courteous.

# Words That Elevate Your Resident's Status

"My Pleasure"

Elevates the perception of the experience. (Avoid "No Problem)

►"May I"

Asking permission gives the customer/resident authority.

# Words That Elevate Your Resident's Status

- "I'd appreciate it if"
  Implies that they have power to refuse or grant.
- "Please" and "Thank you" Great lubricators in human relations.

### Asking Open-Ended Questions

Designed to encourage a full, meaningful answer using the resident's own knowledge and/or feelings.

Can't be answered with a simple yes or no.

### Asking Open-Ended Questions

- Asks the resident to think and reflect.
- Provides you with the resident's opinions and feelings
- Gives control of the conversation to the resident.

#### Example:

'How does this decision make you feel?',
 "Why is this so important to you?'





Encompasses all interactions between a resident and the housing provider.

Adds value and builds enduring, long-lasting relationships.



#### Requires you to:

- Be knowledgeable about your organization, community, and property.
- Communicate clearly.
- Always be consistent.



#### Requires you to:

- Be organized and prepared.
- Know your place on your team and be a team player.
- Embrace your team and company culture.



#### Requires you to:

 Strive to win-over the resident with every interaction.

Be genuine.

Have fun

#### **COACHING OTHERS**



# Characteristics of Good Customer Service Skills

- Professional
- Courteous
- Polite
- Prompt
- Respectful
- Consistent



### Characteristics Bad Customer Service Skills

- Disconnecting an interaction with an upset resident. (unless its unsafe to continue)
- Yelling/cussing' at a resident.
- Complaining about your agency to a resident.

### Characteristics of Bad Customer Service Skills

Forgetting to use common courtesies.

 Delayed responses or lack of response.



 Not meeting resident's needs or expectations. (Compromise, win/win)

# Exceeding Your Resident's Expectations

- It is the small things that make a big difference.
- Doing what the customer expects and something they do not.
- TLC: Think Like a Customer, be aware of what customer could misperceive.

# Benefits of Establishing Good Relationships with Residents

- Timely rent payments with little or no excuses.
- ► Well-disciplined residents.
- Increased likelihood that the residents will properly care for and maintain the property.

# Benefits of Establishing Good Relationships with Residents

- Improved communication due to mutual respect, trust and reliability.
- Reduced tension when it comes to repair and maintenance requests.
- Will always lead to a more enjoyable experience.

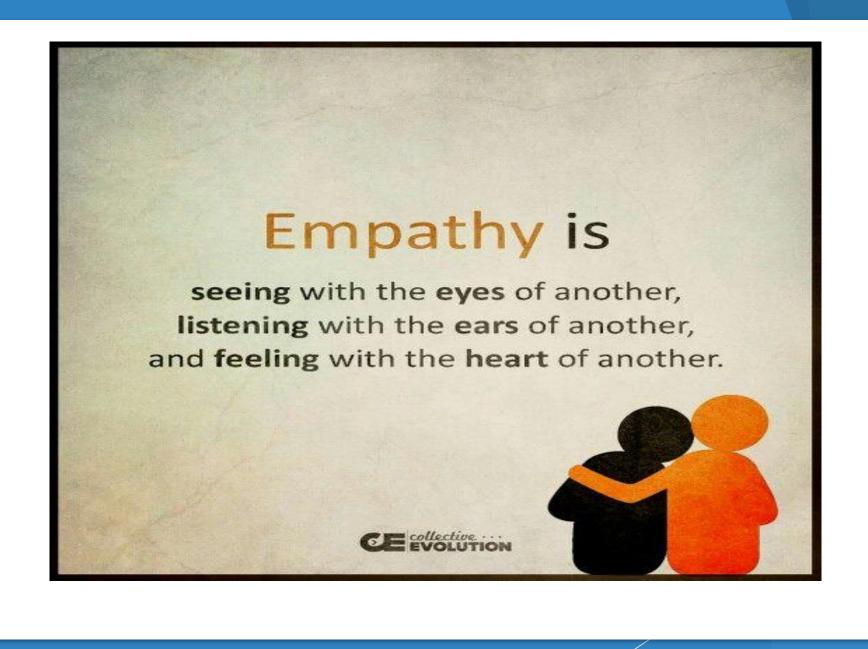




Always be kind

- The first step in handling an angry resident is to simply hear them out. Allow the them to vent some frustration and explain the situation.
- Practice active listening which allows you to identify the concerns/problems and address them as soon as possible.

- Empathize. This allows you to understand another person's motives without requiring you to agree with them.
- Empathizing allows for rapport building process. You need to gain the resident's trust.
- Reassure the resident that you are here to help them.



- Stay calm (Use a Mantra)
- Remain polite and courteous.
- Do not take the situation personally, blame others or become defensive.
- Propose an action plan, jointly identify a solution or alternative.

Label the behavior, not the resident.

 Don't get defensive, it's not about who's right and who's wrong.

 Identify what the resident needs/wants.

 Discuss all applicable solutions and alternatives.

 Take responsibility for what you CAN do. Do not focus on what you can't do.

Agree on next steps.

Set realistic expectations.

Follow-up and follow-through.

Document! Document! Document!

### What to Avoid

- Saying "No" or "I don't know" without providing a solution or alternative.
- Delayed response or lack of response.
- Ignoring residents when you're busy, the resident always comes first.

### What to Avoid

- Treating residents unequally based on assumptions.
- What you do for one you must be willing to do for others
- Disrespectful tone and attitude.
- Power struggles.

# How Can You Help?

- Identify what a resident wants or needs?
- If you can't provide assistance, who can?, what do you do?
- If you have to tell a resident NO, how do you communicate that message?
- If the resident has to wait, how do you manage it?

### Resident Satisfaction

- Tell the resident something that may be useful (e.g. affordable housing options,, information & referrals for community resources, 2-1-1, etc.)
- Ask the resident if there are any additional questions or concerns.
- Invite them back, let the resident know that we are always here to help.

### Resident Satisfaction

- Always thank the resident for their time and business.
- Leave the resident with a positive impression.
- Confirm that the resident issue has been resolved and expectations met.
- If you've stated that you will follow-up, do so.

# Fair Housing





#### **Best Practices for Fair Housing Compliance**

- Any person involved in a housing transaction is responsible for following and upholding fair housing laws.
- Owners of property, property managers, rental agents, mortgage lenders, real estate brokers and leasing agents.

#### **Best Practices for Fair Housing Compliance**

- Know which fair housing laws apply to your property or properties, including the federal Fair Housing Act.
- Know your local ordinances with additional protected classes that apply to the property based upon its location.

#### **Best Practices for Fair Housing Compliance**

- Providing fair housing training for all team members, including maintenance personnel is a good risk management strategy.
- Develop policies & procedures that reinforce your commitment to fair housing.

- While your residents are not your friends, having a congenial business relationship with them is an integral part to successful property management.
- One of property management's most difficult roles is in being "friendly to all but friend to no one." It is very difficult, if not impossible, to fire, evict, or reprimand a 'friend."

- The personal touch is required in management's being honest in all personal and business dealings, treating residents fairly at all times.
- Be firm and fair and don't compromise on your responsibilities for the sake of avoiding unpleasantness.

# Federal Fair Housing and Accessibility Laws





# Federal Fair Housing and Accessibility Laws

- The Civil Rights Act of 1866
- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)
- Section 504 of the Rehabilitation Act of 1973

# Federal Fair Housing and Accessibility Laws

Fair Housing Amendments Act of 1988 (FHAA)

► Housing for Older Persons Act of 1995

► Americans with Disabilities Act of 1990

### The Civil Rights Act of 1866

- Declared all people born in the United States are citizens and have the same rights regardless of race, color or previous condition of slavery or involuntary servitude.
- Gives all citizens the same right to inherit, buy, lease or sell property regardless of race and color.

### The Civil Rights Act of 1866

- ► Was followed by segregation laws ("separate but equal").
- Is an active law today, often cited in cases of intentional racial discrimination.

OUTSIDE OF THE GALLERIES OF THE HOUSE OF REPRESENT

**ROM HARPER'S MAGAZINE 1866 -**

- One of the important acts passed by Congress was the Civil Rights Act -1866
- \*\* This law gave African
  Americans citizenship
  and forbade states from
  passing laws
  discriminating against
  former slaves (Black
  Codes)

#### **Black Codes**

- Blacks can only be farmers or servants
- Must carry special pass to travel
- Can not vote
- Can not serve on jury



#### BLACK CODES

- Could not own property or guns
  No voting rights
  If no job, could be arrested and forced to work for no pay



# Title VI of the Civil Rights Act of 1964

- ► Federally-subsidized and public housing are covered by this law.
- Protects individuals from discrimination based on their race, color, religion or national origin in programs or activities that receive federal financial assistance.

## Title VI

No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

Protects people from discrimination based on race, color or national origin in programs or activities which receive federal financial assistance

The Office of Civil
Rights was set up
to oversee
compliance with
Title VI

Title VI of the Civil Rights Act of 1964 The federal government acknowledged that language could be a source of discrimination and educational inequity

Required that language support services be provided to ELLs

# The Laws & Regulations that Govern Fair Housing for Apartments

- Title VIII of the Civil Rights Act of 1968
- >FHAA of 1968
- Section 504 Rehabilitation Act of 1973
- State and Local Laws



#### THE FAIR HOUSING ACT (1)

- The 1968 Fair Housing Act (Title VIII of the 1968 Civil Rights Act)
  - Bars discrimination in the private sector housing market (based on race, color, national origin, religion, sex, family status or disability)
    - In the sale and rental of housing
    - In mortgage lending
    - Illegal to coerce, intimidate or interfere with someone's fair housing rights
    - Illegal to advertise limitations housing availability based on race, color, national origin, religion, sex, family status or disability
  - Some exemptions (owners with four units or less; private clubs, single family homes sold without a broker)
- Also contains provision that the U.S. Department of Housing and Urban Development has a duty to affirmatively further fair housing
  - "administer the programs and activities relating to housing and urban development in a manner affirmatively to further the policies of this subchapter"

#### Come! See! Hear!



SENATOR EUGENE McATEER

W. BYRON RUMFORD

AND

Tarea Hall Pittman
Regional Secretary NAACP

SPEAK ON THE CAMPAIGN FOR



### A FAIR HOUSING LAW IN CALIFORNIA

and Other Human Rights Legislation

IN 1963

FRIDAY, MARCH 22, 1963 - 7:30 p.m.

Ben Franklin Junior High School

GEARY AND SCOTT STREETS, SAN FRANCISCO

Ample Parking

California Committee for Fair Practices

C. I., Dellums, Chairman William Becker, Secretary Terry A. Francois, Meeting Chairman Sponsoring Organizations:

S. F. Branch NAACP S. F. Committee for Fair Housing Catholic Interracial Council Community Service Organization

Benefit: California Committee for Fair Practices - 2940 16th St., San Francisco - MA 1-7742



# Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)

This law, and its subsequent amendment in 1974, makes it illegal to

 refuse to sell or rent to or discriminate against a person in terms, conditions, privileges or advertising;

# Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)

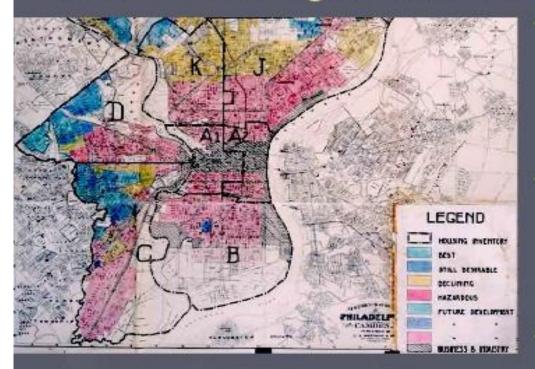
- Illegal to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right; or
- Illegal to indicate any limitation or preference based on race, color, religion, national origin or sex (added in 1974).

## Redlining

Discriminatory practice by which banks, insurance companies, etc., refuse or limit loans, mortgages, insurance, etc., within specific geographic areas, especially inner-city neighborhoods.

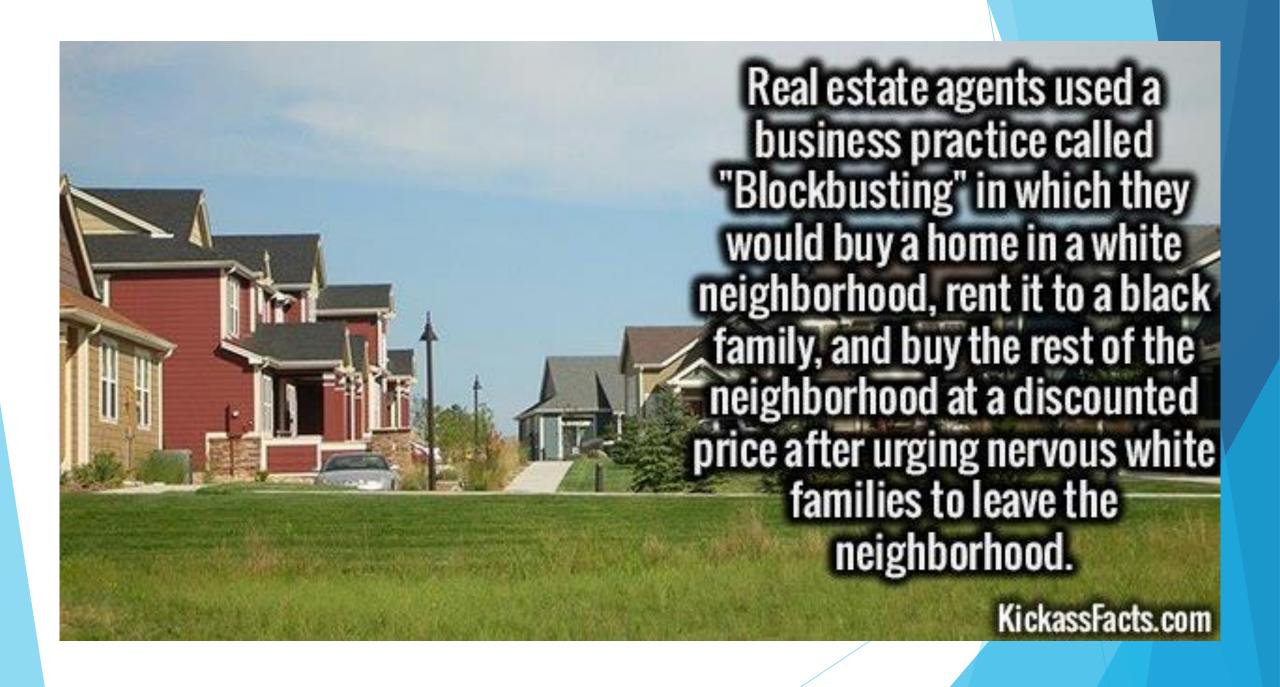
Redlining was banned 50 years ago. It's still hurting minorities today.

## Redlining: Denying loans to buy houses in certain neighborhoods



Federal Government Map of Philadelphia, 1936

- Government maps showed neighborhood ratings
  - In1930s red =lowest rating (nonwhite, low income)
- 1930s and 40s: Federal
   Housing Administration
   officially recommended only
   loaning money to buy
   houses in all-white areas
  - Result: Very few loans in "redlined" areas
  - People of color with loans usually paid more interest



### Blockbusting



Would you panic if a Negro moved next door?

block. But a short time later he pan- your block in no time at all. icked-and sold his house at a loss.

In this week's Post, you'll read how speculators decide which blocks are "ripe" for racial change. How they use vicious tactics to force

"I'm broad-minded," said one home out the whites. And how one specowner when Negroes moved into his ulator brags that he could "bust"



For educational purposes, not meant to be offensive or derogatory

#### **History of the Fair Housing Act**

- The Fair Housing Act was passed in 1968
  - Prohibits discrimination based on race, color, religion and national origin – Sex was added in 1974
- Fair Housing Amendments Act was enacted in 1988 to include protection for people with disabilities and familial status
- It is enforced by:
  - The Department of Housing and Urban Development (HUD)
  - The Department of Justice
  - State and local fair housing enforcement agencies
  - Private lawsuits in federal and state courts



# Fair Housing Amendments Act of 1988 (FHAA)

Added two (2) more protected classes:

- ► Familial status
- Individuals with disabilities

Added "teeth" to the enforcement of fair housing laws.

# California State and Local Fair Housing Laws

- In addition federal laws, California landlords must comply with the state's <u>Unruh Act</u> and the <u>Fair Employment and Housing Act</u>, as well as relevant court decisions, that prohibit discrimination on the basis of the following:
- Sexual orientation (<u>Cal. Government Code §</u> 12920 and following)
- Marital status (Smith v. Fair Employment & Housing Commission, 12 Cal. 4<sup>th</sup> 1143, 51 Cal. Rptr. 2d 700 (1996),

# California State and Local Fair Housing Laws

- Personal characteristic or trait, such as physical attributes or a tenant's receipt of public assistance (Harris v. Capital Growth Investors XIV, 52 Cal. 3d 1142 (1991).
- Some city and county ordinances in California may forbid additional types of housing discrimination.
- ► For details on state fair housing laws, contact the <u>California Department of Fair Employment and Housing</u> (DFEH) or the nonprofit housing counseling agency <u>Project Sentinel</u>.

### The Unruh Civil Rights Act

- California legislation that specifically outlaws discrimination based on sex, race, color, religion, ancestry, national origin, age, disability, medical condition, genetic information, marital status, or sexual orientation.
- ► This law applies to all businesses in California, including hotels and motels, restaurants, theaters, hospitals, barber and beauty shops, housing accommodations, and retail establishments.

#### Jesse Unruh and Professionalism

- Elected to the Assembly from Los Angeles in 1954, Unruh shifted power in the Legislature by:
  - Moving the 3<sup>rd</sup> House to the Speaker's office
  - "Professionalizing" the Legislature through Proposition 1A in 1966





## Housing for Older Persons Act of 1995 (HOPA)

It eliminated the requirement that 55 and older housing have "significant facilities and services" designed for the elderly.

It established "good faith reliance" immunity from damages for persons who believe a 55 and older exemption applies to a certain property if the property so states in writing.

This amendment is an exemption to the Fair Housing Act allowing communities to restrict based on age "55+" or "age restricted," provided certain requirements are followed

#### Requires a "55+" community to:

- Maintain at least 80% of the occupied units with at least one person who is 55 years of age or older living in that unit
- Publicize and adhere to policies that demonstrate intent to be housing for older persons
- Comply with the rules for verification of occupancy

#### Experience the difference.

#### Imperial Palms Apartments A 55+ Active Adult Community

- Spacious 1 and 2 bedroom homes
- \* Free cable, water & scheduled transportation
- \* Screened patios
- \* Dogs and cats adored (25 lbs. maximum)
- \* Free membership to Bonsai Holistic Spa
- \* Next door to the brand new Largo Community Center
- # Over 100 monthly social activities and off-site outings
- \* Minutes from beaches, shopping, restaurants & entertainment venues
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- \* Optional dinner meal delivery, housekeeping & laundry services
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www.imperialpalms.com

## Americans with Disabilities Act of 1990

- Prohibits discrimination against qualified individuals with disabilities
- Hiring, advancement, compensation
- Reasonable accommodations



## Americans With Disabilities Act (ADA) of 1990

► Deals with public accommodations and services operated by private entities and requires that facilities that are open to the public be accessible to persons with disabilities (this would include the Leasing Office of the apartment community).

# Americans With Disabilities Act (ADA) of 1990

People with disabilities who visit the public areas of the property must have access to all services and amenities, such as parking, curbs, ramps, stairs, elevators, public drinking fountains, restrooms and public telephones.

## FHAA Definition of a Person with a Disability

- Sec. 802. [42 U.S.C. 3602] Definitions
- (h) "Handicap" means, with respect to a person--
- a physical or mental impairment which substantially limits one or more of such person's major life activities,
   a record of having such an impairment, or
- (3) being regarded as having such an impairment, but such term does not include current, illegal use of or addiction to a controlled substance (as defined in section 102 of the Controlled Substances Act (21 U.S.C. 802)).

### Fair Housing Complaints

- Number of housing discrimination complaints in 2018 is up by 8% to 31,202, the highest since NFHA began producing the annual Fair Housing Trends Report in 1995.
- ▶ 70% of fair housing complaints occur during leasing, 30% of fair housing complaints occur after move in.
- ▶ Disability 44%, Race 35%

# Definition of housing discrimination

The act of treating someone differently in a housing transaction on account of race, color, sex, religion, national origin, families with children and handicap.

# Definition of housing discrimination

It is not the intent but the effect/impact of what we do that may cause discrimination.

## Unintentional or Accidental Discrimination

- Even if you have no intention of preferring one renter over the other, you can still get accused of housing discrimination. Unintentional discrimination is referred to as disparate impact.
- Back in 2015, the Supreme Court provided further clarification on anti-discrimination laws regarding disparate impact for the Fair Housing Act. The June 2015 ruling, saw a 5-4 decision that an action can be considered discriminatory even if the *intent* was not.



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#### Disparate Impact

Disparate Impact is a legal doctrine under the Fair Housing Act which means that a policy or practice may be considered discriminatory if it has a disproportionate "adverse impact" against any group based on race, national origin, color, religion, sex, familial status, or disability.

#### Why Does It Matter?

Disparate impact theory safeguards the right to a fair shot for everyone. Where you live determines where you work and how you get there, your access to healthcare, and the school your child attends. Unfortunately, policies and practices still exist that – intentionally or unintentionally - keep some people out of housing they can afford simply because of who they are.

Additionally, from a business standpoint the disparate impact theory helps us maintain open markets free from discrimination – a critical component to the prosperity of America's future. Discrimination disrupts our economy, causing inefficiency and instability by constraining the full economic participation of all hard-working Americans.

To view talking points on disparate impact, please click here

#### Disparate Impact Related Documents

Title

Description

Talking About Magner v. Gallagher

This is a messaging memo by the Opportunity Agenda discussing the framing and narrative of Magner v. Gallagher

### Discrimination

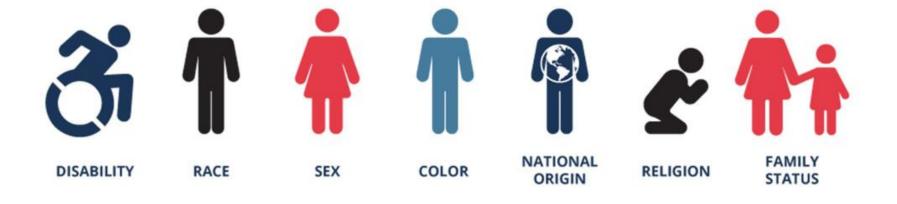
► Everyone discriminates.

- ► Not all discrimination is illegal.
- ►The Law defines what is illegal.

►Illegal discrimination is based on the protected classes.

### The 7 Protected Classes

### FAIR HOUSING ACT



#### PROTECTED CLASSES

#### **California Protected Classes**

- Sex
- Age
- Disability
- Genetic information
- National origin
- Pregnancy
- Race/color
- Religion

- Sexual orientation
- Marital status
- Ancestry
- Gender, gender identity and gender expression





- Refusing to rent, sell, or negotiate for housing
- Lying about the availability of a housing unit or making
- Treating different people with different terms and conditions when renting or selling a home
- ► <u>Blockbusting</u> (convincing property owners to sell their homes under false pretense)

- Harassment Based on Race or National Origin
- Sexual harassment
- Retaliation
- Steering, even a suggestion
- Making discriminatory statements

- Offering different housing amenities and accommodations for different renters
- Setting disparate terms and conditions on a mortgage loan
- Refusing to purchase or make a loan
- Practicing discriminatory practices during property appraising

- Refusing to make information about a mortgage loan available
- Setting divergent requirements for purchasing a house loan
- Using discriminatory statements or being bias against a protected class in your property adverts
- Threatening or interfering with someone's Fair Housing rights



## Reasonable Accommodations













# Section 504 of the Rehabilitation Act of 1973

Provides that no otherwise qualified individual with handicaps in the United States... shall, solely by reason of his or her handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

#### Reasonable Accommodations

Are intended to provide persons with disabilities equal opportunity and access to participate in housing programs through modification of policies, procedures, or structures.

# Reasonable Accommodations And Modifications

A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces.

# HUD Section 504: Who is Covered?

- ✓ Public Housing Agencies (PHAs)
- Cities and towns that receive funds such as CDBG
- Section 8 and other PHA program and activities
- Private, HUD-assisted housing providers

# HUD Section 504: Who is Covered?

- Student housing
- Military housing
- Non-profits developing housing activities with: Section 811, HOME, CDBG, HOPWA, HOPE, Homeless Programs, Emergency Shelter Grants, Supportive Housing Program, Shelter Plus Care And SRO Moderate Rehab Program
- Any other organization receiving funds from HUD

## Reasonable Modification

This should not be confused with a reasonable accommodation.

Landlords may require a resident to pay for modifications to the property and require that those modifications be removed when the resident vacates the property.

# Reasonable Accommodations Request

Must be requested.
 (unless obvious to housing provider)

 Can be made at any time, by person with disability, a family member or by someone else who is acting on their behalf.

# Reasonable Accommodations Request

- Does not have to be in writing, it may be requested orally or by any other effective communication method.
- Housing provider should document requests by placing RA request in writing, track request outcomes, and maintain records. (document retention schedule)

## What's considered reasonable?

- Does not impose an undue financial and administrative burden on housing provider.
- Does not fundamentally alter the nature of the housing provider's operation. (Mission)

All determinations must be made on a case by case basis.

# Eligibility Criteria

 There must be an identifiable relationship or nexus between the requested reasonable accommodation and the individual's disability.

 The requested accommodation must remedy the disabled individual's inability to access, use, or equal enjoyment of the dwelling.

- Physical impairment that includes but is not limited to a physiological disorder, contagious disease, cosmetic disfigurement or anatomical loss in one or more systems.
- Including, but not limited to, neurological, musculosketal, respiratory, cardiovascular, digestive, reproductive, genito-urinary, hemic/blood, lymphatic, skin, or endocrine.

- Mental impairment or psychological disorders. (Hoarding)
- Including, but is not limited to, mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disorders.

- Disability impedes with major life activities such as: caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.
- This is not an exhaustive list; other life activities/activities of daily living (ADLs) can also be considered major.

```
Major Life Activities:
      Seeing
                        Hearing
          Walking
                         Breathing
                  Learning
                         Speaking
                        Taking Care of
Performing Manual
                       One's Self
        Tasks
```

## Verification of Disability

May request documentation only to extent necessary to verify disability and determine accommodation needed.

May not acquire confidential medical records or inquire into the nature or severity of person's disability.

## Verification of Disability

Not required to provide medical records as proof of disability.

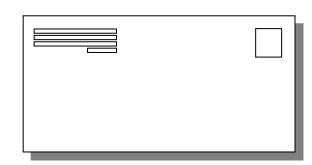
Written documentation from the person's doctor or other qualified professional stating that they have disability that satisfies the eligibility requirement is sufficient.

Patient Medical File

## Verification of Disability

Other professionals who may provide verification include, but are not limited to, the following:

- Rehabilitation Center
- MH Provider
- Social Worker
- Disability Agency
- Any other service provider that can verify the disability



1. Tenants may request a structural change or modification in their apartment.







Housing Provider retains the right to investigate any alternative methods of providing the requested accommodation. (i.e., rain barrel, tub cutout, use of living room area to sleep, etc.)



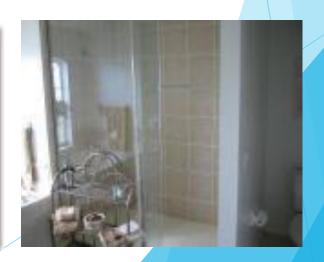




If a number of potential accommodations satisfy the needs and are equally effective, housing provider retains the right to select the accommodation that is most convenient and cost-effective.







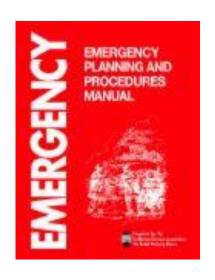
2. Tenants may request a structural change or modification in public and common areas of the housing development.



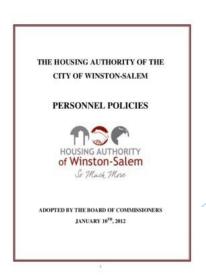




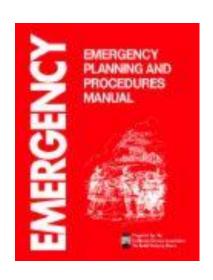
3. Tenants may request a change in the Housing provider's rules, policies, or procedures. (e.g., how the HA communicates with a tenant, rent due dates, etc.) *Share Keycard example* 



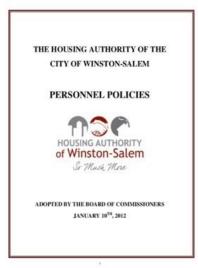




The housing provider may select a change in procedure or policy, rather than to make a structural change, when the policy and procedural changes would be equally effective.







- If the request constitutes a fundamental alteration in the nature of the program, the RA request may be denied.
- An example might be a request that the housing provider provide chore services, food preparation, counseling services, or other support services that fundamentally alters their mission.

If the request creates an undue financial or administrative burden, the request may be denied.

Elevator example.



- Section 504 Coordinator receives and processes in excess of 100 RA requests a month.
- RA requests are reviewed and responses are prioritized in the following order:
  - 1. Section 8 (time sensitive/lease-up)
  - 2. Public Housing
  - 3. Applicants



✓ Goal is to respond within 30 days. (average of 20 days for PH)

Some requests may take more or less time.

### Most common RA requests:

- Additional Bedrooms
- Living Aides
- Transfers
- Unit Modifications
- Designated Parking
- Service-Animals





- Incomplete or missing documentation delays decision-making process. (including playing voicemail tag with providers, lack of cost assessments, and feasibility studies)
- Most decisions are simple approval/denial, others require research and follow up with providers. (70% approval and 30% denials)

# Recordkeeping

- Document, Document, Document!
- ✓ Implement Process Map, RA grievance procedure, Section 504 Coordinator,
- Implement a consistent policy for responding to and tracking maintenance requests and work orders.
- Retain documents for auditing, quality assurance and compliance reviews.

# Procedure Flow And Decision-Making Matrix



#### **Public Housing Site Base Properties Reasonable Accommodation Flow Chart**

#### REQUEST RECEIVED

LOG REQUEST INTO RA FIELD TRACKING LOG LOCATED ON THE "P" DRIVE FOLDER "ADA REASONABLE ACCOMMODATIONS"

#### TYPE OF REQUEST

Are the proper forms filled out completely?

Request for a Reasonable Accommodation OMNI form 201

Inquiry for a Special Reasonable Accommodation or Special Unit OMNI form 200 (pages 1 and 2)

If forms are incomplete please forward to the 504 Coordinator for follow up with provider or resident

Property office faxes the RA request along with the Site Managers statement of fact (relevant to the request), **Maint. feasibility and the Maint. cost estimate** to the appropriate decision maker (see below)

#### **DECISIONS MADE BY REGIONAL MANAGER**

- Modification to unit under \$500.00
- (If modification request is under \$100.00 RA is not necessary just a work order i.e. levered handles on doors or sinks)
  - Carpet Related Issue
  - Lock Related Issues

CRITERIA MUST BE MET FOR AN APPROVAL
REGIONAL MANAGER FAXES APPROVAL TO SITE MANAGER
AND DENIALS TO 504 COORDINATOR

#### DECISIONS MADE BY 504 COORDINATOR AT CO

- ALL REQUESTS DENIED BY Regional Manager
  - ALL RA TRANSFER REQUESTS
  - Additional Bedroom for 24 Hour Live in Aide
    - Parking Issues
- Modifications to unit over \$500.00 (include feasibility and cost estimates)
  - Additional Bedroom
  - Service / Companion Animal
  - Applicant or Resident with multiple requests
    - Any other request not listed here

#### IF APPROVED

Site Manager notifies client of approval by mailing OMNI form 203

Site Manager enters Work Order for Maint. to begin modification

Site Manager faxes completed RA packet to 504 Coordinator at CO for reporting and file retention purposes

504 Coordinator enters RA information into database for reporting purposes

#### IF DENIED

Regional Manager faxes completed RA documents to the 504 Coordinator for second review and final decision

Created and updated by: Kristy Johnson

#### IF APPROVED

504 Coordinator authors approval letter to resident/applicant

504 Coordinator faxes decision to Site Manager at their office

Site Manager enters work order Work Order for Maint, to begin modification

If approved for out of area transfer 504 Coordinator sends a copy of RA and transfer request to Executive Assistant for processing

504 Coordinator enters RA information into database for reporting purposes

#### IF DENIED

504 Coordinator author's denial letter (form 12001) to client

504 Coordinator faxes decision and denial letter to the Site Manager at their area office

Client has the right to schedule a 504 Coordinator Hearing

Resident/Applicant contacts 504 Coordinator to schedule meeting time (see attached)

504 Coordinator enters RA information into database for reporting purposes

## Grievance Procedure

- Federal funds recipient that employs fifteen or more persons is required to adopt grievance procedures that incorporates appropriate due process standards, and that provides for the prompt and equitable resolution of complaints alleging any action prohibited by Section 504.
- Provide an Appeal process.
- Identify Section 504 Coordinator by name and with all contact information.

U.S. Department of Housing and Urban Development





Search

PRESS ROOM AUDIENCES STATE INFO

PROGRAM OFFICES

TOPIC AREAS

ABOUT HUD

**CONTACT US** 

FHEO Home | File a Complaint | Enforcement Activity | Programs | Topics | Library | Contact | Outreach Tools

HUD > Program Offices > Fair Housing > Disabilities > Section 504

### People with Disabilities

HUD.GOV

Secretary Julián Castro

#### SECTION 504 FREQUENTLY ASKED QUESTIONS

These questions and answers focus on the requirements of one specific law, Section 504 of the Rehabilitation Act of 1973, as amended. This law often is called simply "Section 504." Section 504 is not the only law that prohibits disability discrimination in programs receiving HUD funds or financial assistance. Other Federal laws that provide nondiscrimination on the basis of disability include the Fair Housing Act, the Americans with Disabilities Act, and the Architectural Barriers Act. We encourage persons with disabilities and recipients of HUD assistance to review all these laws by returning to HUD's "People with Disabilities" Web site.

Follow the links below to specfic questions and answers grouped by category:

- General
- Nondiscrimination
- · Progam Accessibility
- Federally Assisted Non-Housing Facilities
- Reasonable Accommodation



RESOURCES



f 🄰 🖂 ...



- English
- Spanish
- Arabic
- Chinese
- Korean
- Russian
- Vietnamese

**Email or contact us at (800)669-9777** 

#### **Programs**

- Grants for Non-Profit Organizations
- Funding for State and Local Agencies





































# Fair Housing Best Practices

## Practices that are Legal

## **Property Managers May**

- Set reasonable occupancy standards for their properties.
- Set criteria for accepting applications.
- Set resident rules for their properties.
- Evict lease or rule violators.

## **Eviction**

- property managers should not be afraid to evict a resident for legitimate reasons because of a fear of a fair housing violation claim. The rules set by the landlord apply to all residents equally.
- When contemplating an eviction for other than non-payment ask yourself the following two questions:
  - (1) Has there been a serious violation of the lease agreement?
  - (2) Do you and have you evicted other residents for the same type of problems or behavior?

## **Eviction**

property managers should not be afraid to evict a resident for If the answer to these questions is yes, then an eviction would be warranted under the circumstances.

Resident files should contain records of all complaints against the resident and what has been done in response to each of the complaints.

# Be Detailed in Your Eviction Process

Under fair housing laws, residents can be evicted for legitimate reasons such as nonpayment of rent.

For other causes be sure there has been a serious violation of the lease or a history of eviction of others for similar actions.

# Be Detailed in Your Eviction Process

- Detailed files should contain a record of all complaints by neighbors and what has been done to respond to each.
- Document! Document! Document!
  - Warning letters/eviction notices
  - Written complaints by third parties
  - Written logs kept by management
  - Police records
  - Photographs

It is against the law to do any of the following because of race, color, national origin, religion, sex, familial status or disability:

- Refusing to rent or sell housing.
- Refusing to negotiate for housing.
- Making housing unavailable or denying that housing is available.

- Setting different terms, conditions or privileges for the sale or rental of housing, a mortgage, home loan, homeowners insurance or any other real estate transaction.
- Advertising in a discriminatory way.
- Threatening, coercing or intimidating anyone exercising a fair housing right or assisting others in exercising those rights.

Changing the locks, turning off utilities, or locking a resident out of the property because the resident did something the property manager did not agree with.

Sexually harassing a resident.

- Steering" occurs when a landlord attempts to direct a resident, for whatever reason, to a specific area of the property.
- ▶ To help avoid claims of "steering" by a prospective resident, property managers should show all available apartments to prospects, let the prospect decide what to see and what to skip, and finally present only facts about the property and the community, not about other residents or neighbors.

# Steering

- "property managers should never say "you would really like this particular apartment because it is nice and quiet with few children around", or "there are lots of other children in the same age group as your own" as both statements may be considered a violation of fair housing law.
- ► Failing to show a disabled person the recreational areas (on the assumption the prospect would not use those facilities) may create potential liability. However, if a prospective resident expressly states they are not interested in seeing a specific area it is okay to skip that area. Even if asked, landlords should never comment on the "types" of persons who live in the community.

# Advertising

Avoid advertising that could be construed as an attempt to select or discourage persons on the basis of any of the protected classes.

Display Equal Housing Poster.



# Advertising

Establish written criteria to qualify prospective residents and make it available to all applicants.

Notify rejected applicants within a reasonable period of time and inform them why they have been rejected.



Letting someone other than the resident enter the rental unit without the resident's permission (municipal inspections and the police may be exceptions).

Giving information about the resident to strangers (such as gossiping about a resident's financial problems with other residents in the building or other team members).

Need to know basis

Property managers have the right to give out normal business information about a resident to businesses who ask and have a legitimate right to know for example, another landlord who wants to verify the date of a person's tenancy.

Calling or visiting the resident's workplace, unless there is an emergency or a family member is trying to access the rental property.

Restricting guests without cause.

Leases and rental agreements may, however, set limits on guest visits in order to avoid having a guest turn into an illegal sub resident.

Spying on the resident or visiting their rental too frequently just to check up on the resident or without a specific reason to do so. (harassment/retaliation)

# Exception

- Property manager's intrusive behavior may be excused if the resident is dealing drugs or engaging in other illegal activity on the rental property.
- Property managers who allows drug dealing on their rental property may face a lawsuit from other residents, neighbors, and government agencies.

## 1. Train everyone in fair housing.

Before being given access to your social media accounts, each person should complete fair housing training and acknowledge your company's policies and procedures.

## 2. Show diversity in images.

Consider all federal, state, and locally protected classes.

For example, show males and females, people of different races, people with disabilities, a variety of ages, and families with and without children.

## 3. Use welcoming language.

Do not position your community as more or less suitable for someone based on membership in a protected class.

Avoid things like racial or ethnic terms, references to religion, exclusions based on disability, and limitations based on familial status. A good rule of thumb is to describe the community, not the people.

# 4. Designate a point person to regularly review all social media posts.

Reviews should look for words or images that discriminate, limit or deny equal access to your community based on membership in any federally, state or locally protected class. Also look for posts in which prospective or current residents indicate they feel they've been treated unfairly, don't feel welcome in your community, feel they are being discouraged from living in your community.

# 5. Display the Equal Housing Opportunity Logo.

Always show the Equal Housing Opportunity slogan, logo or statement on your social media pages and on your website





#### We Do Business in Accordance With the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)

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

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

U.S. Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity Washington, D.C. 20410

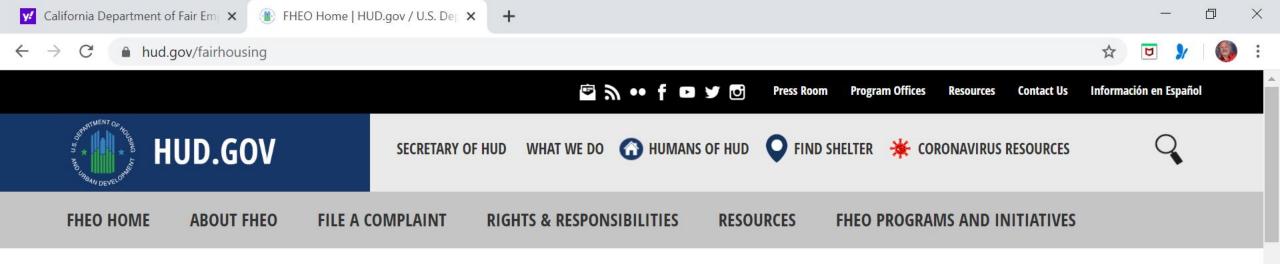
1-800-669-9777 (Toll Free) 1-800-927-9275 (TTY)

Previous editions are obsolete form HUD-928.1 (2/2003)



# FAIR HOUSING





Home / FHFO Home







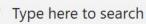
## Fair Housing National Media Campaign







The deliverables created under this campaign are designed to educate individuals about their rights and protections under the federal Fair Housing Act (Act). The campaign includes print ads, radio public service announcements (PSAs), and social media advertising (pre-roll videos) based on sexual harassment in housing, natural disaster, and national origin.



















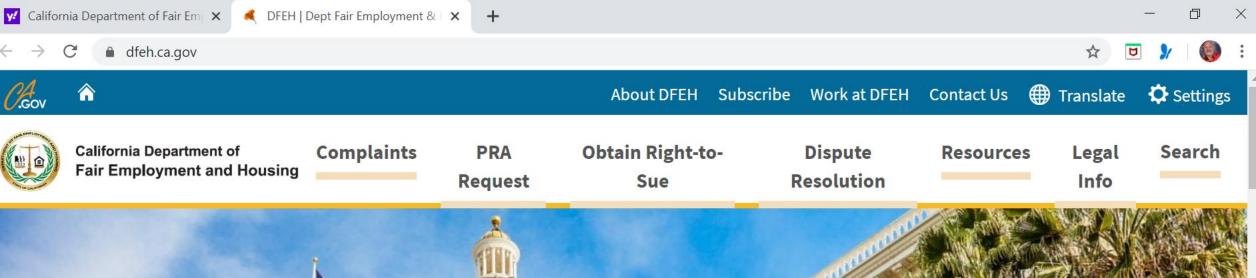








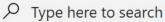






### NOW AVAILABLE: Sexual Harassment Prevention Training (English) >

































dfeh.ca.gov/wp-content/uploads/sites/32/2017/12/DFEH UnruhFactSheet.pdf













### THE UNRUH CIVIL RIGHTS ACT PROVIDES PROTECTION FROM **DISCRIMINATION BY ALL BUSINESS ESTABLISHMENTS IN CALIFORNIA**

The unruh civil rights act provides protection from discrimination by all business establishments in California, including housing and public accommodations. The term "business establishments" may include governmental and public entities as well.

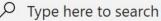
The language of the Unruh Civil Rights Act specifically outlaws discrimination in housing and public accommodations based on sex, race,

### **BUSINESSES COVERED UNDER THE LAW**

The Unruh Civil Rights Act requires "[f]ull and equal accommodations, advantages, facilities, privileges or services in all business establishments." This includes, but is not limited to, the following places:

- · Hotels and motels
- · Nonprofit organizations that have a business purpose or are a public accommodation
- Restaurants
- Theaters
- Hospitals
- Barber shops and beauty salons
- · Housing accommodations including rental housing and shared-economy housing





















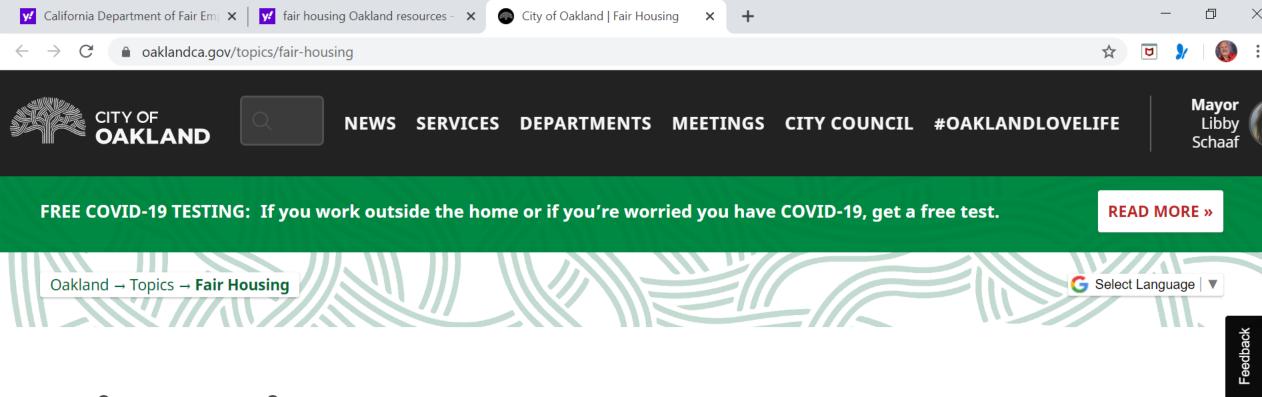












## **Fair Housing**

The City offer resources and partners with community organizations to protect the housing and tenant rights of community members.

**Services** 

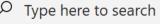
## **Featured Services**

Resources

7 new notifications



























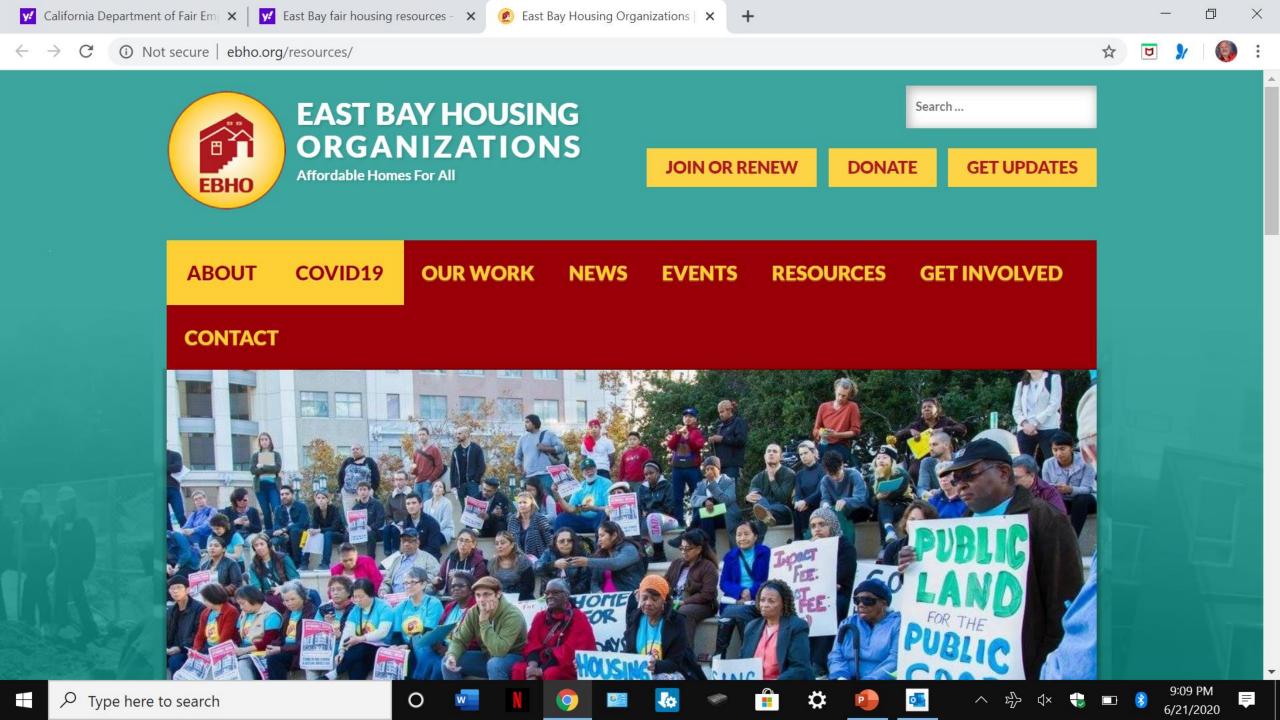














WHO WE ARE WHAT WE DO **GET HELP** GET INVOLVED GIVE

Home > Get Help > Resources > Fair Housing Resources











**G** SELECT LANGUAGE

## FAIR HOUSING RESOURCES

## Leading the Way to End Housing Discrimination

BayLegal works to eliminate housing discrimination and to ensure equal housing opportunity for all people through advocacy, education and outreach. BayLegal represents people discriminated against in housing on the basis of race, ethnicity, national origin, gender, disability, sexual orientation, family status or other protected class.























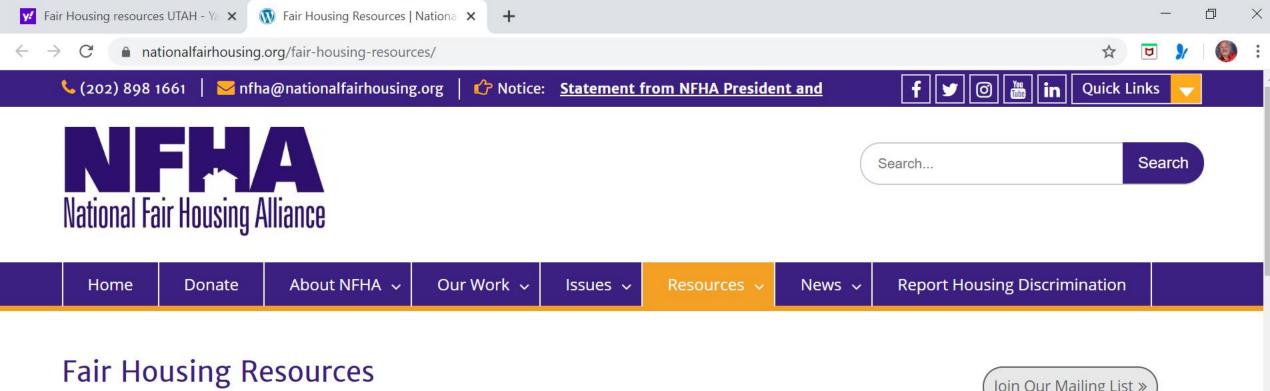












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Fair Housing - Fair Lending

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Fair Housing Resource Center

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For Email Marketing you can trust.

Lisa Rice discusses fair housing with Soledad O'Brien































nationalfairhousing.org/2019-fair-housing-trends-report/









## 2019 Fair Housing Trends Report



## Defending Against Unprecedented Attacks on Fair Housing

We invite you to read NFHA's 2019 Fair Housing Trends Report which assesses the latest trends in fair housing. The Trump administration and housing industry players have launched unprecedented attacks on fair housing. This is a stark departure from the bipartisan support the law has received since it was enacted in 1968. In collaboration with its membership and other civil rights partners, NFHA is engaged in a historic push to preserve the law and the regulations designed to guide its implementation.

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For Email Marketing you can trust

Lisa Rice discusses fair housing with Soledad O'Brien



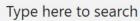
### Fair Housing Videos

Watch the documentary: Seven Days



What is Fair Housing Testing?





















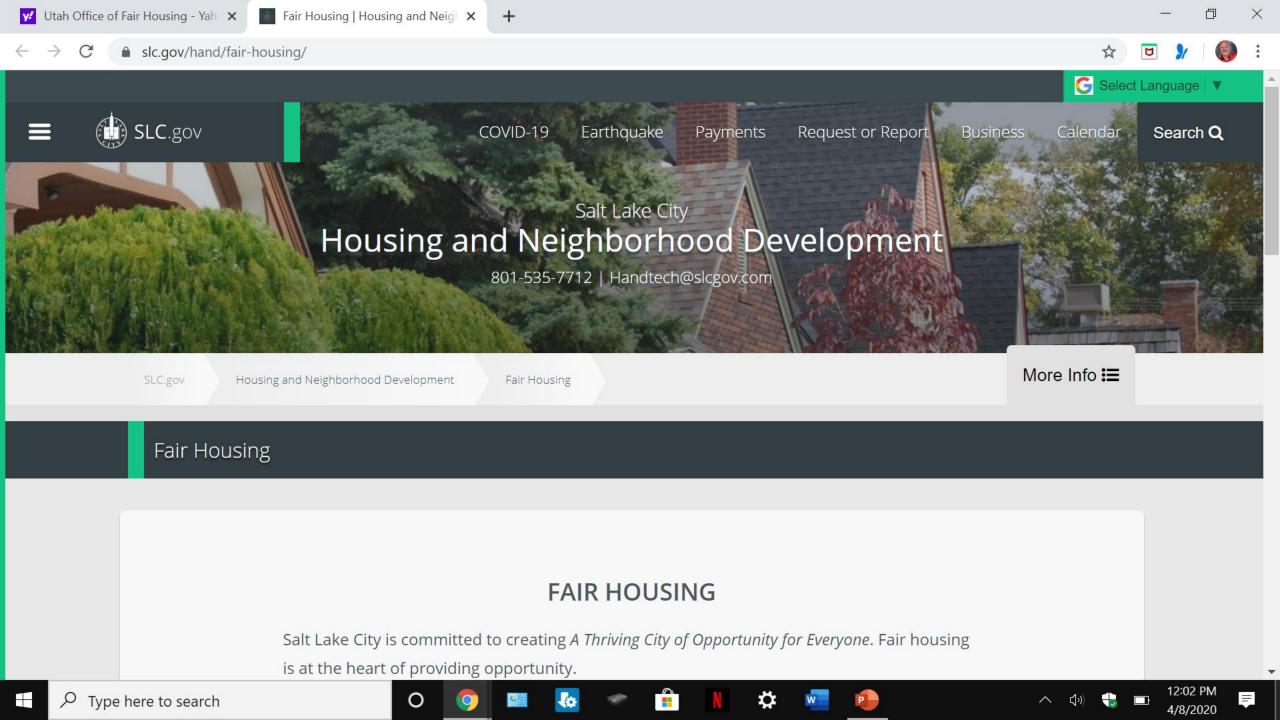












a ogdencity.com/495/Fair-Housing-Promotion

















Create an Account - Increase your productivity, customize your experience, and engage in information you care about.

Sign In

### **Fair Housing Promotion**

**Federal Grant Administration** 

**Homes for Sale** 

**Programs** 

**HUD Grants - 5 Year Consolidated Plan** 

Home > Government > Departments > Community Development > Fair Housing Promotion

## **Fair Housing**

### FAIR HOUSING



### Who has fair housing rights? EVERYONE.

Source: NUHC, "Claf of Heach 2015

#### **Private Lending Practices**

Hispanic homebuyers were unsuccessful in obtaining a conventional mortgage more often than white homebuyers. 16% of Hispanic homebuyers were unsuccessful, compared to 13% of white homebuyers were unsuccessful in obtaining a mortgage. Source: HMSDA 2017 data

#### **Affirmitavely Furthering Fair Housing**

Racially Concentrated Areas of Poverty in Ogden

The Fair Housing Act of 1968, as amended in 1988, is a civil rights act that prohibits discrimination in all housing transactions on the basis of race, color, religion, gender, disability, family status, and national origin.

#### Home Ownership % by Ethnicity in Ogden





A household with income below the median has a one in five chance of a severe housing

### HOUSING **AFFORDABILITY**



This data is provided to assist in planning and developing strategies to Affirmatively Further Fair Housing choice.

#### **Housing Problems**

HUD provides Housing Problems data to cities to demonstrate the extent of housing needs in the community, particularly for low income households.

#### **HUD Defined**

#### Housing Problems are:

- 1.Incomplete kitchen facilities; and
- 2.Incomplete plumbing facilities; and
- 3.More than 1 person per room; and 4.Cost burden over 30% of household income

#### to housing. Severe Housing Problems:

- 1.Incomplete kitchen facilities; and
- 2.Incomplete plumbing facilities; and
- 3.More than 1 person per room; and 4.Cost burden over 50% of household income
- to housing.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) data 2012-2016

#### **Housing Cost Burden**

Residents that spend more than 30% of their monthly household income on rent/ mortgage and utilities struggle to pay for other basic needs, such as food, transportation, child care and medical services. When the poores

#### Incomes Not Keeping Pace

Housing affordability in Utah, over the longterm, is threatened due to the gap between the annual real rate of increase in housing prices annually of 3.32 percent and the annual real rate of increase in household income of 0.36 percent. In Utah housing prices increase much faster than incomes and many households face high levels of housing cost burdens as a consequence.

Source: Wood, J., & Eskic, D. (DAD). Housing Prices and the Threat to Affordability, Kem C. Gardner Policy Institute, The University of Utah, Research Brief, 8.

#### Home Prices vs Income

While household income in Ogden has increased, it has not kept up with the median home sales price in Ogden. This trend puts more households at risk for housing cost burden, paying more than 30% of income to housing expenses.























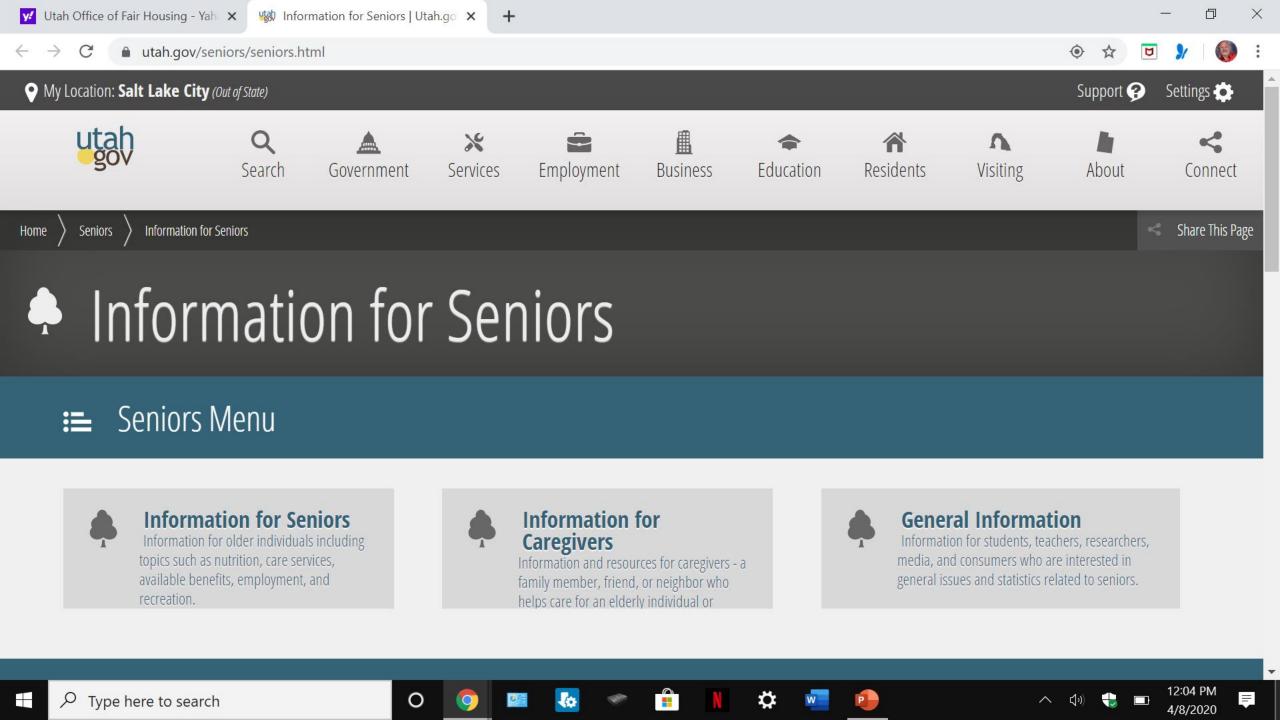


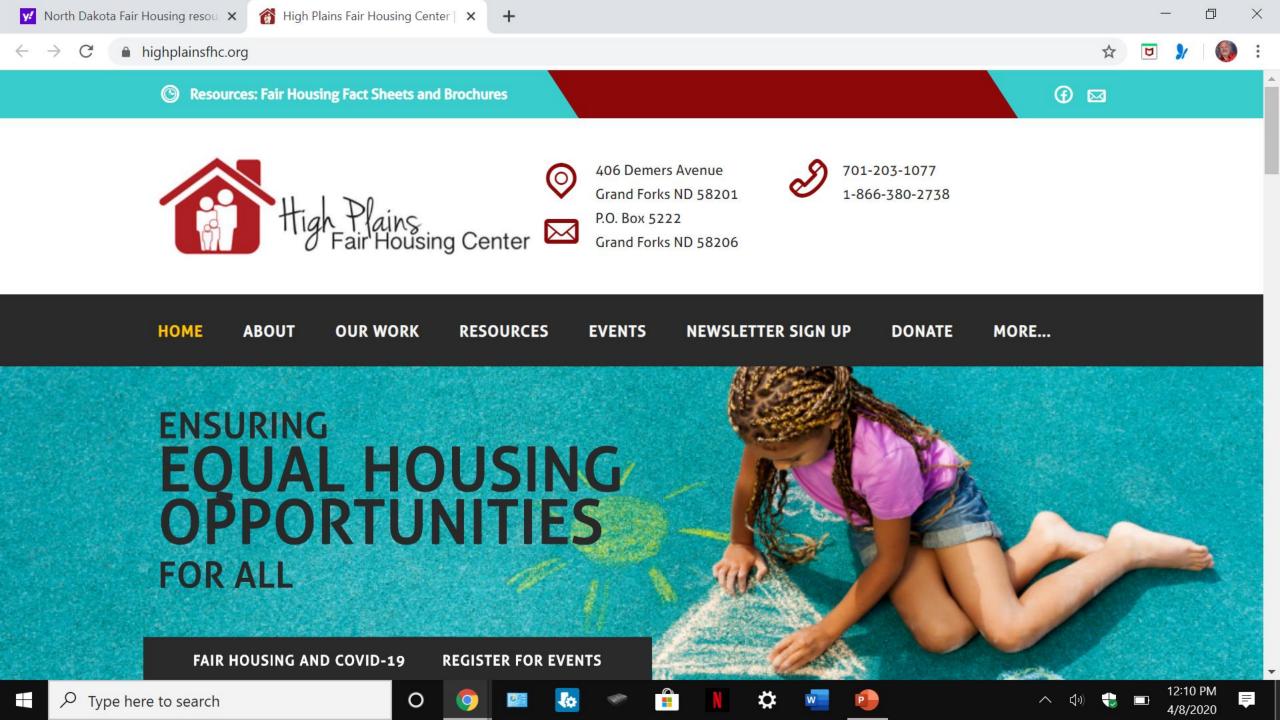
















### WHAT WCDA IS ALL ABOUT

WCDA IS THE STATE'S LEADING RESOURCE FOR HOUSING FINANCE.

Since 1975, Wyoming Community Development Authority (WCDA) has been making it easier for people across Wyoming to finance their first home.

We provide low-interest single family mortgages and education to help our customers buy and retain their homes. We also offer special programs to aid in the sustainability of home ownership. Our down payment assistance program, home buyer education and counseling, partnerships with developers and work with non-profit community organizations all make WCDA the State's leading resource for housing finance.

In addition to its single family programs, WCDA currently administers several major affordable rental housing development programs; the Low-income Housing Tax Credit (LIHTC) Program, the National Housing Trust Fund (NHTF) Program and the HOME Investment Partnerships (HOME) Program. These federal programs have funded more than 5,000 units of affordable rental housing across the state.

WCDA's Rental Directory provides the names, locations and contact information for affordable housing developments in Wyoming. Use the Rental Directory Map and choose the location that you are interested in.















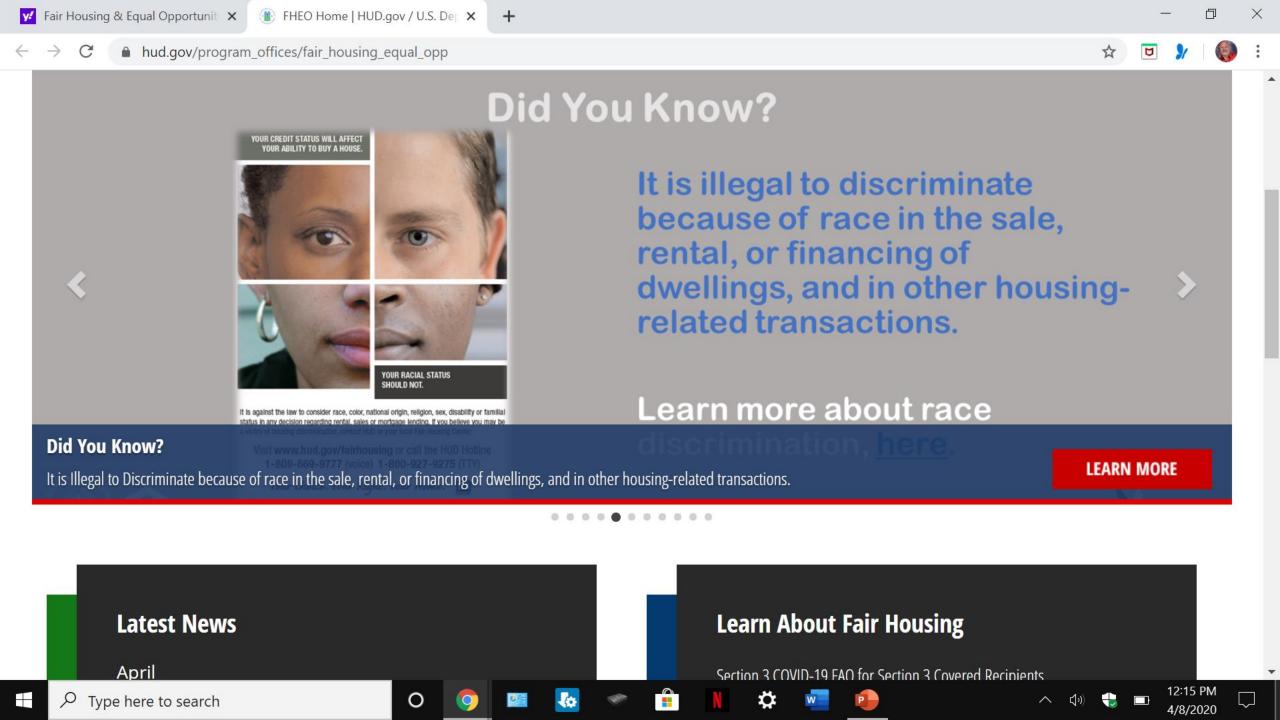












REASONABLE ACCOMMODATIONS AND MODIFICATIONS FOR PEOPLE WITH DISABILITIES



Disability Resource Information Sample Policy &

Partne Washington

RevT

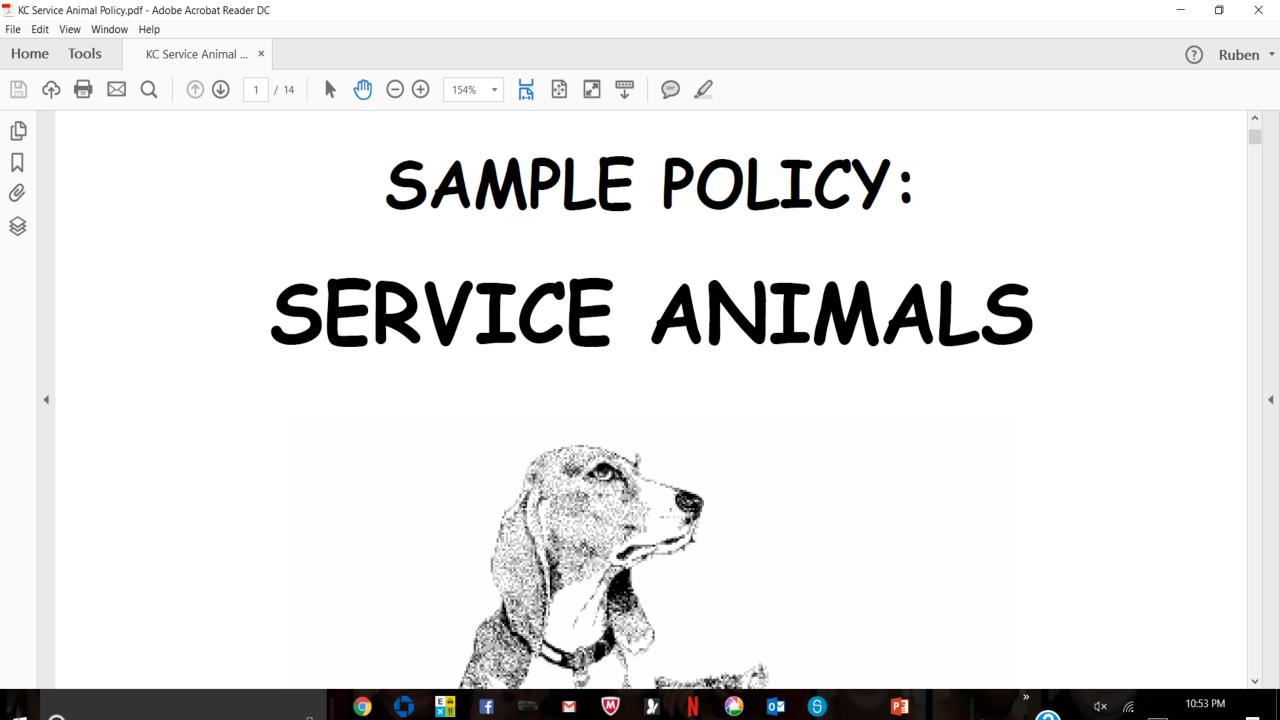
Fair Housing

SAMPLE POLICY: SERVICE ANIMALS



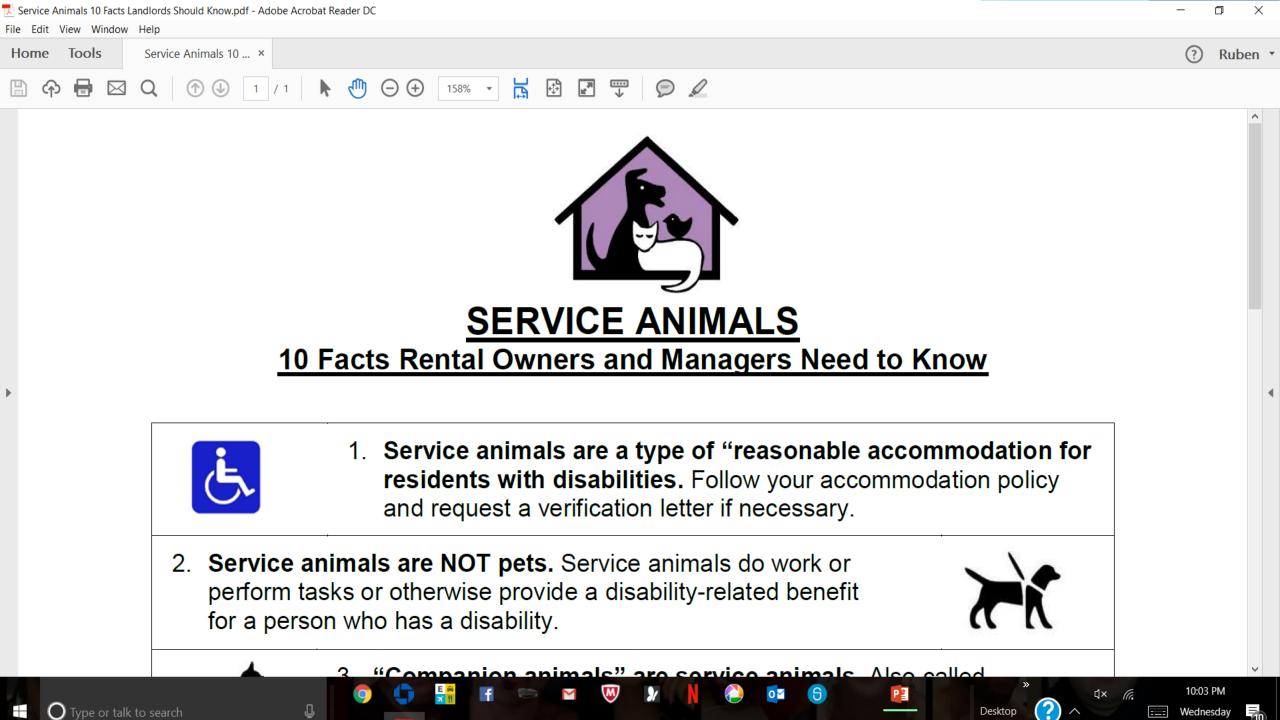
Fair Housing Partners of ington State

ion (December 2007)









# Everyday Heroes of Affordable Housing



Give Yourselves a Big Round of Applause ©!