

FHEO Table Talks Series: Who's Keeping Score? The Impact of Credit Scoring in Underserved Communities

Host: DeAndra J. Cullen: Deputy Assistant Secretary, Office of Policy, Legislative Initiatives, and Outreach

Speaker: Lisa Rice, President and CEO of National Fair Housing Alliance (NFHA)

DeAndra J. Cullen (host): Welcome back to another episode of FHEO able talks series I am your host DeAndra J. Cullen. Today's guest has a distinguished career in civil rights she is no stranger to the fair housing world. Her name is Lisa Rice, and she serves as the president and CEO of the National Fair Housing Alliance or NFHA as a participant in HUD's fair housing initiatives program or FIP. NFHA assists people who believe they have been victims of housing Discrimination they help promote fair housing laws and equal housing opportunity awareness. Lisa is a published author and a contributor to several books and journals which address a full range of fair housing topics. She has played a major role in crafting sections of the Dodd-Frank wall street reform and consumer protection act and establishing the office of fair lending within the Consumer Financial Protection Bureau. Lisa, you have quite a resume I am so happy that you made time in your extremely busy schedule to join me here at the FHEO table to talk about your work in fair lending, how race affects credit, how we have a duty to provide affordable and fair housing opportunities and communities across this country. In keeping with the table talk tradition I have a somewhat personal question for you; or an icebreaker if you will. Here it goes would you rather travel back in time to meet your ancestors or travel to the future to meet your descendants, and why?

Lisa (speaker): Well, DeAndra thank you so much for having me it's a pleasure to be here and to answer your question I definitely would like to travel back in time to meet my ancestors. I love history. I love exploring what happened in the past and how that shapes our lives today. And as an African American person in this country much of the historical record for me and my family is missing. I and it was purposefully wiped away and hidden and of course I would love to be able to recover that.

DeAndra J. Cullen: Well awesome. I to have that same um same thing would want to go back to history to learn about my ancestors as well so I appreciate that I always enjoy this portion of the show because we learned so much about our special guests from these types of questions. They're very enlightening so I want to thank you for sharing that with me. Let's get to the real purpose of today's show if you will. The prevailing question throughout this country when we talk about housing is what needs to be done to make fair housing a real possibility for underserved communities. So let me ask you this Lisa, with an established career in fair housing and civil rights what resources do you believe are needed to achieve racial equity in housing especially for our underserved communities?

Lisa: DeAndra, that's a packed question and I think in order to really give it justice and to answer that question effectively I have to lay some groundwork here. Because a lot of people I just shared how much I love history, and love learning about how historical events impact what happens to us today. And unfortunately, we often aren't taught our history when we're educated as we matriculate through school. And so, a lot of people don't know that in our nation uh we have passed literally thousands of

race-based laws and regulations, with the express purpose of creating racial inequality. Right, and what that means essentially is that with great intentionality we passed rules, we passed laws that were specifically designed to provide opportunities and wealth generation for whites in our society while at the same time denying those opportunities for people of color. So, if you think about Some of those laws the Indian Removal Act, the Dawes Act, the slave codes, the black codes, Jim Crow laws, restrictive zoning ordinances, racially restrictive covenants, all of these race-based laws were passed to create inequality. And even laws that may have seemed to be neutral on their face like the Homeowner's Loan Corporation Act, or the national highway acts or the national housing acts even those laws even though they seem to be race neutral they were actually implemented with race conscious provisions that created and perpetuated racial inequality. We have spent, in this land we have spent the equivalence of hundreds of trillions of dollars implementing these laws and rules, and what's more these laws and regulations created systems of inequality that are still with us today. So, segregation, residential segregation is one of those systems. In fact, because of the bevy of unjust laws and rules that were passed after slavery ended. We're more segregated today than we were a hundred years ago during the heyday of Jim Crow. The segregation of our resources and amenities is another of those systems right. So, communities of color are disproportionately water credit health and food deserts. Communities of color are disproportionately highly polluted because of the way we have built our environment and distributed our resources in an inequitable fashion. The dual credit market is another of these unfair systems. banks are highly concentrated in predominantly white communities while alternative credit providers like payday lenders and check cashers are hyper concentrated in communities of color. Restrictive zoning policies, biased technologies, these are other examples of inequitable systems that are still with us today. The laws and the policies were passed decades ago right, but the systems are still in place and these systems are still fulfilling their mission, they're doing what they were designed to do. They are still perpetuating inequality in a very racialized manner. So, when you ask, what resources are needed to achieve racial equity I want everybody to understand the sheer magnitude of what we're dealing with. Think about what resources would be required to dismantle segregation. To do away with and eliminate restrictive zoning ordinances, to clean up toxic environments, to eliminate redlining to de-bias our technologies. We are we are talking about massive resources here. And obviously we need money to do that that's trillions, not millions. But we are also and I think this is the most important resource we need highly trained and committed people, because without highly trained and committed people you cannot exact any kind of change, let alone systems change. And I think that last part is where we all come in.

DeAndra J. Cullen: Yeah and I and that's a good segue into my next question and that is , what do you see is your role in making sure these communities have that equal access to the resources that we're talking about? You know you're saying and it's something that's going to take us some time it's not something that's going to happen overnight because obviously these laws weren't passed overnight so we know it's going to take some resources and I think what you're saying gives a great point to that. What do you see is your role and making these resources accessible?

Lisa: You know DeAndra, at this stage in my career I think my primary role is mentoring the next generation. I think the most important and critical role I can play is making sure that those who are coming behind me are well equipped to do the tough work that we just talked about.

DeAndra J. Cullen: What are some of the predatory lending policies or practices, someone in these communities should be aware of when seeking home ownership opportunities?

Lisa: DeAndra, that's a great question. We are definitely seeing an uptick in higher cost mortgage lending. In fact, Woodstock just released a report the other day which found that high interest loans are particularly focused on black neighborhoods in Chicago. So, payday lenders are targeting Chicago's Black communities and the payday lenders are arguing that they're doing this that they're targeting communities of color because these communities are being redlined and disserved by lower cost lenders like banks and credit unions. So, they're arguing that they're doing communities of color a service by hyper targeting them. We talked earlier about communities of color being disproportionately credit deserts and this is a real problem because consumers might feel that they have no other option except for the high-cost payday lender or the check cashier that's in their community. But it's part of our job to help people understand that they do have options there are other lower cost providers some of those lower cost providers are online lenders so they may not have a physical presence in our communities, but they exist online, and they offer lower cost products for underserved consumers. DeAndra, we do encourage people to get educated to shop around. We have resources at the National Fair Housing Alliance to help educate people and of course there are HUD certified housing counseling agencies that have these critical resources and tools to help people too.

DeAndra J. Cullen: Absolutely thank you for that because it's definitely one I want to make sure that the audience understands that there's there are resources out there that will assist them. You know you mentioned NFHA and there we've got our housing counseling agencies and other fair housing partners out there so there is there are resources out there and I'm speaking directly to the audience there are resources out there that will assist you and I want to thank you Lisa for bringing that to our Attention our viewers hopefully will be able to identify these red flags and be able to self-advocate throughout that whole lending process. I can't stress enough how important and helpful this information is to these communities. Because these are communities that are struggling, and they need these resources, so we'll make sure to provide some resources at the end of this show. A good credit score is the gateway to wealth career opportunities and housing in the U.S. the United States. There is an ongoing debate about inequities and methods used to evaluate your credit score and its impact on communities of color. How does credit scoring contribute to disparate impact in communities of color?

Lisa: Yeah, you know this is an issue that is getting a lot of attention, because we're learning more and more about how credit scoring and other kinds of ins of scoring too like insurance scores, or rental scores can perpetuate discriminatory outcomes. And what we're learning is that credit scores can bake in the bias and the inequities that exist in our society and they can discriminate against consumers of color in many ways I mean too many ways for us to discuss here in the short time that we're spending together. But I will lift up two issues. So, the first is one that we've already kind of focused on and that's our dual credit market. Essentially again banks and credit unions are very sparsely located in consumers in communities of color, but payday lenders and title money lenders and check cashers and other non-traditional lenders are hyper concentrated in these communities of color. But one challenge we face is that these non-traditional lenders typically do not report positive payments to the credit repositories and as a result consumers who use these non-traditional lenders these alternative credit providers are going to be credit invisible or credit unscorable. And what that means essentially is there's not enough information about the consumer's payment history in the credit reporting agencies to generate a credit score for that consumer. And as a result, consumers of color are disproportionately credit invisible or credit unscorable. The second example that I'll discuss again relates to this this issue of the dual credit market so some credit scoring systems will actually penalize you for accessing credit outside of the financial mainstream. So, if a consumer gets a loan from a finance company instead of a depository institution that consumer can see their credit score

drop by as much as 20 points, and you know DeAndra that's huge like if your credit score goes from 630 to 610 you now can't qualify for a mortgage. So, the problem there is that even if a consumer pays their obligation on time you know you never miss a beat you never miss a payment, just by sheer virtue of the fact that you access credit outside of the financial mainstream can mean that you could be penalized by that. Now accessing credit outside of the financial mainstream consumers may have done that because there are no banks in their neighborhood right and the only credit providers in their neighborhoods were these non-traditional lenders and that's not the consumer's fault, that's the result of the system that's a result of where the person lives. So, these credit systems these credit scoring systems again can pick up the bias the systemic inequities that exist in our society and just again reflect that in the algorithm in the math.

DeAndra J. Cullen: Oh wow I'm just amazed here I'm trying to process the fact that the depending on where you are making your payments and though you could be on time, that they're still, you know a possibility that your timely credit, I mean payment is not being accredited to you that you don't get credit for it that's a I mean...it's unfortunate.

Lisa: So, let me clarify there no the timely payment is being credited to you the system reflects you paid your bill on time. But what the system with these credit scoring systems sometimes and not all of them do this but some do, what they're dinging you for is because you didn't access credit from a bank, and instead you access credit from a finance company. So, they're you're being penalized because of where you accessed credit it's recognizing that you paid your payment on time it's seeing that wow but what it is also saying is that you went you didn't go to a bank to get credit. You went to a finance company to get credit and we're going to ding you for that. Which we believe is highly unfair.

DeAndra J. Cullen: Wow... wow, thank you for that clarification, absolutely. How can race affect a person's credit score? How is race a factor in that?

Lisa: Yeah, you know we get this a lot because the credit scoring modeling agencies what they say is there's no race information in the algorithm. So, in other words when you're when you're deciding what variables are going to go into that algorithm. Race is not one of those variables. So, we're not asking about your race we're not asking about your gender. We're not asking about your national origin. We don't capture that data. It's not reflected in the algorithm so; therefore, the scoring system is not discriminatory. But the problem is DeAndra that everything in our society is highly correlated to race again because what of what we've been talking about where you live matters, right. Where you live dictates everything about you because our communities are hyper-segregated and because our resources are hyper-segregated. So, things that may seem race neutral are highly correlated to race. Right your income is highly correlated to race. Home ownership patterns are highly correlated to race. Rental patterns are highly correlated to race. Wealth is highly correlated to race. So, everything is correlated to race, and as a result credit scores are highly correlated to race.

DeAndra J. Cullen: So now let's move on to the conversation toward the expansion of fair housing and home ownership opportunities. How can we Lisa, at HUD, and our fair housing stakeholders like NFHA work together to fulfill the promise of the fair housing act? I know that's a loaded question, but I'm really interested to see you hear your response on this.

Lisa: Well, you know it is a loaded question, and let me first respond to the question by saying that look, I've been doing fair housing work for 40 years DeAndra. I started out in Toledo, Ohio region five. Shout out to region five! And throughout my entire career in fair housing our fair housing organizations our FAP organizations and HUD have always worked very closely together to expand fair housing opportunities for consumers. And we have done that in myriad ways and I have to say some of those ways we aren't able, we haven't been able to do as much here of late, and I'm hoping that we can get back to that. But one of the things that we used to do all the time DeAndra when I first started out, was we used to have joint trainings together, and I have to say I was really excited about those training opportunities. But we used to have regional conferences. We used to have national conferences, where everybody would get together all stakeholders, would get together and we would come together, and we'd learn about ways that discrimination was being manifest in our society we would learn about new forms of discrimination. We would learn about new investigative techniques we would learn about new tactics for affirmatively furthering fair housing. So, we did a lot of training joint training and I think that was really helpful because it helped to grow the field. It helped to develop the field. Can you tell I love the whole, I've always loved mentorship and training. Not just because I enjoy networking with people and interacting with people. But because I think it's really important right, to enable us to do our jobs and to be effective at our jobs. And that's something that I hope that we can really get back to now here in this virtual environment we've been doing a little bit more of that. I have to confess I am looking forward to the day when we can all come together and sort of you know touch flesh to flesh and interact and network with each other on in a you know in a live space as opposed to just doing it virtually. But prior to the pandemic you know those training opportunities had waned. And part of that is because HUD does not have the resources that it really needs to effectively do its job. And we can have a whole other conversation about all of the ways that we need to help ensure that HUD gets the resources that it needs. The technology all of the technology upgrades, and the other resources the staffing resources and the other kinds of infrastructure resources that HUD needs to effectively do its job, and to help train the field. But those are ways that we work together. I think the other way that HUD in particular can really help advance fair housing, is to perpetuate more guidance. We are we're hearing from a bevy of stakeholders that they from municipalities and jurisdictions to industry providers, that they want more information, they want more guidance, they want more direction about how to uh advance on racial equality in particular. And how to affirmatively further fair housing. And one of the things that we have been encouraging HUD to do is to develop guidelines for special purpose credit programs. Because this the special purpose credit program which is a tool that is available under the equal credit opportunity act, has a lot of fair housing implications a lot of implications under the fair housing act. And lenders are really skittish, about bringing online special purpose credit programs which can be a really powerful tool for advancing racial equity. But lenders are skittish about doing that because they want more guidelines about how special purpose credit programs can be developed and implemented in line with the federal fair housing act. And so, we've been working in lockstep with HUD about that too. But you know there are many other ways that we can work together. I'll stop there. because as you can tell this is an area that's a passion for me, and I can go on and on about it. But again, I'm really looking

forward to the opportunity for us to get together in person with each other to do more of that training and networking.

DeAndra J. Cullen: So, Lisa you talked about municipalities and jurisdictions and local governments. So, my question for you is what role do they have in expanding home ownership and fair housing opportunities? What role do they have?

Lisa: Well, they have a very important role to play because jurisdictions and municipalities play a leadership role in the affirmatively furthering fair housing process. And so, their obligation there is to get educated about the fair housing laws, to get educated and trained about the affirmatively furthering fair housing process. And to make sure that they're engaging with fair housing organizations and community development corporations and other community stakeholders in the AFFH process to make sure that that process is robust. And that the jurisdictions are able to effectively identify barriers to fair housing opportunities and then develop solutions to overcome those impediments and barriers.

DeAndra J. Cullen: I've got another question for you. What about the housing industry? How can stakeholders in this ecosystem stop the decline of black home ownership, and increase opportunities in these marginalized communities? Taking it one step further.

Lisa: Okay so that's that again is another podcast. But I'll just say briefly the National Fair Housing Alliance launched a year ago. Our Keys Unlocked Dreams initiative, which is designed to significantly reduce the ratio wealth and homeownership gaps in the United States. Our overarching goal in our keys unlocked dreams initiative is to realize three million net new black homeowners by 2030, and to achieve a 50% Latino home ownership rate by 2024. And housing and lending industry players have joined us in this effort DeAndra. They have really stepped up so there are dozens of industry players who are actively coordinating with us and others like the Mortgage Bankers Association and the National Housing Conference, and the National Association of Realtors, the National Association of Hispanic Real Estate Professionals, the National Association of Real Estate Brokers. We're all working together in a highly coordinated effort to achieve these goals and to increase homeownership opportunities for people of color. It's an exciting effort it is an interdisciplinary effort. But it's a necessary effort if we're going to dismantle some of these unfair and inequitable systems that we've been talking about and then replace them with new structures that are fair and just. And there's a lot of work to be done. We've identified many, many different tools, and many different strategies for helping to reach these goals so one of those strategies is using special purpose credit programs. Something that I mentioned earlier using special purpose credit programs to expand affordable fare credit opportunities for underserved consumers. Another strategy is utilizing down payment assistance for first generation homeowners in order to expand housing opportunities for these underserved communities. So, there are many, many strategies that we've identified and that we're working to put in place. But again, you know it there's no silver bullet. There's no one thing that we need to do there are many, many different things that we need to do. And everybody has to jump on board, and we have to all be you know sort of rowing in the in the right in the same direction. In order to achieve these goals because they're huge goals.

Deandre: Yeah, very lofty goals at that very much so. I do believe, I think you may have promised or committed to another Table Talk series Lisa I think I heard that I'm going to have to turn the tape back,

but I do believe we'll be seeing you again on another table talk just on this topic alone. So, I appreciate that thank you.

Lisa: No problem and you know DeAndra again it takes a village. So, it's not just me there are many, many people working on this and I'm happy to bring them along with me too.

Deandre: Awesome, awesome we'll have a whole collective in in the building in this in the studio, so I thank you for that. How can HUD help bridge the gap between household incomes and the cost of housing?

Lisa: Well that that's a huge question. That is, it that's an important question too because we are seeing a growing divide, we are seeing more consumers who are paying more and more of their income over 30 of their income on just their housing expenses. The lack of affordable housing is really at a crisis in the United States. So, one of the things that HUD can do is to help provide more guidelines to help provide more training to jurisdictions on the affirmatively furthering fair housing process. Because that whole affirmatively furthering fair housing process if done right, if done right, will help jurisdictions identify the barriers to the development of affordable housing and fair housing in their communities. And we know that zoning issues are impacting the ability to bring more affordable housing online. Now some jurisdictions just don't have enough education they don't have enough technical assistance to help them identify what are those zoning barriers that they may have passed in their local jurisdiction 20, 30, 40, 50, 70, years ago. What are those zoning barriers that are prohibiting the development of fair housing? Prohibiting the development of affordable housing opportunities and I think HUD has a critical role to play there to help not only train jurisdictions about that but then to also help jurisdictions revamp their zoning policies and develop more zoning policies that are that are fair. That are equitable. And that would help perpetuate the development of more affordable housing stock.

Deandre: Well, thank you for that and what I'm hearing and all that you're saying is that we have to really work together to really bridge this wealth gap. I want to shift gears slightly for just a few moments to talk about creating and preserving affordable housing during this COVID-19 pandemic. We can't get away from it it's in the news it's affecting our families, it's affecting us. We need to figure some way to deal with this heightened imbalance in the housing market because or as a result of COVID-19. We are experiencing two crises at the same time we have healthcare, and we have housing. We know that housing is a social determinant of health in this country. In what ways can HUD, the federal government, our stakeholders serve as a stabilizing force in the housing market as the nation emerges from this COVID-19?

Lisa: Sure, DeAndra thank you for that. So, one of the things I think it's important to do is to first make sure that people can stay stably housed, that people can remain in their homes. So anything that HUD can do in particular the Federal Housing Administration (FHA), to streamline refinances, to make sure that servicers are abiding by HUD's guidelines and HUD's notifications, to provide loan modifications to people, to make sure that people can afford their mortgage payments so that they will not become subject to foreclosure. So, anything that HUD can do to help people remain stably housed in their homes and not be subjected to foreclosure for federally backed mortgages. I think is going to be critical. I also think that HUD can help encourage institutions who did not originate a federally backed mortgage to adopt the same kinds of guidelines that the federal agencies have adopted to again help make sure that people can. Stay in their homes and get forbearance or get an affordable modification of their loan

should they need it. Again, so that we're not subjecting people to foreclosure. We saw how that did not work in the previous foreclosure crisis, we cannot see that again, so again we don't need people subjected to foreclosure it's just a lose-lose situation. But the other thing that I think HUD can do is to work with all stakeholders in in the lending ecosphere, ecosystem to make sure that the modification rules the processes and systems for modification are streamlined and standardized. So that they we're reducing confusion among servicers about what they can do to help people modify their mortgages and their loans. The other thing that I think HUD can do is to in the small role that it can play work with the treasury department, and I know HUD is doing this so I do not want to give the impression that HUD is not doing it. So, I should say that HUD should continue to work with treasury in order to provide guidance to states and to other entities other jurisdictions on how to make sure that the emergency rental assistance funds are getting out. We know that there was huge backlog. There were huge disruptions. And getting that emergency rental assistance the e-wrap funds out to consumers who really needed it uh who are behind on their rent because of the covid crisis, and we also know that we're seeing a sort of slower uptake on the home ownership assistance funds that help homeowners to pay their arrearages as well. So, HUD really does need to continue to play that advisory and technical assistance role to help treasury get those funds out on the street as quickly as possible to help as many consumers as we can.

Deandrea: Thank you. What strategic initiatives or policies can the federal government develop to ensure that underserved communities have equal access to affordable housing opportunities? Any policies or strategies you can think of?

Lisa: Yeah, well there are a lot, and the one thing that I have to say we were very heartened to hear, and to see that President Biden, the Biden and Harris administration, issued a notification to all federal agencies that every federal agency had to conduct a racial equity audit. To identify barriers to opportunities based on race and to identify strategies to overcome those barriers. And so, I think that the most important thing that federal government agencies can do is to actively engage in that process that racial equity audit process to figure out, look what policies do we have in place? What programs what systems do we as a federal agency have in place, that are perpetuating inequality? And what can we do to overcome those and to make sure that going forward we have policies and systems that are fair to everyone. So, taking those racial equity audits seriously. Publicizing the results. Making sure that the public has access to those results. And working in tandem with civil rights agencies, with consumer protection agencies to implement the solutions that the federal agencies have identified. I think that's the most important thing that federal agencies can do right now.

Deandrea: I can't say for all federal agencies I know I don't know where they are in this process but I will I can definitely say that our secretary has taken this extremely seriously and has made that a mandate of our department. So, I'm happy to hear that's something that you think is a real need to be focused on. So, I thank you for that. I have a final topic for you Lisa, that I want to discuss, and this is dealing with outreach and community engagement. Something that's very personal to me and I and as we talked earlier very personal to you as well. Outreach is critical for fair housing advocates serving people with low income and or other members of underserved populations, people experiencing housing instability, our elderly populations, persons with disability, returning citizens, people living with HIV and aids. We just recently commemorated world aids day and the LGBTQIA+ community. What advice would you give to HUD to improve our engagement with these communities?

Lisa: Well you know I Deandrea HUD actually just implemented what I thought was a great example of community engagement. HUD has been implementing listening sessions virtual listening sessions. But hey that it's still a listening session. To solicit information and feedback from a broad range of stakeholders on the affirmatively furthering fair housing process. And this is something that you know we kind of suggested we've talked to HUD about this for quite some time and HUD has been wanting to do this and had just implemented these listening sessions where whereby I HUD is getting feedback from community development organizations, from fair housing organizations, from independent living organizations, from jurisdictions, and housing stakeholders. Many different stakeholders on the affirmatively furthering fair housing process. So, I think doing things like that is a great way to improve and enhance HUD's engagement with underserved communities. I and that feedback that HUD gets that advice is then internalized right. And it HUD uses that to inform its policies its procedures its practices so it's really important process. And we give HUD a shout out for doing that because it really turned out to be something great we think.

Deandrea: Oh great thank you so much for that. So you mentioned that with the stakeholder listening sessions. Is there anything else that we can do to better partner with our grassroots and non-profit organizations, our fair housing partners that serve the housing needs of our communities? Anything else in addition to those stakeholders listening sessions that you talked about?

Lisa: Well of course. And I think in a virtual space in a virtual setting during this covid period you know we have to pivot and we have to do things differently than the way that we did them before. But I think you know participating in conferences and webinars that are hosted by fair housing organizations, independent living organizations, and other kinds of community stakeholders, I think HUD's participation in those events is critically important because it just provides another opportunity for that connection for information sharing and networking. I also think and we talked about this a little bit earlier hosting more trainings, coming together and you know a spirit of co-learning, is another way to get that kind of partnership. But then also partnering on efforts on initiatives. And getting involved in things like our Keys Unlock Dreams Initiative and the Black Home Ownership Alliance initiative, and things like that. I think that's critical for HUD to do as well so that the agency can connect with key stakeholders, learn what they're doing, and then be a part of developing more solutions for overcoming all of these kinds of barriers that we've been talking about.

Deandrea: Thank you so much Lisa. I want to thank you personally for sharing your thoughts and your expertise with us today and with our audience. We have some challenges, but we have some great opportunities ahead of us but with your help and organizations like yours we are getting that much closer to meeting them. It is always a pleasure partnering with you and I just wanted to just open this up if there are any final thoughts that you may have for our audience before we conclude today's program.

Lisa: No, I don't DeAndra thank you again for having me this has just been a sheer pleasure

Deandrea: Oh, I'm so glad I hope you've enjoyed this conversation with Lisa Rice today as much as I have be sure to tune in to our next episode of the FHO Table Talks series where we will tackle another fair housing topic. Remember every human should not only have access to housing but should have access to fair housing, regardless of your race color national origin your religion sex including sexual orientation and gender identity, your disability, or your family status. Thank you for joining our program until the next table talks, take care everyone.

