



# MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

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JIM MCCARTHY, PRESIDENT/CEO

## **MVFHC and Wells Fargo Announce Partnership To Rebuild Homeownership Opportunities in the Miami Valley**

The Miami Valley Fair Housing Center (MVFHC), together with the National Fair Housing Alliance (NFHA) and 12 other NFHA member organizations, announced a collaboration with Wells Fargo Bank, N.A. that will provide funds in 19 cities to foster homeownership, assist with rebuilding neighborhoods of color impacted by the foreclosure crisis, and promote diverse, inclusive communities.

Wells Fargo will provide \$27 million to NFHA and the fair housing organizations to benefit 19 cities and promote home ownership, neighborhood stabilization, property rehabilitation, and development in communities of color.

MVFHC will receive \$1,421,052 directly from Wells Fargo and will be responsible for managing the funds and providing a range of grants for items such as down payment assistance to owner-occupants seeking to purchase homes in the targeted neighborhoods as well as renovation efforts for homes that languished in foreclosure, including creative programs to increase homeownership and neighborhood stabilization.

“Many middle-class working people in the Dayton and Miami Valley region still face the threat of losing their homes, and many more have seen their property values plummet due to the foreclosure crisis,” said Jim McCarthy, MVFHC’s President/CEO. “Wells Fargo has established itself as a leader in an effort to ensure that REO properties are properly maintained and marketed no matter where they are located in our city.”

In addition to the Dayton area, the other 18 geographic areas included in the agreement with NFHA are: Atlanta, GA; Baltimore and Prince George’s County, MD; Baton Rouge, LA; Charleston, SC; Metropolitan Chicago and south Cook County, IL; Oakland and Richmond, CA; Dallas, TX; Denver, CO; Grand Rapids,

MI; Indianapolis, IN; Miami, FL; Milwaukee, WI; Orlando, FL; Philadelphia, PA; Toledo, OH; and Washington, DC.

Real Estate Owned properties are homes that have gone through foreclosure and are now owned by banks, investors, Fannie Mae, Freddie Mac, the Federal Housing Administration, or the Department of Veterans Affairs.

“Many neighborhoods across the country have been seriously damaged by the foreclosure crisis, including the impact of REO homes on property values, curb appeal, and tax revenue for schools,” said Shanna Smith, NFHA’s President/CEO. “Our joint efforts will help to lay the foundation for the industry to get some of those neighborhoods back on their feet.”

This is the first-ever agreement regarding the equal maintenance and marketing of REO homes. The agreement is the result of a federal housing discrimination complaint filed in April 2012 with the U.S. Department of Housing and Urban Development (HUD). The complaint alleged that Wells Fargo’s REO properties in white areas were much better maintained and marketed by Wells Fargo than REO properties in African-American and Latino neighborhoods.

In addition to the \$27 million to promote homeownership, Wells Fargo will pay \$3 million to NFHA and the 13 fair housing organizations for costs and damages, including diversion of resources incurred in connection with the investigations, and attorney fees. Wells Fargo is also committing \$300,000 for the two national conferences and \$250,000 to NFHA and local fair housing centers to hold seminars and address delinquencies and foreclosures.

Visit our [website](#) for the complete story.

## FAQs Regarding Families with Children As It Relates to Fair Housing

### 1. Can a landlord refuse to rent to families with children under the age of 18?

No. Bona fide senior communities can refuse families with children. Check the [Housing for Older Persons Act of 1995](#) for details.

### 2. What is the definition of familial status?

Familial status is defined as a household with children under the age of 18. The term covers households in which a minor lives with a parent, any person who has legal custody of the minor, or any adult who has written permission for the child to live in the household. Discrimination against pregnant women or any person in the process of adopting or securing legal custody of a minor is also specifically prohibited.

### 3. Can a landlord have rules restricting the age or sex of children in rental units?

Landlords may not have rules which limit the age, gender or number of children in a unit in a manner which is different than limitations placed on adult tenants.

For example, landlords may not specify: a) only children under the age of five are permitted; b) opposite gender children or a parent/child may not share a bedroom; or c) no more than one child may reside in a bedroom, etc. A landlord may set reasonable occupancy limits on the maximum number of “persons” who can live in a unit.

Typically, two people per bedroom is considered reasonable but should be altered in special situations where bedroom size is large enough to permit more occupants.

### 4. Can a landlord limit the number of children per apartment?

No. A landlord may limit the total number of “persons” per unit, but not target the total number of “children.”

### 5. Can a landlord charge families with children higher security deposits?

No. A landlord may charge tenants a reasonable security deposit or a deposit based on credit, not on household composition.

### 6. Can the landlord raise the rent when another child is added to the household?

No.

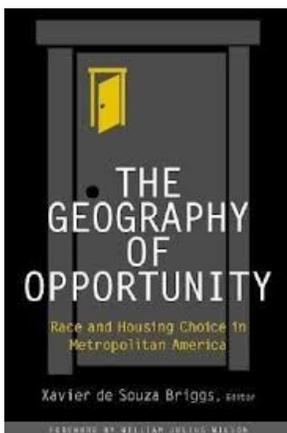
### 7. Can a landlord have rules governing the behavior of children?

No. The landlord may have rules and regulations governing the behavior of “all” tenants.

### 8. Can a landlord set a curfew for children under 18 years of age?

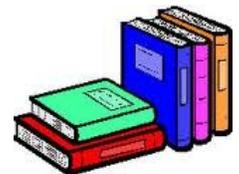
No. Landlords may have rules “closing” common facilities to all residents at a certain hour.

## The Book Corner



## The Geography of Opportunity Race and Housing Choice in Metropolitan America

Many Americans think of their country as a welcoming “nation of immigrants,” yet our communities have a long history of ambivalence toward new arrivals and racial minorities. This is often expressed through segregation by race and income. In this book, some of the nation’s leading analysts and advocates show why segregation persists and how it undermines education, job prospects, and even health and safety for millions of minorities and low-income families. Calling housing “the most important invisible social policy issue in America,” the book outlines an agenda to expand the geography of opportunity and assesses the political promise—and limits—of the movement for regional solutions. This project was sponsored by the Civil Rights Project at Harvard University in collaboration with Harvard’s Joint Center for Housing Studies at the Brookings Institution’s Metropolitan Policy Program.





**Save The Date**

**Saturday, August 17, 2013**  
6 - 10 p.m.

**WAIKIKI PARTY**

benefitting  
The Miami Valley Fair Housing Center

**\$60.00 per person**  
**\$480.00 reserved table of 8**

Generously Sponsored by

We never stop moving.

HERITAGE REALTORS

HERITAGE REALTORS

Please join us on Saturday, August 17th for an evening of fun, food, drink, prizes and live music. This year's event will again be held in the Great Hall at Sinclair Community College.

- When: Saturday, August 17, 2013 from 6 p.m. to 10 p.m.
  - Where: Sinclair Community College Great Hall
  - Cost: \$60 per person. Reserve a table of 8 for \$480
  - Register: online at [www.mvfairhousing.com/waikiki](http://www.mvfairhousing.com/waikiki) or call our office at (937) 223-6035
- Raffle Tickets are available from any Miami Valley Fair Housing board member or staff member for \$5 each or five (5) for \$20.



Mark your calendars  
for these  
UPCOMING EVENTS!



- June 15 [Dayton LGBT Pride Dinner](#). Sinclair Community College Great Hall. Expo begins at 5:30 p.m. with dinner at 6:30 p.m.
- June 15 [African-American Wellness Walk](#)
- July 27 - Aug 3 [Preble County Fair](#)
- Aug 9 - Aug 15 [Miami County Fair](#)
- August 17 [Hispanic Heritage Festival](#) at Riverscape MetroPark from 11:00 a.m. to 11:00 p.m.
- August 17 **MVFHC Waikiki Fundraiser at Sinclair Conference Center** Check our [website](#) for registration info!
- August 24 [African-American Cultural Festival](#) at Riverscape MetroPark from 11:00 a.m. to 8:00 p.m.
- Aug 28 - Sept 2 [Montgomery County Fair](#)

**MVFHC Mission Statement**

The mission of the Miami Valley Fair Housing Center (MVFHC) is to eliminate housing discrimination and ensure equal housing opportunity for all people in our region.

Specifically, the Miami Valley Fair Housing Center seeks to eliminate housing discrimination against all persons because of race, color, religion, national origin, sex, disability, familial status, or any other characteristic protected under state or local laws. In furthering this goal, MVFHC engages in activities designed to encourage fair housing practices through educational efforts; assists person who believe they have been victims of housing discrimination; identifies barriers to fair housing in order to help counteract and eliminate discriminatory housing practices; works with elected and government representatives to protect and improve fair housing laws; and takes all appropriate and necessary action to ensure that fair housing laws are properly and fairly enforced throughout the Miami Valley.

**MVFHC Vision Statement**

The Miami Valley Fair Housing Center recognizes the importance of "home" as a component of the American dream. We envision a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

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