Meaningful Collaboration to Advance Housing Equity: A June Homeownership Event

Thank you for participating. The event will begin shortly…

NHM 20 CELEBRATING TWENTY YEARS
NATIONAL HOMEOWNERSHIP MONTH

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

National Fair Housing TRAINING ACADEMY

Technical Tips

- To access Closed Captioning, click the Live Transcript button, and then click "Show Subtitles" to view closed captioning.
- You can choose for your audio to come through your computer speakers or your phone.
- This event is being recorded. Materials will be posted on www.HUDExchange.info/NFHTA
- For technical difficulties:
  - Sign out, then sign back in
  - Request help in the Q&A box
  - Email NFHTA@cloudburstgroup.com for further assistance

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Learning Objectives

- ❑ Build understanding of the HUD Certified Housing Agencies and the services they provide.
- ❑ Recognize the fair housing intersections in the vocations of FHIP/FHAPs and housing counseling organizations.
- ❑ Know about fair housing issues that housing counselors encounter and how to support in addressing potential violations.
- ❑ Have tools to provide language access to persons who are Limited English Proficient (LEP).
- ❑ Highlight best practices for how fair housing organizations support fair lending enforcement.
- ❑ Understand how FHIP/FHAP agencies and housing counseling organizations can collaborate to affirmatively further fair housing.

Reminders

- ❑ This event is being recorded.
- ❑ Materials, including the slide deck and resources, are posted on www.HUDExchange.info/NFHTA.
- ❑ Event recording will be available about two weeks after the event.
- ❑ Submit questions in the Q&A box at any time during today's event.

NHM 20 NATIONAL HOMEOWNERSHIP MONTH CELEBRATING TWENTY YEARS

National Fair Housing TRAINING ACADEMY

Meaningful Collaboration to Advance Housing Equity: A June Homeownership Event

Ibijoke Akinbowale

National Community Reinvestment Coalition

June 15, 2022

National Fair Housing TRAINING ACADEMY

NCRC

NCRC

Formed in 1990 by national, regional, and local organizations to increase the flow of private capital into traditionally underserved communities.

Has grown into an association of 600+ community-based organizations that promote:

- access to basic banking services,
- affordable housing,
- entrepreneurship,
- job creation, and
- vibrant communities for America's working families.

NCRC IS A FHIP AND A HOUSING COUNSELING INTERMEDIARY!

What is housing counseling?
(24 CFR § 5.100)

"Independent, expert advice customized to the needs of the consumer to address the consumer's housing barriers and to help achieve their housing goals."

Must include the following elements:

- Intake
- Client budget
- Financial and housing affordability analysis
- A client action plan
- A reasonable effort to follow-up with client

Housing counseling services include:

- Homelessness assistance
- Rental assistance
- Pre-purchase/homebuying
- Non-delinquency post-purchase
- Resolving or preventing mortgage delinquency or default
- Reverse mortgage (HECM)
- Financial management/budgeting

What is NOT Housing Counseling?

There are several organizations that provide services that are not considered housing counseling under the Housing Counselor Certification Requirements Final Rule.

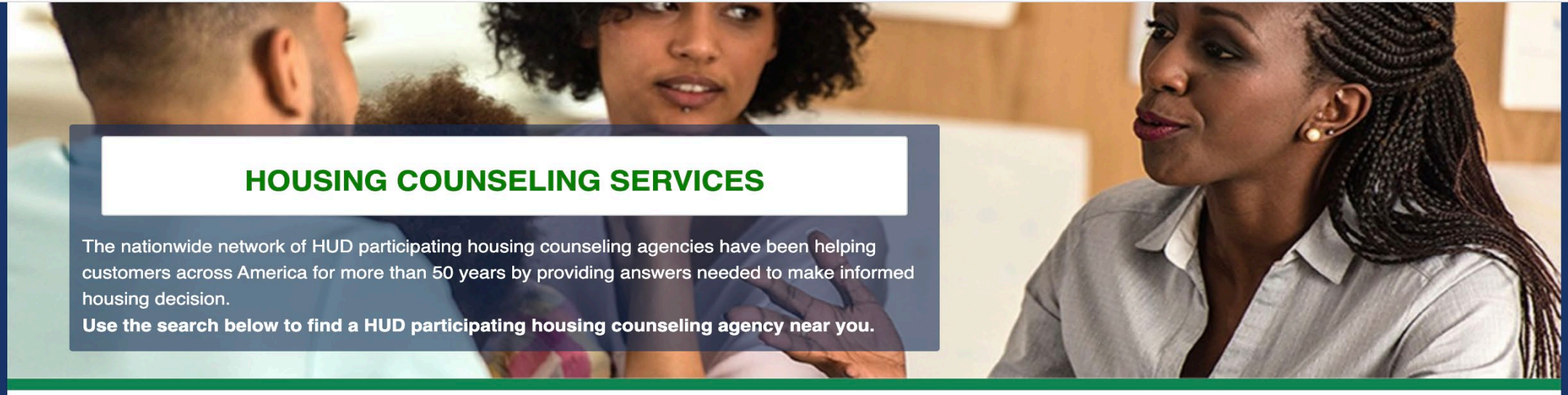
Examples include:

- Services that provide only housing information or placement/referral services
- Routine administrative activities (e.g., program eligibility determinations, intake, case management)
- Case management that provides housing services as incidental to a larger case management and does not fund housing counseling
- Fair housing advice and advocacy (e.g., processing complaints and filing claims)
- Group education including online education without individualized housing counseling services

NOTE: Some organizations may have staff that do not deliver housing counseling directly, and as a result do not need to be HUD certified.

hudgov-answers.force.com/housingcounseling/s/

Update



HOUSING COUNSELING SERVICES

The nationwide network of HUD participating housing counseling agencies have been helping customers across America for more than 50 years by providing answers needed to make informed housing decision.

Use the search below to find a HUD participating housing counseling agency near you.

Search by zip code or state to find a HUD participating housing counseling agency near you:

Zip Code

Distance

All

OR

State

--None--

Select the type of service you are seeking (optional):

Select an Option

Reverse Mortgage

Your Fair Housing Rights/File Complaint

nal):

Agency Name

Counseling Method

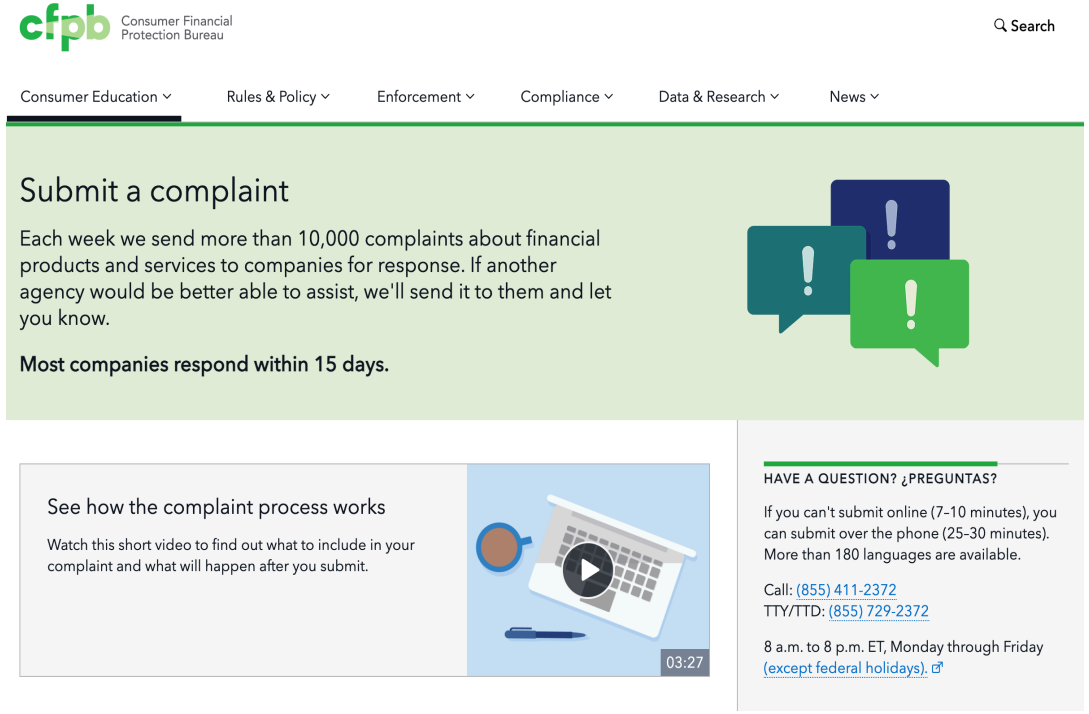
--None--

Preferred Language

Select an Option

FHIP/FHAP Intersections with Housing Counseling

- Intake
- Referrals
- Complaint Processes
  - CFPB Consumer Complaints



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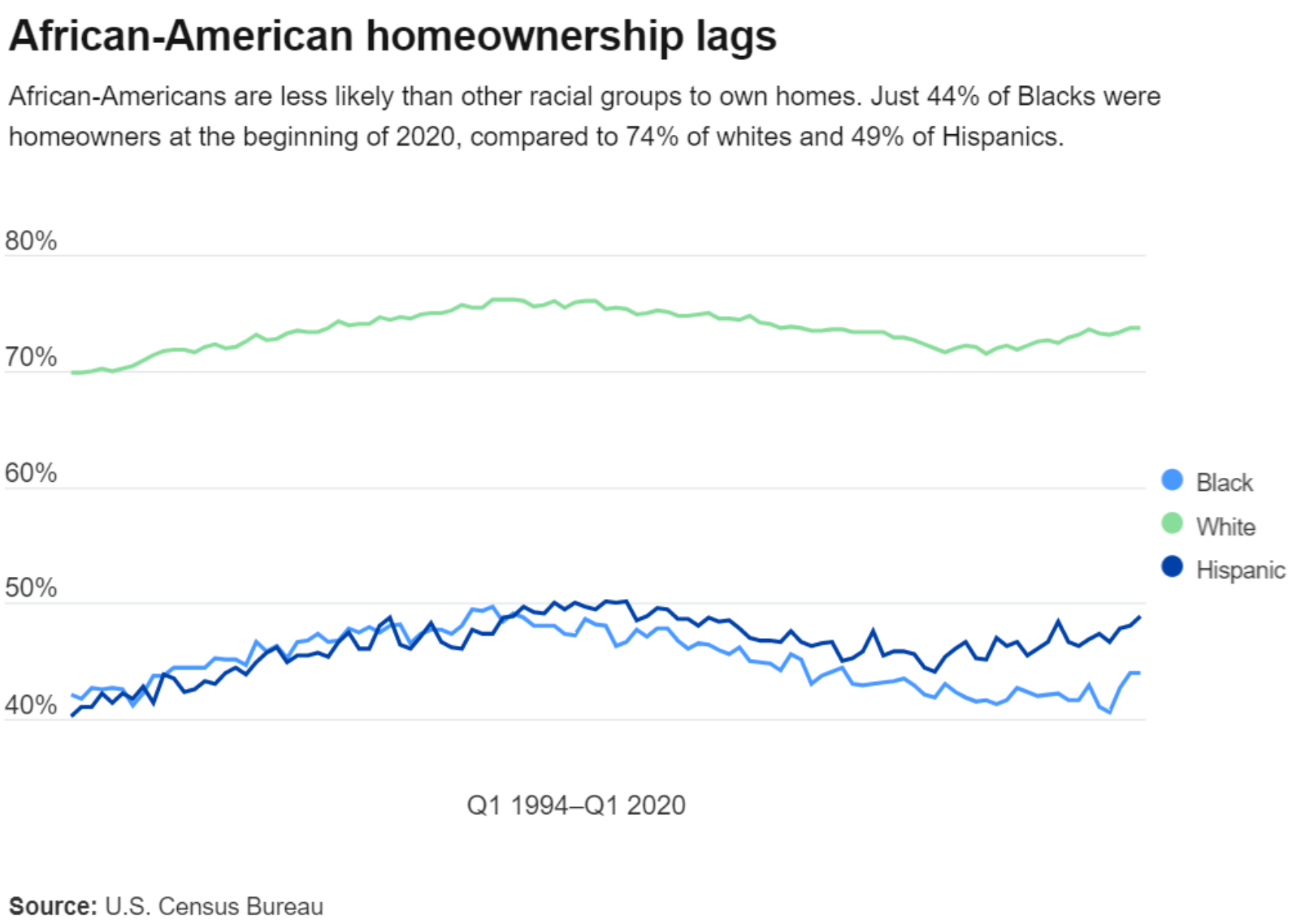
Consumer Education & Protections

- Fair Housing Act
- Equal Credit Opportunity Act
- American with Disabilities Act
- Rehabilitation Act
- Affirmatively Furthering Fair Housing
- American Rescue Plan
- CARES Act

AFFH

Affirmatively Furthering Fair Housing (AFFH) means taking meaningful actions that address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.

Racial Wealth Divide



"Because black families are more likely than white families to have lower credit scores or thin or no credit files because of historical structural barriers to accessing banking and credit products, mortgage credit has become more difficult to obtain for black households"

— *Urban Institute, Building Black Homeownership Bridges, 2019*

National Fair Housing Training Academy

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Formal Partnerships

Develop relationships with public, private, and non-profit organization in a grassroots approach to make fair and open housing a reality.

Key partnerships may include:

- Minority Serving Institutions
- Housing Providers
- Local Government Agencies
- Local Housing Counseling Agencies

Data and Monitoring

Data allows us to understand community assets and needs.

- HMDA
- 9902 Reporting
- HUD Mapping tool
  - Maps includes reports on:
    - Patterns of segregation and integration
    - Racially/ Ethnically Concentrated Areas of Poverty
    - Disparities in access to opportunity
    - Disproportionate housing needs

Thank you!

Speaker Contact Information

Ibijoke Akinbowale

iakinbowale@ncrc.org

National Fair Housing TRAINING ACADEMY

NCRC

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

NFHTA Forum: Meaningful Collaboration to Advance Housing Equity

Presented by: Caroline Peattie, Executive Director
Fair Housing Advocates of Northern California

FHANC

June 15, 2022

National Fair Housing TRAINING ACADEMY

Fair Housing Advocates of Northern California

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

Mission Statement:

- To ensure equal housing opportunity and to educate the community on the value of diversity in our neighborhoods

Acknowledgement:

- Miwok Tribe, on whose lands we're living

Fair Housing Advocates of Northern California

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OF NORTHERN CALIFORNIA

- ***Services for individuals***
  - Information & education
  - Intake, counseling, investigation & referral of discrimination complaints
  - Foreclosure prevention services
  - Pre-purchase services

- ***Services for the housing industry***
  - Information & education, including specialized training

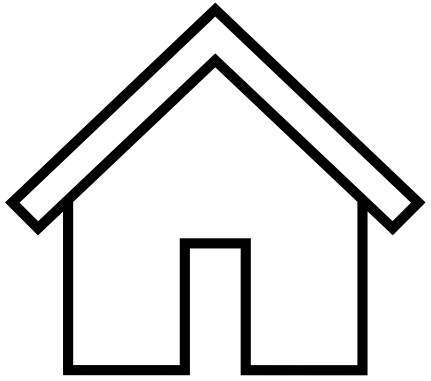
Fair Housing Advocates of Northern California

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

- ***Services for the community***
  - Educational human rights programs, including for children
  - Systemic audits to determine compliance with fair housing laws
  - Advocacy for integrated, accessible, and affordable housing for all
- FHANC is a FHIP agency; it is also a HUD Housing Counseling Agency

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

How can Fair Housing and Housing Counseling Agencies work collaboratively?



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Collaboration

- Some FHIP organizations are also HUD HC agencies (FHANC is an example of this)

- Other FHIPs are independent of HUD HC agencies; sometimes referral process is well-developed, in other cases there is little communication

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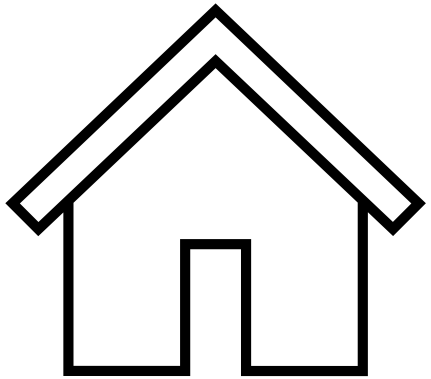
Collaboration

- FHIPs must know who is the HUD HC group serving the same area, and vice versa
- Even with FHIPs who are certified HUD HC agencies, departments doing FHIP work and the HC work often function in silos with little communication between the two
- Missed opportunities for recognizing and addressing fair housing issues that may be embedded in their rental or mortgage difficulties

Fair housing issues that HUD housing counselors may encounter
How FHIP/FHAPs can support them in addressing potential violations



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FHANC Complaints: Federal Fair Housing Laws

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- 61% complaints related to disability
- 14% complaints of race discrimination
- 10% complaints of national origin discrimination
- 5% complaints of gender discrimination
- 5% complaints of familial status discrimination
- 1% complaints of religious discrimination
- 1% complaints of discrimination based upon color

FHANC Complaints: CA State Fair Housing Laws

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

- 8% complaints alleging source of income discrimination
- 5% complaints alleging gender/gender identity/gender expression discrimination
- 1% complaints alleging age discrimination
- 1% complaints alleging discrimination on the basis of sexual orientation
- <1% complaints alleging marital status discrimination
- <1% complaints alleging discrimination on the basis of an arbitrary characteristic

What FHIPs can do to support Housing Counselors

- FHIPs should reach out to HUD HC agencies in their area to let Housing Counselors know the trends they're seeing and how to identify fair housing issues
- Let HUD HC agencies know what they can do:
  - Investigations that may include fair housing testing
  - Intervention
  - Representation in the administrative complaint process

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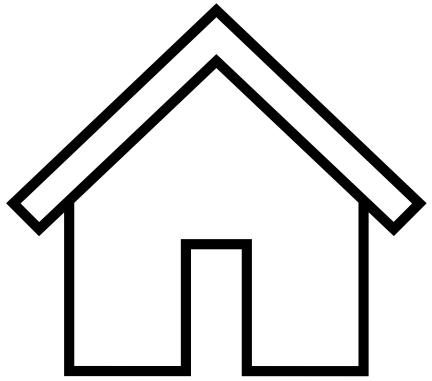
What fact patterns or trends should housing counselors bring to FHIPs/FHAPs?



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Rental Issues

- Disability-related housing needs, issues, and complaints are most common, especially the need for reasonable accommodations, from application to eviction
  - Someone living in a rehab center – lack of rental history
  - Anxiety caused by housing provider's behavior
  - Habitability – could be FH issue affecting someone's health
  - Getting out of lease early or needing extra time to move – link to disability
  - Look for connection between a person's disability and their housing issue

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Rental Issues

- Domestic violence / gender discrimination
- Harassment – linked to protected class status
- Criminal history – barrier to renting (disparate impact)
- Race / National Origin – making repairs only for white tenants in the building, not for people of color, especially if there are language barriers
- Familial status – no kids on 2nd floor; lease violations; overly restrictive occupancy limits; steering
- Source of income discrimination – disparate impact or state protections

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Homeownership Issues

- Denial of loans or inferior terms and conditions (in purchase, refis, home equity loans) that may be due to race, national, or gender discrimination
- Appraisal bias (race discrimination) can also lead to denial of loans or worse terms and conditions
- Important not to discount concerns of clients when they come to an agency for help

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Best practices: How fair housing organizations can support fair lending through enforcement

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Best Practices for FHIPs

- Form strong partnerships with HUD HC agencies for the best possible referrals
- Education/outreach, including media coverage, is key.
  - Educating homeowners means they can better understand when they should call FH agency
- Follow up with testing to prove discrimination has occurred
  - Rental testing is easier to conduct than sales, appraisal, lending, or insurance
- Build / expand ability to handle more complex cases involving homeowners / prospective homeowners

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

For more information on housing discrimination, or to refer complaints or cases, please contact:

Fair Housing Advocates of Northern California
My email: peattie@fairhousingnorcal.org

1314 Lincoln Ave., Ste. A, San Rafael, CA 94901
(415) 457-5025
www.fairhousingnorcal.org • fhanc@fairhousingnorcal.org

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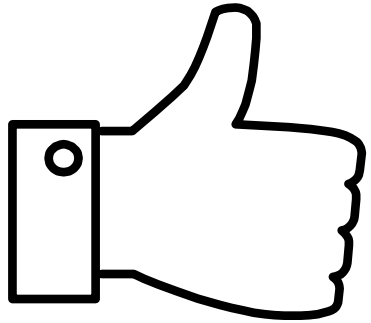

Thank you!

Any questions?

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UNIDOS US
HOUSING & FINANCIAL EMPOWERMENT

NFHTA Forum:

Meaningful Collaboration to Advance Housing Equity

June 15, 2022

National Fair Housing TRAINING ACADEMY

About US

- UnidosUS, formerly the National Council of La Raza (NCLR), is the nation's largest Latino civil rights and advocacy organization.
- Work through our unique combination of research, advocacy, programs, and a national network of nearly 300 community-based Affiliate organizations across the country.
- Since our founding in 1968, we simultaneously challenge the social, economic, and political barriers that affect Latinos in the United States. We remain steadfast in our mission to realize a day where all Latinos thrive and their contributions are fully recognized.
- Our Purpose: We exist to create a world where there are no barriers for Latinos to reach their fullest potential.

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Snapshot of Latino Demographics

- 18 % of the Population
- 80% lived in the US ≥ 10 years
- 8 out 10 are U.S. Citizens
- Most common age is 11; 27 for Blacks; 29 for Asian; and 58 for Whites
- 24% are Afro-Latino and respond to Race question in many ways
- Highest workforce participation rates
- Latino Median Income is 78% of Whites and Median Net-Worth 34%

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Counseling & Coaching Thumbnail View

- Around 1,900 counseling agencies reached more than 1 million families in 2020
- FY 2020:

  Nationally:
  - 55% are LMI borrowers and 65% under 100% of AMI;
  - Over around 70% come from communities of color

  For Unidos US Network:
  - 79% are LMI borrowers
  - 87% under 100% of AMI
  - Over 80% come from communities of color

- Financial Coaching has become critical component that is adding new case management touchpoints to client outreach

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Counseling & Coaching Thumbnail View

- Counseling and coaching works because:
  - ✓ Support clients' rental needs (finding unit or landlord issues) as well as access to emergency assistance
  - ✓ Borrowers come to understand home buying in a non-sales environment as well as working through default situations
  - ✓ Homebuyer education and pre- and post-purchase counseling
  - ✓ Provide access to down payment assistance many times and assist borrowers evaluate product options
  - ✓ Mix of clients flipped during the foreclosure crisis and just now heading back to the pre-foreclosure mix
  - ✓ Modes of counseling is also changing

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HFE Counseling & Coaching Programs

HOUSING COUNSELING SERVICES through the ***UnidosUS Wealth and Housing Alliance (1997)***

Grew from 4 to 50 organizations this year; Served 900,000 individuals and over 50,000 directly became homeowners

TELEPHONIC COUNSELING and outreach services through the ***UnidosUS Counseling Connection (2010)***

Volumes vary depending on campaigns but touched over 25,000 individuals

HOUSING COUNSELOR AND CASE MANAGEMENT TRAINING through ***UnidosUS Learning Alliance (2007)***

One of two HUD approved certification trainers; now training 1,000 to 1,200 counselors and case managers annually

FINANCIAL COACHING through the ***Financial Empowerment Network (2017)***

Reached almost 200,000 with 19 affiliate partners; 10,000 receiving coaching and 1,050 long-term services

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Idiosyncratic Issues Latinos Face Related to Fair Lending and Fair Housing

- Latinos make up a fraction of the millions of housing discrimination complaints filed each year.
- Increased funding for public awareness and outreach campaigns including organizations that know this community best.
- The fair housing world and those in the immigration field need to join forces to combat the hostile rhetoric against Latinos and communities of color that contributed to the increase in housing discrimination and created obstacles to equal housing.
- In California, UnidosUS worked with its affiliates on a bill that protects tenants from deportation threats. California renters should not have to fear intimidation and retaliation in their homes.
- Language barriers can limit housing options and awareness of fair housing rights in the Latino Community.

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Examples of How Our Counseling Agencies Address Fair Housing

1. **All agencies include fair housing topics** and issues in their education curriculums and counseling sessions.
2. **Partnerships with housing authorities supporting Family Self Sufficiency Programs (FSS)**. Agencies deliver ongoing support to HCV families via workshops, referrals, and resources. Increased earned income and access to homeownership in areas like Miami-Dade County via Centro Campesino Farmworker Center and Cuban American National Council, the Columbus Metropolitan area via our agency Homes on the Hill, in Yuma County via Housing America Corporation.
3. New Economics for Women (NEW**) generates listings of all affordable/low-income housing, education materials on tenant rights** and Rent Stabilization Ordinance workshops; works with developers before/during/after to promote availability of affordable housing; refers cases of fair housing violations to the Southern California Housing Rights Center.

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Examples of How Our Counseling Agencies Address Fair Housing

4. In DC,CARECEN **screens Limited English Proficient (LEP) families from the start of the counseling process to surface possible incidences of fair housing discrimination**. Encourages clients to report violations to the landlord in writing and refers clients to the Equal Rights Center or the Office of Human Rights. CARECEN trained counselors can report violations on client's behalf.
5. Credit & Homeownership Empowerment Services, Inc. in Kansas City **engages clients at start of intake with a series of questions regarding housing and personal safety.** Fair Housing concerns are referred to an in-house volunteer (who was a former HUD Director) to walk clients through reporting violations directly to HUD.

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Fair Lending Challenges in the Mortgage Market

Real estate industry needs to reaffirm the importance of fair housing and fair lending and ensure their organization follow the letter and spirit of the law.

- Increase access to credit and opportunities for homeownership - it provides financial and social stability.
- Change their workforce to reflect the ethnic and racial composition of its markets.
- Alternative credit sources could help expand access to credit. Work with creditors using the alternative data items alone or in tandem with traditional credit trade lines to underwrite residential mortgage loans and unsecured personal loans. This helps families qualify for credit.

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Fair Lending Challenges in the Mortgage Market

Critical Challenges that have arisen recently:

- Rules-Based Software – by far, the greatest challenge
- Rapid Rise of Non-QM Lending
- Builders – Preferred Lender Incentives

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QUESTION & ANSWER

Enter questions into the Q&A box

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CLOSING

- Slide presentation and recording of this event will be available on HUD Exchange
- Visit the NFHTA website for upcoming events and trainings: **www.hudexchange.info/nfhta**
- Evaluation and Feedback: Please complete the training survey

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THANK YOU

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