



MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER



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WINTER 2016

JIM MCCARTHY, PRESIDENT/CEO

Meet Your Miami Valley Fair Housing Center Board Members

Each issue we will introduce a member of the MVFHC Board of Directors

A native of Savannah, Georgia, Ronald Jackson has lived in the Miami Valley area since 2001. Ron is currently employed as a Financial Services Representative with NYLife Securities LLC and New York Life Insurance Company. Ron has more than 25 years of experience in the financial services industry since graduating from Tennessee State University in Nashville with a BBA in Management. He is a divorced father of two beautiful daughters, Ravyn age 18 and Riana age 16. Ravyn is a freshman at Hampton University in Hampton, VA and Riana is a junior at Stivers School for



*Ronald Jackson
MVFHC Board Chair*

the Arts and her magnet is dance. Ron explained that his daughters are one of the striving motivations in his life.

Ron first joined the Board of Directors of the Miami Valley Fair Housing Center (MVFHC) in 2007 because he was curious about how effective the MVFHC was in the community. Since joining the board Ron said he has truly come to believe that MVFHC is a blessing in the community. Ron talked about how most people still don't know much about the Fair Housing Center but that as a result of his work with MVFHC, he now knows and tells everyone he encounters how MVFHC works diligently for the rights of all citizens; but especially for

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Fair Housing Update

Part 1: Steering and Prohibited Conduct:

The U.S. Department of Housing and Urban Development (HUD), which is charged with primary enforcement of the FHA, has issued regulations ([24 CFR § 100.70](#)) that outlined the types of illegal steering practices that landlords and other housing professionals want to avoid.

In all of the steering prohibitions it “shall be unlawful, because of race, color, religion, sex, handicap, familial status, or national origin, to restrict or attempt to restrict the choices of a person by word or conduct in connection with seeking, negotiating for, buying or renting a dwelling so as to perpetuate, or tend to perpetuate, segregated housing patterns, or to discourage or obstruct choices in a community, neighborhood or development.”

Based on a federally protected class, some abbreviated highlights of the prohibitions are:

- To engage in any conduct relating to the provision of housing or of services and facilities in connection therewith that otherwise makes unavailable or denies dwellings to persons.
- To discourage any person from inspecting, purchasing or renting a dwelling.
- To discourage the purchase or rental of a dwelling by exaggerating drawbacks or failing to inform any person of desirable features of a dwelling or of a community, neighborhood, or development.
- Communicating to any prospective purchaser that he or she would not be comfortable or compatible with existing residents of a community, neighborhood or development because of protected class status.
- Assigning any person to a particular section of a community, neighborhood or development, or to a particular floor of a building, because of protected class status.

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Need a gift idea for the Holidays? Consider giving a MVFHC membership.

**Join the Fair Housing Center today.
We can overcome with your help!**

Most contributions to MVFHC are tax deductible.
Check with your tax professional.

Name _____

Company/Organization (if applicable) _____

Address _____

City _____ State _____ Zip _____

Phone _____

Email address _____

Individual Annual Memberships

Senior/Student \$20.00

Individual \$50.00

Family \$100.00

Silver Life Membership \$500.00

Gold Life Membership \$1,000.00

General Donation \$ _____

Organizational Annual Memberships
(based on organizations annual budget)

Non-Profit \$100.00

\$100,000 to \$300,000 \$100.00

\$301,000 to \$500,000 \$200.00

\$501,000 to \$700,000 \$300.00

\$701,000 to \$1,000,000 \$400.00

Over \$1,000,000 \$500.00

New Member Renewal

Make checks payable to:
Miami Valley Fair Housing Center, Inc.

**MIAMI VALLEY
FAIR HOUSING**

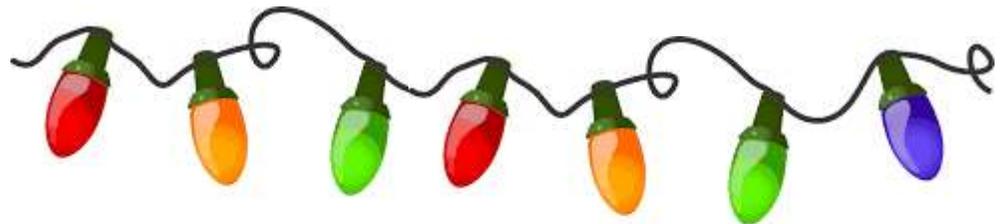
505 Riverside Drive
Dayton, OH 45405-4619
937-223-6035 www.mvfairhousing.com

Updated guidance from HUD and the Department of Justice in regards to local land use and zoning laws

The Justice Department and the Department of Housing and Urban Development (HUD) released updated guidance on the application of the federal Fair Housing Act (FHA) to state and local land use and zoning laws. The guidance is designed to help state and local governments better understand how to comply with the FHA when making zoning and land use decisions. The updated guidance, issued in the form of questions and answers, covers topics such as:

- ✓ Does a state or local government violate the Fair Housing Act if it considers the fears or prejudices of community members when enacting or applying its land use laws respecting housing?
- ✓ In what ways does the Fair Housing Act apply to group homes?
- ✓ Can a state or local government impose health and safety regulations on group home operators?
- ✓ Can a state or local government impose spacing requirements on the location of group homes for persons with disabilities?

The guidance is available online at <https://www.justice.gov/crt/fair-housing-policy-statements-and-guidance-0>.



Fair Housing Update Part 2...

Part 2: Steering and Prohibited Activities:

Based on a federally protected class, some abbreviated highlights of the regulations are:

- 1) Discharging or taking other adverse action against an employee, broker or agent because he or she refused to participate in a discriminatory housing practice.
- 2) Employing codes or other devices to segregate or reject applicants, purchasers or renters, refusing to take or to show listings of dwellings in certain areas because of race, color, religion, sex, handicap, familial status, or national origin, or refusing to deal with certain brokers or agents because they or one or more of their clients are of a particular race, color, religion, sex, handicap, familial status, or national origin.
- 3) Denying or delaying the processing of an application made by a purchaser or renter or refusing to approve such a person for occupancy in a cooperative or condominium dwelling because of race, color, religion, sex, handicap, familial status, or national origin.
- 4) Refusing to provide municipal services or property or hazard insurance for dwellings or providing such services or insurance differently because of race, color, religion, sex, handicap, familial status, or national origin.
- 5) Enacting or implementing land-use rules, ordinances, policies, or procedures that restrict or deny housing opportunities or otherwise make unavailable or deny dwellings to persons because of race, color, religion, sex, handicap, familial status, or national origin.

These updates were prepared by John Zimmerman at the Miami Valley Fair Housing Center with assistance from various web-based resources and MVFHC fair housing curricula.

Fannie Mae Accused of Racial Discrimination in 38 U.S. Metro Areas

The National Fair Housing Alliance (NFHA) and 20 local fair housing organizations from across the United States filed a housing discrimination lawsuit against Fannie Mae in federal district court in San Francisco, California. The lawsuit alleges that Fannie Mae purposely fails to maintain its foreclosures (also known as real estate owned or “REO” properties) in middle- and working-class African American and Latino neighborhoods to the same level of quality it does for foreclosures it owns in white middle- and working-class neighborhoods. The data supporting the federal lawsuit, which includes substantial photographic evidence, shows a stark pattern of discriminatory conduct by Fannie Mae in the maintenance of its foreclosures.

The lawsuit is the result of a multi-year investigation. During the past several years, NFHA notified Fannie Mae many times of its failure to maintain and market its foreclosed homes in communities of color to the same standard to which it was maintaining and marketing the foreclosed homes it owned in similar, predominantly white neighborhoods. In spite of numerous meetings between NFHA and Fannie Mae to address these disparities in maintenance and marketing, Fannie Mae persisted in its willful neglect of its properties in African American and Latino neighborhoods.

The initial investigation was undertaken by NFHA and two local fair housing organizations in 2009 and involved four metropolitan areas. Much of this evidence was shared with Fannie Mae. However, Fannie Mae failed to make changes to ensure equal treatment in the maintenance and marketing of its foreclosures in neighborhoods of color, and the investigation was expanded to include an additional 18 fair housing organizations, culminating in data from 212 cities in 38 metropolitan areas (see graphic).

Comprised of evidence from 2011 through 2015, the lawsuit contains information from more than 2,300 foreclosures owned and maintained by Fannie Mae. NFHA and its 20 partner fair housing organizations collected evidence at each property on over 35 data points that were identified as important to protecting, securing, and marketing the homes. Investigators also took and reviewed over 49,000 photographs of these foreclosures that document the differences in treatment.

[Click here to read the press release](#)

[Click here to view the national presentation](#)



Dr. Ben Carson selected to lead HUD

Donald Trump has selected retired neurosurgeon Dr. Ben Carson to head the Department of Housing and Urban Development.

The secretary of housing and urban development oversees federal public housing programs and helps formulate policy on homelessness and housing discrimination. As is the case with all cabinet secretaries, Carson needs to be confirmed by the Senate.

“After serious discussions with the Trump transition team, I feel that I can make a significant contribution particularly to making our inner cities great for everyone,” Carson wrote. “We have much work to do in strengthening every aspect of our nation and ensuring that both our physical infrastructure and our spiritual infrastructure is solid.”

[Click here to read the statement from Shanna Smith, President/CEO of the National Fair Housing Alliance.](#)

Annual Meeting moving to February

At its regularly scheduled meeting in October 2016, the board of the directors of the Miami Valley Fair Housing Center decided to change the date of the corporation’s annual meeting from December to February of each year.

The 2016 annual meeting will be held on Wednesday, February 8, 2017, at a location to be announced.



Future annual meetings will be held on the second Wednesday in February each year thereafter.

All MVFHC members are invited to attend the annual meeting and to participate in the election of new board members as well as new officers.



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.

- 2017 Webinars -

- January 12 [Fair Housing Basics](#)
- March 9 [Fair Housing Tips for Welcoming People with Disabilities](#)
- May 11 [Fair Housing and Reasonable Accommodations](#)
- July 13 [Fair Housing and Reasonable Modifications](#)
- September 14 [Fair Housing Advertising 1—what we write](#)
- November 9 [Fair Housing Advertising 2—what we say](#)

Ronald Jackson continued from page 1...

minority and disadvantage community members on the local, regional, state, and national level.

Ron also said that he thinks it is important that the Fair Housing Center passionately advocates on behalf of anyone who feels that their housing rights have been violated and that is the driving motivation behind his service on the Board of Directors. Ron has strong faith and believes that the greatest gift of life is one of service and he told us that he feels fortunate to be a member of the Miami Valley Fair Housing Center and privileged to be able to serve with the others who volunteer their time to be of service for others.

Finally, Ron said that he wants to encourage others to give of their time and or financial resources to support the goals of the Miami Valley Fair Housing Center, because “it will be time and money well used.”



- December 23 thru 26
- Dec 30 thru January 2
- January 16
- February 8
- February 16 thru 19
- April 6

- Christmas Holiday—MVFHC office closed
- New Years Holiday—MVFHC office closed
- [MLK, Jr. Day](#)—MVFHC office closed
- MVFHC Annual Meeting
- [HomeWorld](#)
- Fair Housing Month Celebration

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.

MIAMI VALLEY FAIR HOUSING CENTER, INC.

505 Riverside Drive
Dayton, OH 45405
Phone: 937-223-6035

E-mail: info@mvfairhousing.com

Visit us on online

www.mvfairhousing.com



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