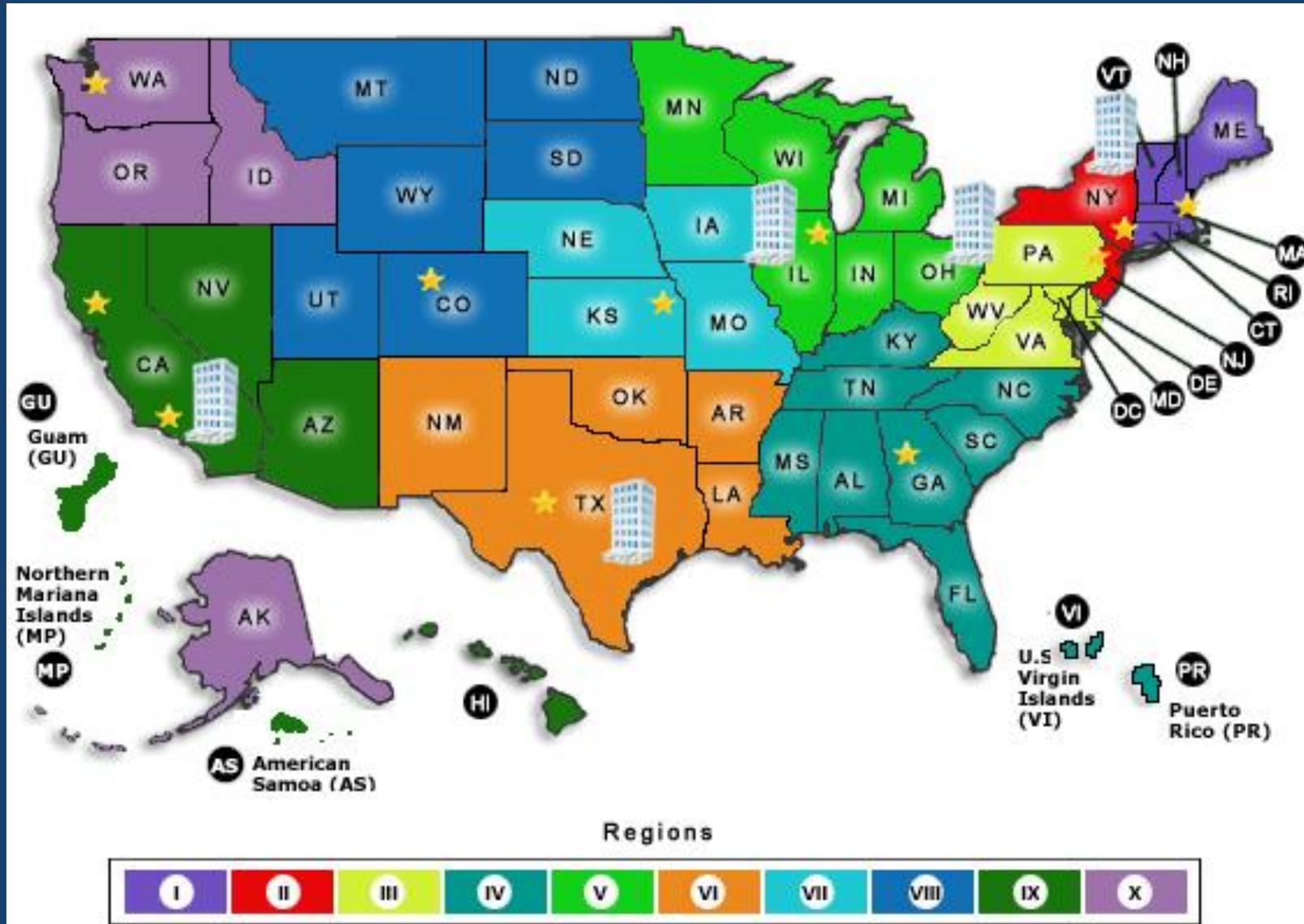


# Combatting Housing-Related Harassment and Hate Crimes Against the AANHPI Community

*Thank you for participating. The event will begin shortly...*



# HUD Regional Map



# Combatting Housing-Related Harassment and Hate Crimes Against the AANHPI Community

*Thank you for participating. The event will begin shortly...*



# 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](http://www.HUDEXchange.info/NFHTA)
- ❑ For technical difficulties:
  - Sign out, then sign back in
  - Request help in the Q&A box
  - Email [NFHTA@cloudburstgroup.com](mailto:NFHTA@cloudburstgroup.com) for further assistance

# Learning Objectives

- ❑ Identify the incidence and types of harassment and violence against the AANHPI community, especially housing-related
- ❑ Understand the mental health effects of harassment and hate crimes
- ❑ Understand the legal standards for cases alleging Fair Housing Act harassment and hate crimes
- ❑ Recognize resources to assist persons in the AANHPI community
- ❑ Discover tools to investigate harassment in a residential setting

# Reminders

- ❑ This event is being recorded.
- ❑ Materials, including the slide deck and event recording, will be posted on [www.HUDExchange.info/NFHTA](http://www.HUDExchange.info/NFHTA).
- ❑ Submit questions in the Q&A box at any time during today's event.

# NFHTA Combatting Housing-Related Harassment and Hate Crimes Against the AANHPI Community Event

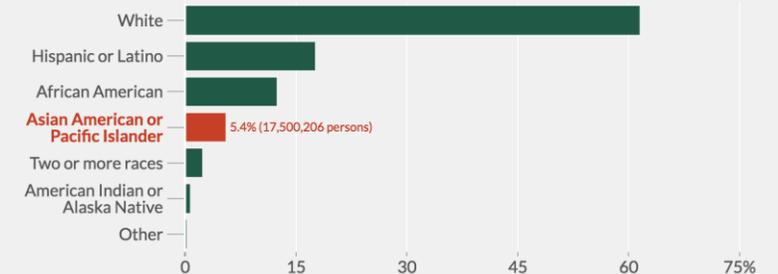
Charles Evans, Supervising Attorney

# Nature and extent of harassment and hate crimes against the AANHPI community

# “Asian American”

- The term “Asian American” was first used by UC Berkeley student activists Emma Gee and Yuji Ichioka in 1969 to unite different communities of Asian descent and create a sizable protest bloc.
- Now, “Asian American” is seen as a demographic marker that captures 22 million people (5.6% of the population). Nearly 6 in 10 are foreign born. Asian Americans to be 14% of the population by 2065.
- Asian Americans comprise roughly 50 ethnic groups, who speak upward of 100 languages.
- There are generational, religious, class, and ideological differences among these groups, as well as huge economic disparities.
- Being Asian American is not a felt or cultural, but a political one.

**Asian Americans and Pacific Islander in the U.S. population**  
Share of total U.S. population by race or ethnicity, 2015

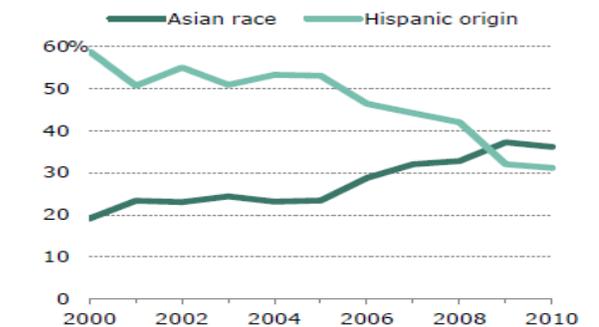


Source: Authors' analysis of the U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates.  
Note: All race and ethnicity categories are for the respective race or ethnicity category alone.



## Meet the New Immigrants: Asians Overtake Hispanics

% of immigrants, by year of arrival, 2000-2010



Note: Based on total foreign-born population, including adults and children. Asians include mixed-race Asian population, regardless of Hispanic origin. Hispanics are of any race. The 2010 ACS includes only partial-year arrivals for 2010; arrivals for 2010 adjusted to full-year totals based on analysis of 2005-2009 ACS data on partial-year arrivals.

Source: Pew Research Center analysis of 2010 American Community Survey, Integrated Public Use Microdata Sample (IPUMS) files

PEW RESEARCH CENTER



# Bias or Hate “Incidents”



Acts of prejudice that are *not* crimes and do *not* involve violence, threats, or property damage.

## **Note: First Amendment of the U.S. Constitution**

- People cannot be prosecuted simply for their beliefs.
- People are allowed to believe false stereotypes and to express offensive beliefs.
- People are allowed to join with others who share offensive beliefs.
- However, speech is punished if it presents a “clear and present danger” of imminent harm.
- The government can limit some protected speech by imposing “time, place and manner” restrictions. Limited exceptions to First Amendment protections include fighting words, defamatory falsehoods, legally obscene materials.



# Present-Day Manifestations of Anti-AANHPI Hate

- More than **9,000** hate incidents have been reported since March 2020. Of reported incidents:
  - Almost 2/3 involved verbal harassment
    - Almost ½ of all incidents included at least one statement of anti-China or anti-immigrant language
  - Over 16% involved deliberate shunning of the target
  - Over 12% of the overall incidents reported to both trackers were physical assaults
- Breaking down the numbers:
  - About 2/3 of the total incidents reported by women
  - Physical assaults, online hate, and vandalism increased from last year, but verbal harassment and shunning down
  - Almost ½ in public spaces, over 30% in businesses
  - Substantial variance in experience between ethnic groups
- In California alone, hate crimes against Asians increased 107% in 2020, while hate crimes against other groups increased by much smaller amounts. 2021 appears to have started similarly.



<https://stopaapihate.org/>



<https://www.standagainsthatred.org/>



# AANHPI Housing Experiences



- Lack of scholarly research available on subject
- Reports of neighbor and landlord harassment to AJ-LA and local community partners increased over 300% from 2019 to 2020, continuing into 2021
  - Reported acts mostly by neighbors (almost 60%) and landlords (almost 20%), the rest by strangers seemingly from neighborhood
- Nearly all reported incidents involve verbal harassment
  - Almost 2/3 of incidents included anti-immigrant language
- Almost 1/3 involve vandalism, trespass, or nuisance
- Local law enforcement reluctant to intervene without protective order



# Mental health effects of harassment and hate crimes on the AANHPI community

# Effects of Acts of Hate



- Many AANHPI individuals who experienced racism more stressed by racism-fueled hate than the pandemic itself.
  - Compare to findings that Asian Americans consistently displayed lower prevalence for serious psychological distress and lower rates of mental health treatment compared to other groups prior to pandemic
- Asian Americans who experienced racism have heightened symptoms of depression, anxiety, stress, and physical symptoms. 1 in 5 display signs of emotional trauma
- After reporting, Asian Americans who experienced racism have lower race-based traumatic stress
- Asian Americans, particularly immigrants and those with LEP, often have trouble accessing mental health care due to structural, cultural, and linguistic barriers
- Persistent racial stereotypes of Asian Americans — such as the model minority stereotype — contribute to misconceptions regarding mental health status and mental health needs



<https://stopaapihate.org/wp-content/uploads/2021/05/Stop-AAPI-Hate-Mental-Health-Report-210527.pdf>



# Long-Term Effects



- Lack of AANHPI focused research
  - Studies mostly focus on workplace harassment
  - Studies often have too small a sample size for AANHPI participants
  - Complicated by fact that AANHPI not a monolith
- Studies show workplace harassment for people of color seems correlated with negative mental health indicators
- Frequency of experienced harassment and continued fear of harassment correlated with depression and Post-Traumatic Stress, particularly following dramatic incidents
- Long-term consequences may be undiagnosed because of underreporting identified in some studies

A few references:

- Rospenda, K. M., Richman, J. A., & Shannon, C. A. (2009). Prevalence and Mental Health Correlates of Harassment and Discrimination in the Workplace: Results From a National Study. *Journal of Interpersonal Violence*, 24(5), 819–843.
- Buchanan, N. T., Settles, I. H., Wu, I. H. C., & Hayashino, D. S. (2018). Sexual Harassment, Racial Harassment, and Well-Being among Asian American Women: An Intersectional Approach. *Women & Therapy*, 41(3-4), 261–280.
- Berdahl, J. L., & Moore, C. (2006). Workplace harassment: Double jeopardy for minority women. *Journal of Applied Psychology*, 91, 426–436.



Legal standards to establish  
harassment or hate crimes as  
a fair housing violation

# Possible Claims in Response to Harassment in Housing



- Violation of Federal or State Fair Housing Restrictions
  - “Harassment” based on protected class almost always a form of discrimination under fair housing laws
- Civil Harassment
- Nuisance
- Breach of Covenant of Quiet Enjoyment
- Breach of Covenant of Good Faith and Fair Dealing
- Other state-specific laws (e.g., Unruh)



# Fair Housing Protections



## Federal

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

States can go beyond Federal. For example, California protects:

- Race
- Color
- Religion
- Sex (pregnancy and gender)
- Sexual Orientation
- Marital Status
- National Origin
- Ancestry
- Disability (mental or physical)

- Medical Condition (including cancer and genetics)
- Age
- Denial of Family and Medical Care Leave
- Denial of Pregnancy Disability Leave
- Arbitrary Discrimination not already covered (Unruh)



# Possible Fair Housing Violations



- COVID-19 related targeting because of race or national origin
- Hostile environment, harassment, or nuisance
- Monolingual English signage
- Restrictive/targeted rules and enforcement
- Limit privileges or facilities access
- Delay in maintenance or services
- Steering or unfair occupancy limits
- Charges of nuisance, false neighbor complaints,
- Denying reasonable accommodation requests
- Use different screening or qualification criteria / practices
- Retaliate against or interfere with exercising fair housing rights



# Establishing Claim



Both state and federal law require a showing that the defendant acted with intent to discriminate

California: Gov. Code § 12955.8(a).

Federal: “[P]laintiff must establish that the defendant had a discriminatory intent or motive.” (Texas Dept. of Housing and Community Affairs v. Inclusive Communities Project, Inc., 135 S. Ct. 2507, 2513, 192 L. Ed. 2d 514 (2015).)

3 part burden-shifting:

- Claimant presents prima facie case of discrimination.
- Defendants must then demonstrate legitimate, non-discriminatory reason for actions.
- Claimant must show that defendants' reason is pretextual.



# Intent



Disparate treatment proven by evidence that protected group has been subjected to explicitly differential or discriminatory treatment.

Prima facie case of disparate treatment requires claimant to establish:

- 1) claimant's rights protected under fair housing laws; and
- 2) defendant's discriminatory conduct is proximate cause of distinct and palpable injury suffered by claimant.

FHA guarantees tenants a right to equal treatment once they have become residents.

This is most common form for harassment based claims

Disparate Impact: proven by demonstrating that facially neutral policy results in discriminatory effect persons of protected class or policy harms community by perpetuating or exacerbating segregation. Substitutes for traditional intent.



# Evidence



Discrimination cases typically rely on “testers” to pose as possible renters to determine whether discriminatory conduct occurring.

Harassment-based discrimination claims harder because landlord or agent does not necessarily behave in harassing manner to applicants

Circumstantial evidence of intent where intent not explicit:

- Variations from established practices
- Variations from best practices
- Unusual sequence of events
- Differential treatment of tenants, especially degree of enforcement
- Statistical analysis



# **NFHTA Combatting Housing-Related Harassment and Hate Crimes Against the AANHPI Community**

**Seema Agnani, Executive Director  
National Coalition for Asian American  
Community Development**





National CAPACD is a progressive coalition of local organizations that advocate for and organize in low-income AAPI communities and neighborhoods. We strengthen and mobilize our members to build power nationally and further our vision of economic and social justice for all.



# AAPIs - Fastest Growing Racial Group

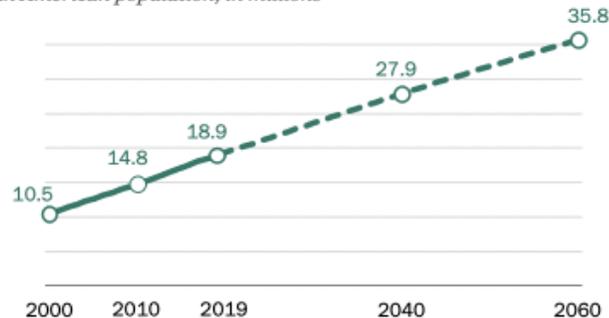
## Asian Americans were the fastest-growing racial or ethnic group in the U.S. from 2000 to 2019 ...

U.S. population change by race and ethnicity, in thousands

	2019	2000	Change '00-'19	% Change '00-'19
<b>Asian</b>	18,906	10,469	8,437	81%
<b>Hispanic</b>	60,572	35,662	24,910	70
<b>NHPI</b>	596	370	226	61
<b>Black</b>	41,147	34,406	6,742	20
<b>White</b>	197,310	195,702	1,608	1
<b>Total</b>	328,240	282,162	46,077	16

## ... and their population is projected to pass 35 million by 2060

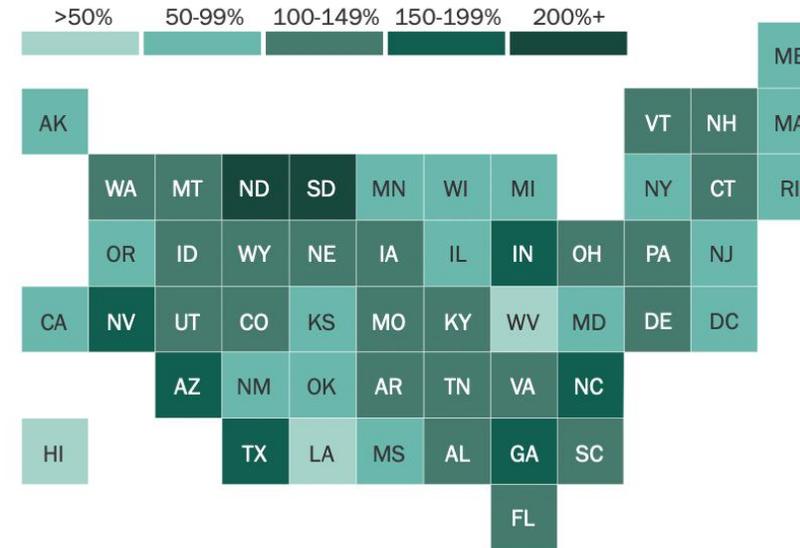
Asian American population, in millions



Note: NHPI is the acronym for Native Hawaiian and Pacific Islander. White, Black, Asian and NHPI individuals include those who report only being one race and are not Hispanic. Hispanics are of any race. Population figures rounded to nearest 1,000. American Indian and Alaska Native and multiracial groups not shown.  
Source: Pew Research Center analysis of U.S. intercensal population estimates for 2000-2009, U.S. Census Bureau Vintage 2019 estimates for 2010-2019, and Census Bureau 2017 population projections for 2020-2060.

PEW RESEARCH CENTER

% increase in Asian population, by state, 2000-2019



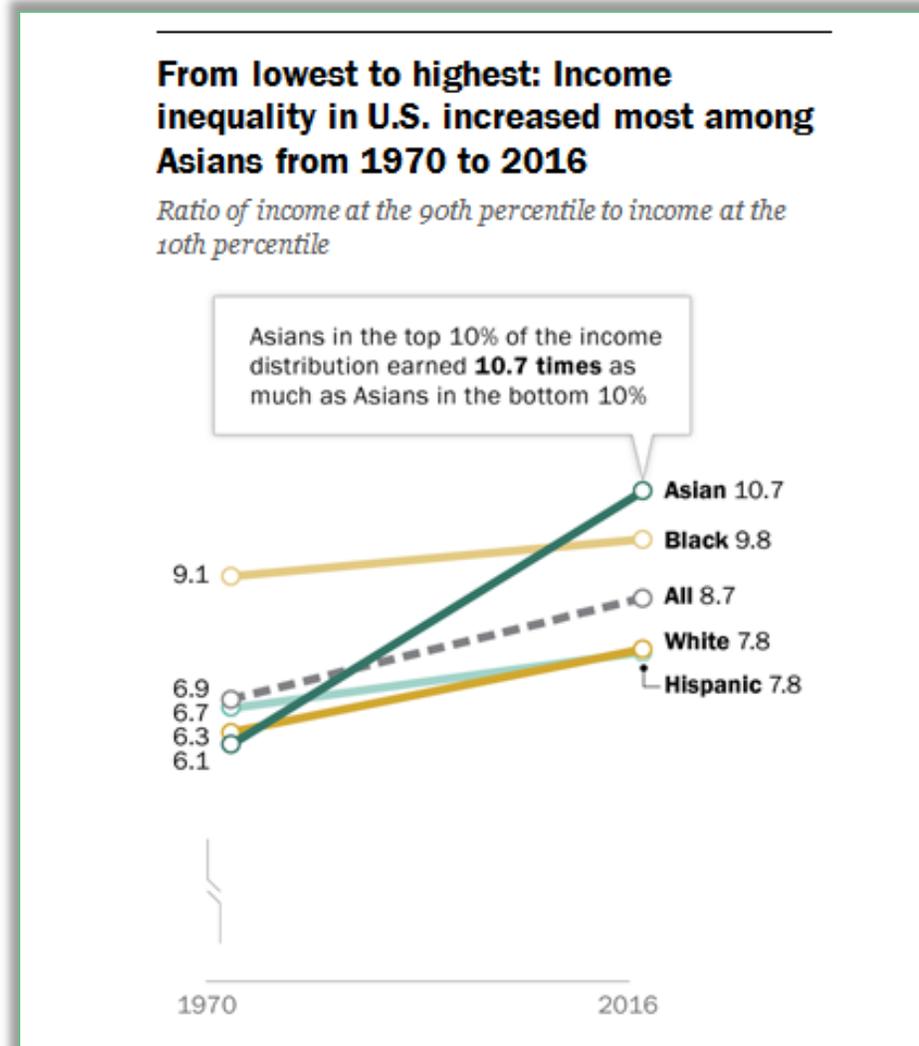
PEW RESEARCH CENTER APRIL 9, 2021

ASIAN AMERICANS ARE THE FASTEST-GROWING RACIAL OR ETHNIC GROUP IN THE U.S.



# AAPIs - Highest Income Inequality in the US

*Ratio of income at the 90th percentile to income at the 10th percentile*



# Majority of AAPIs in Poverty Live in “Hot Markets” Alongside Other Communities of Color

**73% of AAPIs living in  
poverty**



**Median gross rent increased  
74% in AAPI neighborhoods**

from 2000-2014, while nationwide median gross rent increased 53%.

## *Leading to:*

High risk of displacement

Higher rates of overcrowding in many communities

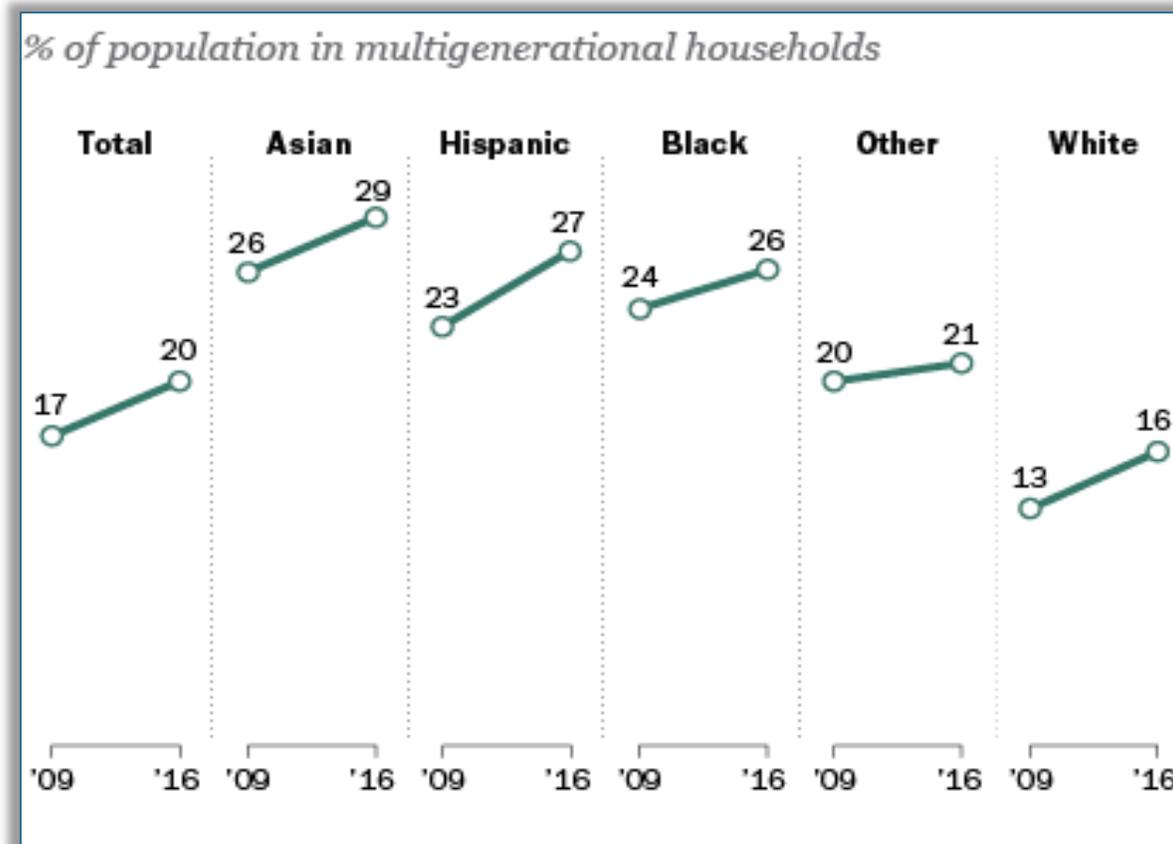
Informal housing situations due to lack of affordable housing

LEP tenants with higher rates of landlord harassment

# AAPI Neighborhoods: A Story of Decades of Discrimination & Redlining



# AAPIs - More Likely to Live in a Multi-Generational Household

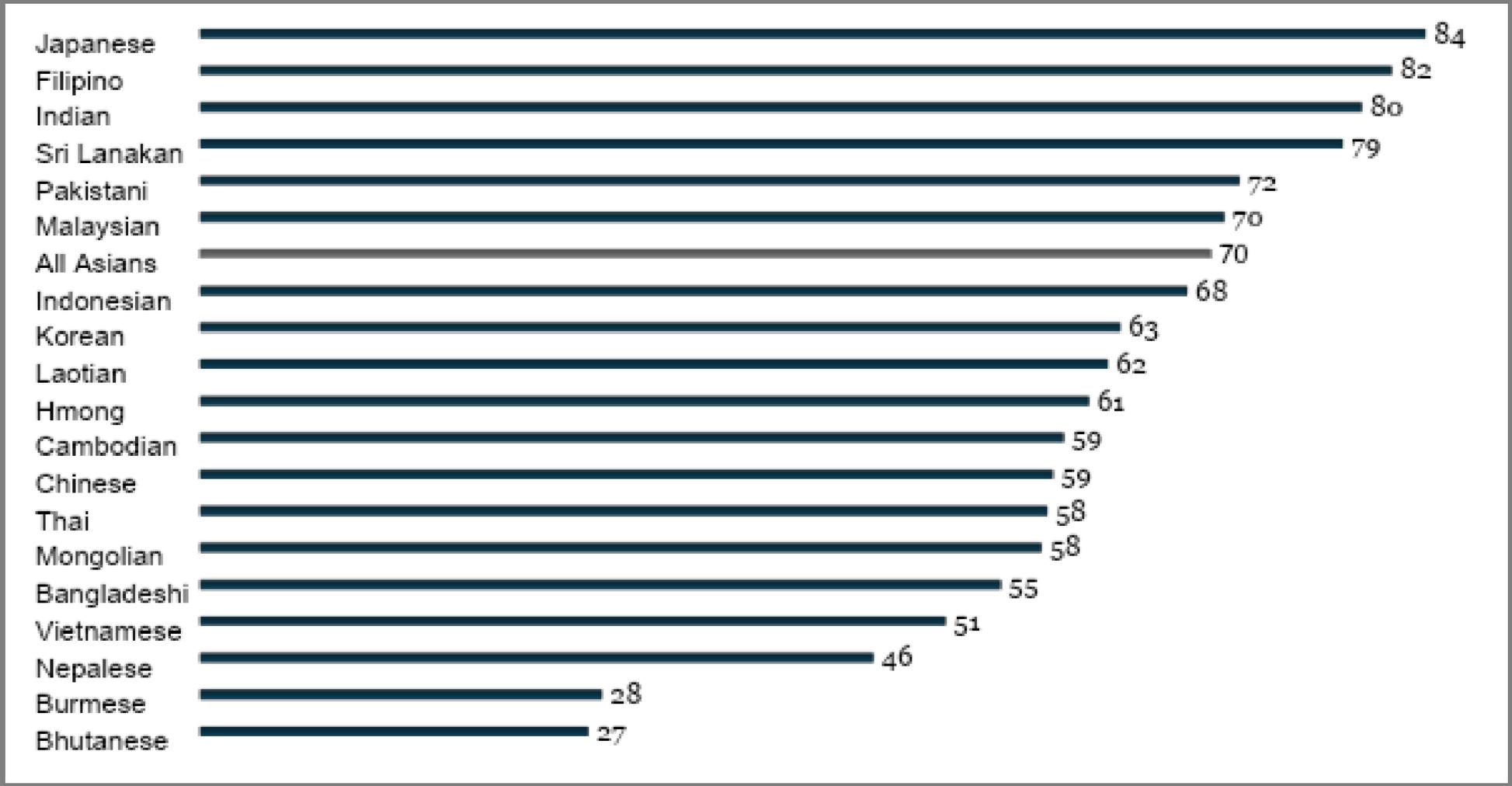


Source: Pew Research Center analysis of 2009 and 2016 American Community Surveys (IPUMS).

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# English Proficiency by Asian Group, 2015



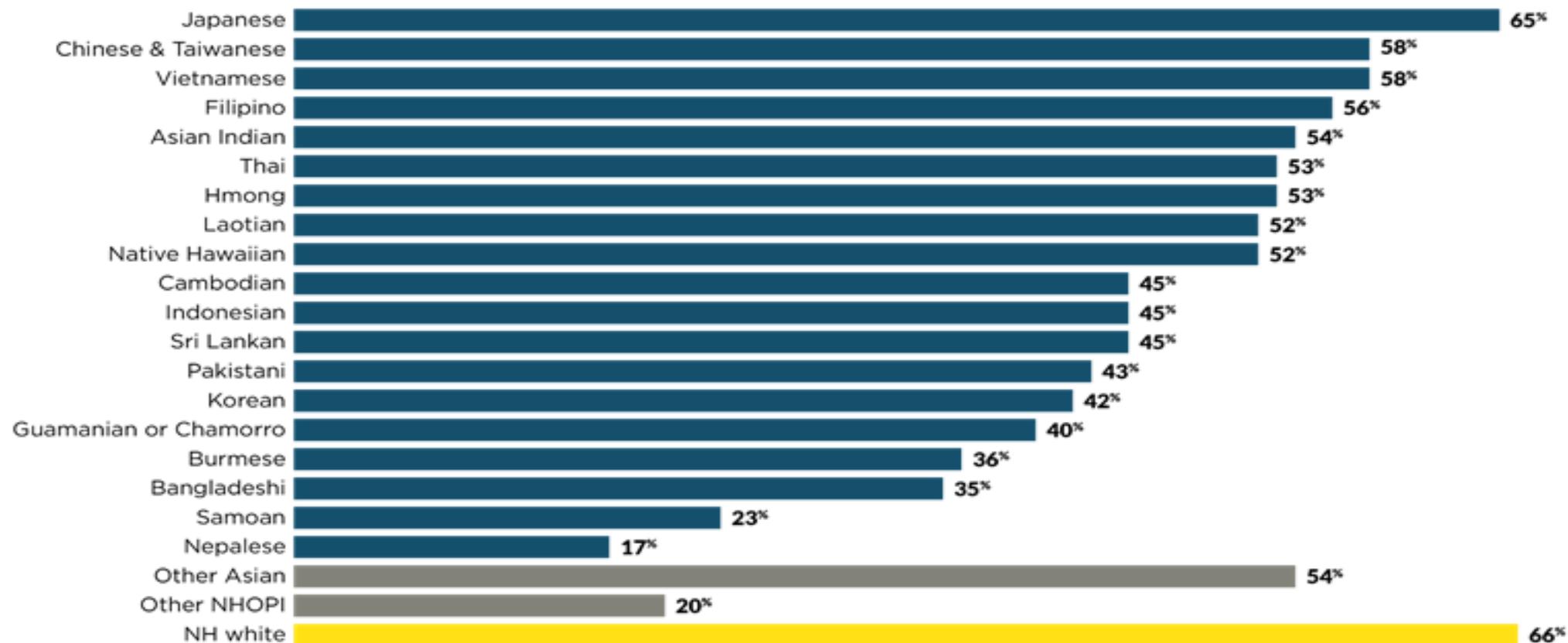
# Emergency Rental Assistance

**Recent survey of CAPACD members documented that less than 25% of renters were able to access the Emergency Rental Assistance (ERA) program.**

Primary barriers cited:

- Eligibility requirements (15%)
- Language access issues (13%)
- Landlords unwilling to accept rental assistance (11%)
- Lack of income documentation (10%)
- Lack of community outreach (10%)
- Lack of lease (10%)

## Homeownership Rates by AAPI Subgroups For Combined Study Areas



Only subgroups with a sample size of at least 100 households are reported  
Source: 2013-17 5-year ACS PUMS

# Impact of Recent Rise in Hate against Asian Americans

- **Between March 19, 2020 to June 30, 2021 - 9,081 incident reports to Stop AAPI Hate:** Verbal harassment (63.7%), shunning (16.5%), Physical assault (13.7%) being coughed at or spat on (8.5%) (majority not hate crimes).
- **Civil rights violations** — e.g., workplace discrimination, refusal of service and being barred from transportation — **account for 11.0% of the total incidents.**
- A **majority of incidents reported take place outside of the home** and in spaces often open to the public. Public streets (31.6% of incidents) and **businesses** (30.1% of incidents) remain as the top sites where anti-AAPI hate occurs.
- ***Chinese have reported more hate incidents (43.5%) than all ethnic groups, followed by Koreans (16.8%), Filipinx (9.1%), Japanese (8.6%) and Vietnamese (8.2%).***
- Of all hate incidents, 48.1% included at least one hateful statement regarding anti-China and/or anti-immigrant rhetoric.

# Diversity of National CAPACD Members

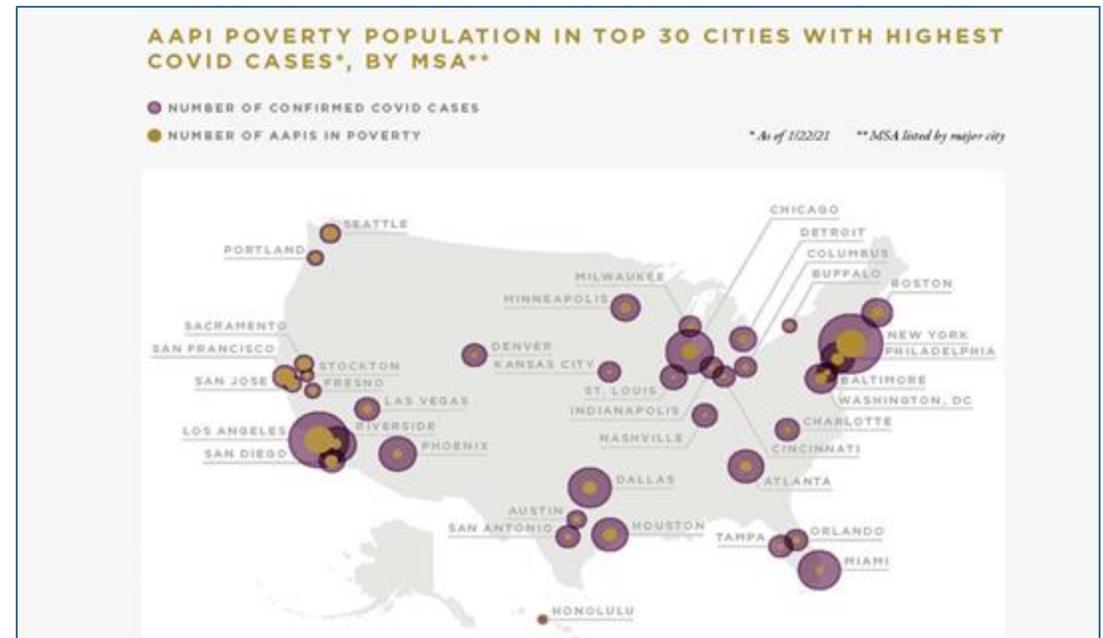
- **22 States and the Pacific Islands**

- **Organization Type:**

- Community Development
- Tenant Counseling
- Homeownership Counseling
- Housing and Commercial Development
- Small Business Services
- Community Organizing & Youth Development
- Entitlement and Immigration Services

**Cultural & Linguistic Diversity:** AAPI: East Asian, South Asian, South East Asian, Native Hawaiian, Pacific Islander, Diaspora (Indo-Caribbean, etc.)

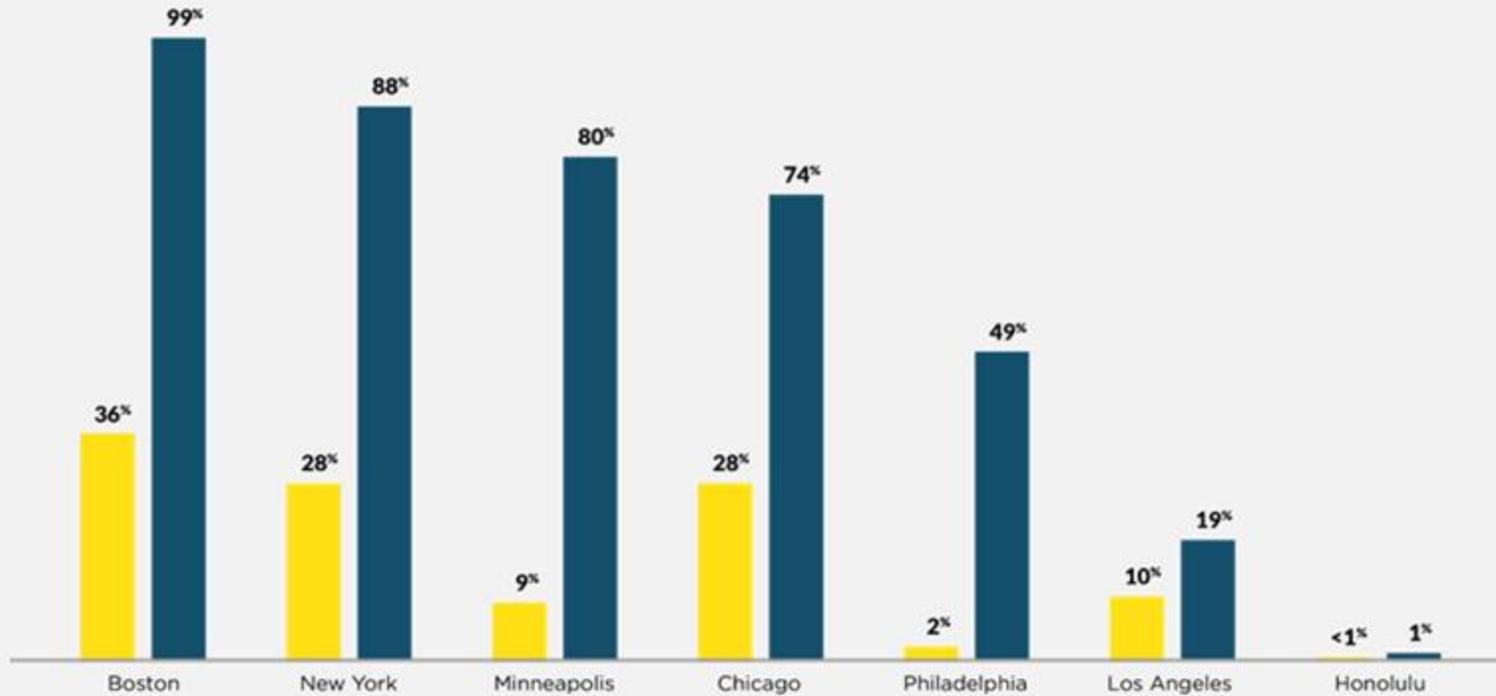
**40+ Languages**



# Recent Research on Housing Counseling Providers (Crisis to Impact) Confirms AAPI CBOs are the Most Effective Way to Reach AAPI Communities

National CAPACD's Share of HCA Clients by Region

■ as a share of all HCA clients ■ as a share of all AAPI HCA clients

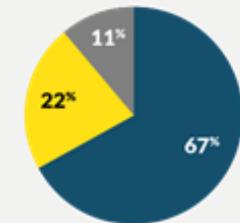


Source: HUD-9902, Fiscal Year 2018, Qtr. 4

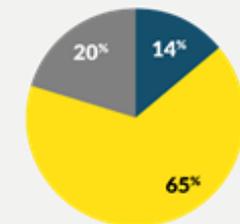
HCA Clients by English Language Proficiency

■ Household is Limited English Proficient (LEP)  
 ■ Household is not LEP  
 ■ Chose not to respond

National CAPACD



non-National CAPACD



# Fair Housing Issues Identified by our Network:

*“Increased racism among landlords, increased eviction.”* (HANA Center, Chicago, IL)

*“Possible eviction **despite eviction moratorium, discrimination of having a housing voucher.**”* (UCC, Long Beach, CA)

*“Clients that are **unaware they have fair housing rights** or ability to seek resolution/mediation for violations against Fair Housing Act.”* (CCC, Houston, TX)

Discrimination against **Trans and LBGQIA** community by private landlords

*“Increased evictions among **elderly Asians** while a rental moratorium is in place, lack of education and outreach how the rental moratorium is supposed to help API tenants.”* (APII, San Diego, CA)

*“NHPI families that we serve who experience housing insecurity have received numerous **threats from landlords, especially our families living in rural areas of Washington.** We have been doing some work in increasing housing rights education with our families.”* (PICA-WA)

We have seen few co-op board discrimination cases-In NYC **co-op are not required to give a reason for denying a housing application**, it also makes it difficult for advocates or for clients to prove fair housing discrimination- but comments like you **don't speak English, Your food smells** are some subtle examples of how decisions are made. In addition-Families with small children seeking rental.” (Chhaya CDC, Queens, NY)



# Recommendations for Fair Housing Organizations

- Build long-term, equitable partnerships with culturally and linguistically competent CBOs (*recognize capacity challenges resource translation and outreach requests*)
- Tenant and Homeowner/Small Landlord education
- When hiring bilingual staff, invest in professional development; set realistic performance goals
- Accurately identify local AAPI populations using racial and ethnic subgroups in local data sets, American Community Survey, and HMDA. In reviewing research ask about and pay attention to “other” categories.
- Ethnic Media - educate and partner

# Policy and Research Recommendations for Fair Housing Organizations

- Advocate for Language Access Policies
- Ask Local, State, and National Elected Officials to stand against Hate in all forms
- Plan for AFH Plan development and include resources for engagement of LEP populations (Lessons from NOLA and Philadelphia)

# Coming Soon....

## Fair Housing PSAs in 15 Asian American & Pacific Islander languages!

The PSA aims to educate viewers on the seven protected classes of the Fair Housing Act -- race, color, religion, national origin, sex, familial status, and disability -- and intends to empower viewers to seek fair housing services or file a complaint if they have experienced a fair housing violation. The PSA will be translated into 15 AAPI language.



**[www.nationalcapacd.org](http://www.nationalcapacd.org)**

Data on AAPIs by MSA,  
Member Organization Profiles by State,  
Translated Materials on Emergency Rental  
Assistance, Housing, and Neighborhood Organizing,  
and more!



# Fair Housing Tools to Combat Housing-Related Harassment and Hate Crimes against the Asian American Native Hawaiian and Pacific Islander (AANHPI) Community

Allan Lazo, Executive Director  
Fair Housing Council of Oregon



FAIR  
HOUSING  
COUNCIL  
OF OREGON



National  
Fair Housing  
TRAINING ACADEMY



on  
 IN THE UNITED STATES DISTRICT COURT  
 FOR THE DISTRICT OF OREGON

TEOFILO LAZO,  
 Plaintiff,  
 vs.  
 HOWARD H. CALLOWAY, et al.,  
 Defendants.

U. S. DISTRICT COURT  
 DISTRICT OF OREGON  
 FILED  
 APR 18 1978 5:00pm  
 ROBERT M. CHRIST, CLERK  
 DEPUTY  
 BY *[Signature]*

FOR THE DISTRICT OF OREGON  
 FILED  
 JUN 14 1978  
 ROBERT M. CHRIST, CLERK  
 DEPUTY  
 BY *[Signature]*  
 No. Civ. 74-1021  
 Thursday, June 8, 1978 --  
 9:30 a.m.

12 Attorney for Plaintiff  
 LEZAK  
 BEERVIG  
 States Attorney  
 ct of Oregon  
 U. S. Courthouse, P.O. Box 71  
 land, Oregon 97207  
 221-2576 Attorneys for Defendants

IN THE DISTRICT COURT OF THE UNITED STATES  
 FOR THE DISTRICT OF OREGON  
 Civil No. 74-1021  
 TRIAL MEMORANDUM

8  
 9 TEOFILO LAZO,  
 Plaintiff,  
 Y my, et al.,

TRANSCRIPT OF PROCEEDINGS  
 CHN KILKENNY, Judge.  
 R, Attorney At Law, for the Plaintiff.  
 R, Assistant United States Attorney,  
 Defendants.

fter an extensive administrative  
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# Culturally-Specific Fair Housing Investigations

Education and Outreach

Inquiries/Intakes

Bona Fide Allegations

Additional Investigation

Complaints/Remedies

# Culturally-Specific Fair Housing Investigations

Check our bias

Be intentional – and be specific

Meet people where they are

Don't go it alone

Building trust can also go bust

# Check Our Bias: Fighting Discrimination – and Perception

abc NEWS

VIDEO

LIVE

SHOWS

CORONAVIRUS



## Why anti-Asian hate incidents often go unreported and how to help

*Many people still "doubt there is such a thing as anti-Asian racism."*



By Catherine Thorbecke

March 18, 2021, 2:05 AM • 12 min read



National  
Fair Housing  
TRAINING ACADEMY

# Check Our Bias: Fighting Discrimination – and Perception

**NEWS** SOUTHLAKE PODCAST U.S. NEWS POLITICS COVID-19 WORLD OPINION BUSINESS

ASIAN AMERICA

## Asian Americans are least likely to report hate incidents, new research shows

The reluctance to report could have to do with fear of retaliation as well as a concern over whether justice will be served, one researcher said.



— Marchers in New York express solidarity with Asian American and Pacific Islanders on March 20 after the mass shootings at Atlanta-area spas.



# Check Our Bias: Fighting Discrimination – and Perception

**URBAN**  
INSTITUTE

ELEVATE • THE • DEBATE

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WIRE

DATA/  
VIZ

FEATURES

POLICY  
DEBATES

PARTNER  
PROJECTS

NEXT50

## Urban Wire :: Housing and Housing Finance

*The blog of the Urban Institute*

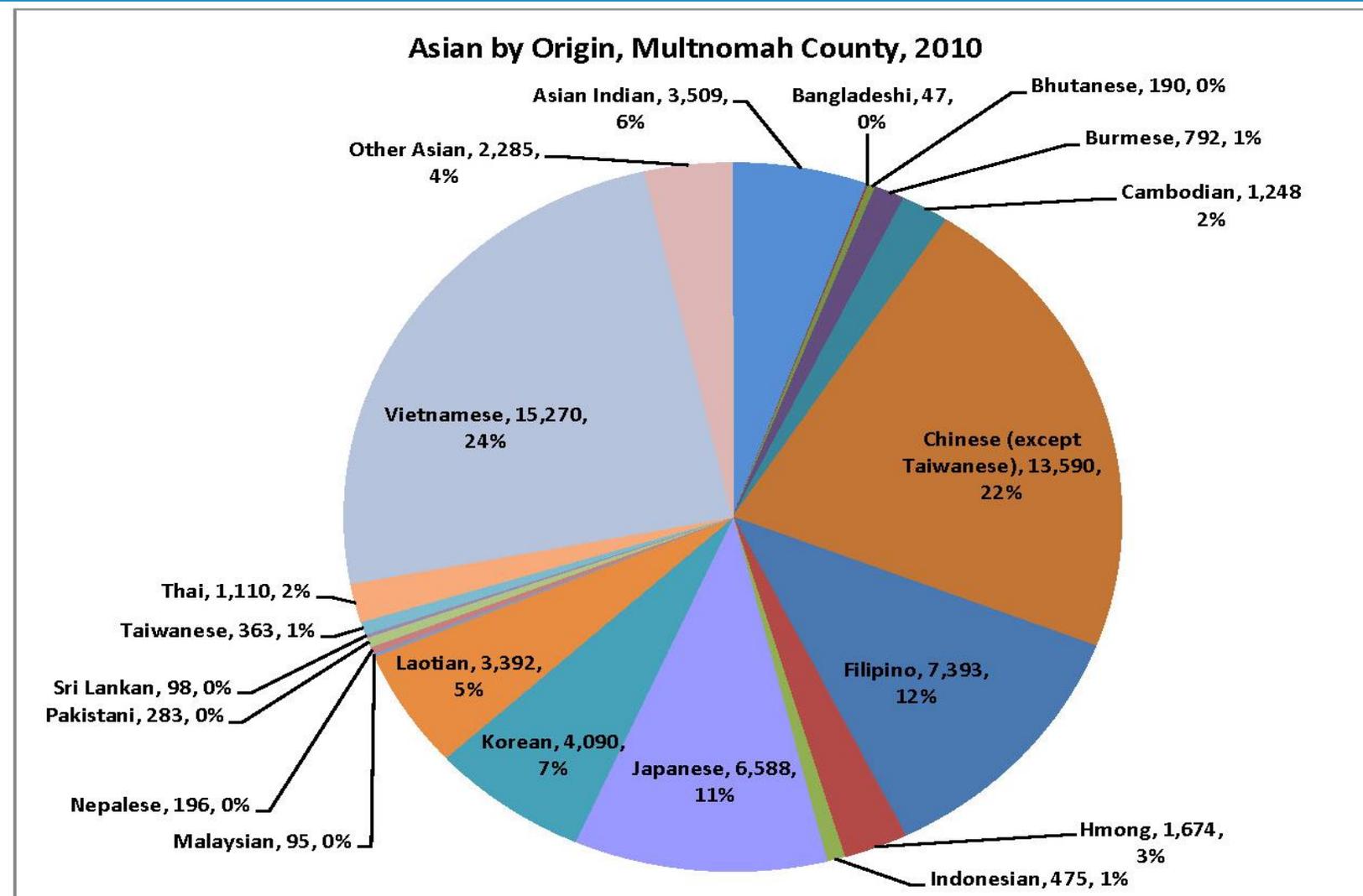


*April 30, 2021*

More Than 50 Years after the Fair Housing Act,  
More Action Is Needed to Address Housing  
Discrimination against Asian Americans and Pacific  
Islanders 



# Be Intentional – and Be Specific



Source: Census 2010.

# Be Intentional -- and Be Specific

Where possible, testers should be from specific communities we are serving

Recognize that communities are not monolithic

General outreach campaigns might not be as effective in reaching specific communities without representation of or appeal to those communities

# Be Intentional -- and Be Specific

- Consider remedies specific for impacted communities in response to instances of hate and harassment
  - Training specifically about how to interact with the impacted community
  - Advertising and affirmative marketing in specific languages for future housing opportunities
  - Contributions of support to groups serving impacted communities and related to the discrimination in specific protected class



# Meet People Where They Are



[Home](#) [About](#) [Report Hate](#) [Community Resources](#) [Donate](#) 

## Your Experiences Matter

[Report Hate](#)

### OPTION A: CONTACT AN ORGANIZATION TO GET SUPPORT

Look at the list of organizations below, these organizations act as Points of Contact for the PUAH Coalition. Find one you like, trust or is culturally appropriate for you.

Contact that organization – call, email, or stop by their office. Let them know that you want to talk to someone about a hate incident.

# Meet People Where They Are



## Data About Us, By Us

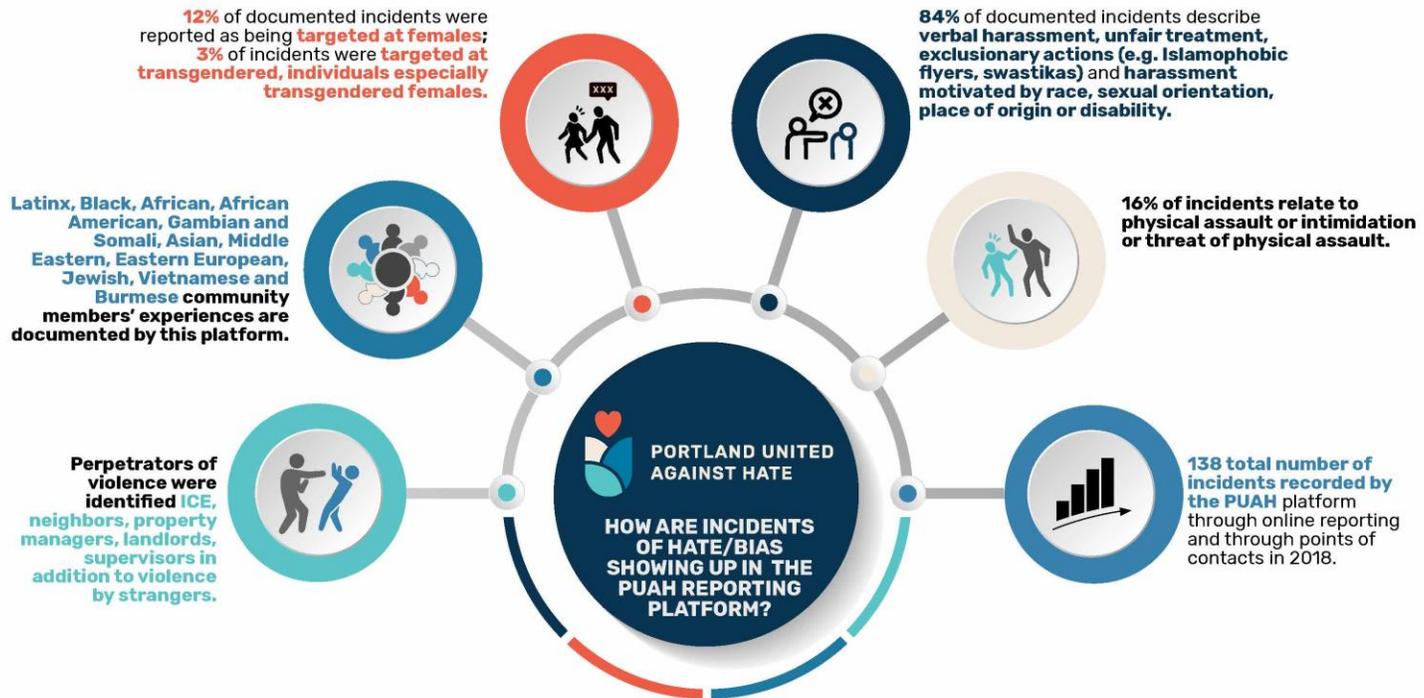
Helping Portland heal from, respond to and track hate activity

Powered by Portland United Against Hate

Witness or experience a hate incident?

# Don't Go It Alone

## Data About Us, By Us



**Your experience matters.  
Be Heard.  
Get Support.  
[www.reportthatpdx.com](http://www.reportthatpdx.com)**

**Powered By:**





# Don't Go It Alone



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**Urban League**  
of Portland

[CONTACT](#)

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[WHO WE ARE](#) [PROGRAMS](#) [GET INVOLVED](#) [JOBS](#) [NEWS](#)



**We are your Urban League of  
Portland**

**Empowering Black communities in Oregon and Southwest  
Washington since 1945**



# Building Trust Can Also Go Bust

- Do no further harm!
- Make sure communities understand process and what is going to happen (and not happen) in an investigation
- If you have resources and connections, establish people you can call on -- and not only in an emergency or when problems exist

# Building Trust Can Also Go Bust

- Based on where your agency is located and populations you are serving, be mindful of recruiting intake staff and investigators
- Consider not only staff diversity staff but continuing cultural competency training, especially related to specific groups

# Building Trust Can Also Go Bust

- Housing-related hate may be less frequent than incidents in other public places but recognize housing-related hate is particularly personal and manifests itself in places in which we find refuge
- Follow-up with communities to check-in on their safety

# QUESTION & ANSWER

Enter questions into the Q&A box

# 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](http://www.hudexchange.info/nfhta)
- Evaluation and Feedback: Please complete the training survey

[\*\*www.hudexchange.info/nfhta\*\*](http://www.hudexchange.info/nfhta)

**THANK  
YOU**



**National  
Fair Housing**  
TRAINING ACADEMY