



# MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER



Published by the Miami Valley Fair Housing Center, Inc.

WINTER 2015

JIM MCCARTHY, PRESIDENT/CEO

## End Homelessness Now By Funding the National Housing Trust Fund

United for Homes campaign proposes modifications to the mortgage interest deduction to fund affordable housing



The Miami Valley Fair Housing Center is among the more than 2,200 national, state and local organizations and local governments who have endorsed [United for Homes](#), a campaign organized by the National Low Income Housing Coalition (NLIHC) that advocates funding the National Housing Trust Fund with revenue raised from modifications to the mortgage interest deduction.

The National Housing Trust Fund expands the housing supply for the lowest income and most vulnerable people in our country by preserving, rehabilitating and maintaining affordable rental housing. Yet with its current resources the Fund cannot meet demand. For every 100 extremely low income renter households in the United States, there are only 30 affordable and available units, and the shortage keeps getting worse.

United for Homes proposes two simple and smart changes to the mortgage interest deduction:

1. Reduce the amount of a mortgage eligible for a tax break from \$1,000,000 to \$500,000.
2. Convert the mortgage deduction to a 15% non-refundable tax credit.

Not only would these changes create almost \$230 billion in revenue over ten years that could be used to fund the National Housing Trust Fund, but they would also enable more homeowners to get a tax break. Currently only taxpayers who file itemized tax returns get the mortgage deduction (about 24% of all taxpayers). By implementing these changes another 16 million taxpayers would realize a mortgage credit without having to use the more complicated tax form.

Americans want a fairer tax code, and Americans want to end homelessness. We encourage you to visit [UnitedForHomes.org](#) to learn about the campaign, in particular about H.R. 1662, the Common Sense Housing Investment Act of 2015.

## Washington Post Endorses Mortgage Deduction Changes

In a November 29 editorial titled "[Fixing the most expensive tax deduction](#)," the *Washington Post* editorial board endorses NLIHC's proposals on reforming the mortgage deduction.

The *Post* notes that "the mortgage interest deduction is also a significant cause of after-tax income inequality" and that "the \$1 million cap could be lowered to a still-generous \$500,000 without affecting the vast majority of home buyers."



The editorial also says, "Replacing [the deduction] with a 15 percent tax credit would save \$213 billion — and better target homeownership support to buyers of modest means."

## Miami Valley Fair Housing holds its 2015 Annual Meeting

The Miami Valley Fair Housing Center recently held its 2015 Annual Meeting at the Dayton Area Board of REALTORS®. After a catered buffet lunch, the more than 50 attendees viewed the video *7 Days*, a documentary co-produced by the National Fair Housing Alliance and Nationwide Insurance. *7 Days* documented the week following the assassination of Dr. Martin Luther King, Jr. and the passage of the Fair Housing Act. To watch *7 Days* and other related videos on the National Fair Housing Alliance website, [click here](#).

Three retiring Board members were recognized for their service and contributions to the Miami Valley Fair Housing Center. Young Kim served three years on the board while also being active with the Dayton Area Board of REALTORS, the Ohio Association of REALTORS and the National Board of REALTORS. Beth Deutscher is retiring after 14 years on the board. She is also the Executive Director of the HomeOwnership Center of Greater Dayton and has been a constant collaborator on the issues of predatory mortgage lending and foreclosure prevention. Judy Mott is retiring after serving over 20 years on the Board of Directors. Judy's involvement with MVFHC is not only long, but also distinguished. She has served not only as a board member, but also in multiple different officer positions, including Chair from 2000 until 2003. During her time on the board, Judy has distinguished herself as a constant fair housing advocate throughout the community, whether in her role as a Manager with Montgomery County Community Development, with business and community leaders, or in her advocacy in her own neighborhood.

Three new individuals were elected to serve on the Board of Directors. They are Mohamed Al Hamandi, manager of Life Services Partnerships at CareSource; Dr. Debra Brathwaite, retired after a 40 year career in education; and Paul Bradley who will join the board after completing his employment as the Southwest Ohio regional representative for Senator Sherrod Brown.

Thank You retiring board members and welcome new board members!



Judy Mott receives her Recognition Award from Board Chair Matti Seege and Vice-Chair Ronald Jackson

## New fair housing study for Montgomery County, Dayton, and Kettering released

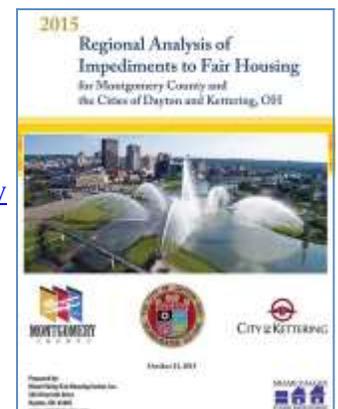
The Miami Valley Fair Housing Center recently released a new report reviewing municipal housing, economic conditions, and transportation conditions as well as public and private sector policies in order to determine whether they support or impede housing choice and opportunities for all persons in the region.

The report, [2015 Regional Analysis of Impediments to Fair Housing for Montgomery County and the Cities of Dayton and Kettering, OH](#), was prepared by MVFHC under contract with the county and the two cities, all three of which are entitlement jurisdictions receiving funding from the U.S. Department of Housing and Urban Development (HUD). The AI is part of an ongoing fair housing planning process required of entitlement jurisdictions by HUD every five years.

MVFHC developed the report under the guidance of an advisory committee comprised of staff from MVFHC, Montgomery County, the City of Dayton, the City of Kettering, and Greater Dayton Premier Management.

In its review of conditions and policies in the area, MVFHC identified 13 impediments to housing choice. These impediments are issues that the county and cities should address in order to remove barriers limiting people's ability to find housing they can afford in areas in which they want to live. MVFHC also documented policies and processes of the three entitlement jurisdictions that have been working well.

To review the report either in its entirety, in an executive summary, or by individual sections, visit our [2015 AI page](#).





## Need Continuing Education Credits? Sign up for a Webinar!

Miami Valley Fair Housing, in partnership with the [Greater Dayton Apartment Association](#) will offer one-hour fair housing webinars featuring MVFHC vice president John Zimmerman. Each class qualifies for Continuing Education Credit (CEC) from the National Apartment Association.

The cost of each webinar is \$10, payable via PayPal once you have registered online. To register click on the appropriate webinar.

### - 2016 Webinars -

- January 14 [Fair Housing Tips for Welcoming People from other Countries](#)
- March 10 [Fair Housing Basics](#)
- May 12 [Fair Housing Tips on Welcoming Service Animals](#)
- July 14 [Fair Housing and Reasonable Accommodations](#)
- September 8 [Fair Housing Tips on Welcoming Families with Children](#)
- November 10 [Fair Housing and Screening Applicants](#)

## The Video Corner



### [Celebrating 50 Years of Creating Opportunity](#)

Fifty years ago, President Lyndon Johnson signed the Housing and Urban Development Act into law, establishing the U.S. Department of Housing and Urban Development (HUD) as a ‘new and needed instrument’ to confront the nation’s housing and urban challenges.

To view this and other related videos, visit the [HUDchannel](#) on YouTube.com.



- December 24 & 25 MVFHC Office closed for Christmas Holiday
- December 31 & January 1 MVFHC Office closed for New Years Holiday
- January 18 Martin Luther King, Jr. Day
- January 20 [Advance Fair Housing Seminar](#)
- February 12-14 & 19-21 [Miami Valley HomeWorld Show](#)
- February 23 [Fair Housing for Service Techs](#)
- April 7 Fair Housing Month Event at Sinclair Conf. Center
- August 20 12th Annual Waikiki Party

### 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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# 2016 Fair Housing Month Event

## **Fair Housing: The Bridge to Equitable Communities**

Save the Date: Thursday, April 7, 2016 at  
Sinclair Conference Center

