



# MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

Published by the Miami Valley Fair Housing Center, Inc.

SUMMER 2015

JIM MCCARTHY, PRESIDENT/CEO

## HUD Assistant Secretary Gustavo Velasquez speaks against SB 134

On May 6, 2015, Gustavo Velasquez, HUD Assistant Secretary for Fair Housing and Equal Opportunity, spoke at the Ohio Statehouse about the problems that proposed Senate Bill 134 would present to fair housing in Ohio.

The assistant secretary, speaking to the Ohio Latino Affairs Commission on Hispanic Legislative Day, warned that the changes proposed in SB 134 “could undermine our efforts to protect the housing rights of all Ohio residents.”

Assistant Secretary Velasquez said, “The senator who sponsored the bill claims that SB 134 and now its companion bill HB 149 would conform Ohio fair housing laws to federal standards.”

“But the fact of the matter,” continued Assistant Secretary Velasquez, “is that limiting certain civil penalties, allowing respondents to recover attorneys fees

in certain instances, and exempting certain landlords from the housing provisions of the Ohio civil rights law would have the opposite effect of the sponsors intentions, forcing landlords and tenants to more expensive and

complex channels to process discrimination complaints, both administratively and in court.”

Assistant Secretary Velasquez urges people to closely look at SB 134 and speak out against it.

Contact your state senator today and urge them to vote no on SB 134.

You can find out who your state senator is by

[clicking here.](#)

Learn more about how SB 134 would hurt Ohio on the [fight134](#) website.



## 11th Annual Waikiki Party Fundraiser is right around the corner!!



The annual Waikiki Party is scheduled at Sinclair Conference Center on Saturday, August 29, 2015. Proceeds from the Waikiki Party helps the Miami Valley Fair Housing Center continue its work eliminating discrimination in the housing market and working on the continuing foreclosure crisis in Dayton and the Miami Valley.

The event begins at 6:00 PM with beverages and appetizers. Dinner is served at 7:15 followed by a brief program to recognize our sponsors and supporters. The evening is rounded out with dancing and music provided by Award Winning Multimedia Producer and DJ Basim Blunt. This year we’ve added tropical-themed Monte Carlo Games. Attire is summer casual.

Cost is \$75 per person or reserve a table of 8 for \$600. There is also a Raffle Drawing with awesome prizes. You need not be present to win. Contact a MVFHC staff member or Board member for raffle tickets.

[Click here](#) to register online or call us at (937) 223-6035.

## Miami Valley Fair Housing Center and 19 other civil rights groups file housing discrimination complaint against Fannie Mae

In May, the Miami Valley Fair Housing Center (MVFHC) together with the [National Fair Housing Alliance](#) and other private fair housing organizations across the United States accused the [Federal National Mortgage Association](#) (Fannie Mae) of racial discrimination. In a complaint filed with the [U.S. Department of Housing & Urban Development](#) (HUD) the civil rights groups allege that Fannie Mae fails to maintain and market bank-owned foreclosures (also known as real estate owned or REO properties) in African American and Latino neighborhoods to the same standard as in White neighborhoods, a practice that violates the federal Fair Housing Act.

“Fannie Mae was put on notice in 2009 about its failure to appropriately maintain and market its foreclosures in neighborhoods of color,” said Jim McCarthy, MVFHC’s President/CEO. “The foreclosure crisis hits these middle and working class communities the hardest, and what we’re now seeing is an illegal pattern of neglect that creates health and safety hazards for neighbors, lowers property values, and contributes to blight in the community.”

McCarthy was one of several advocates from across the country who traveled to Washington, DC to participate in the national news conference, held at the National Press Club, to announce the complaint.

The fair housing organizations investigated the maintenance and marketing of bank-owned foreclosures for 39 different types of deficiencies, including: broken windows and doors, broken and obstructed gutters and downspouts, accumulated trash, overgrown lawns and shrubs, missing “for sale” signs, and other issues that affect curb appeal, the security of the home, and the value of the property.

“Fannie Mae is liable for the differences in treatment between white neighborhoods and Latino and African American neighborhoods,” said Shanna Smith, President/CEO of the National Fair Housing Alliance (NFHA), based in Washington, DC. “Despite NFHA’s efforts since 2009, including filing complaints against Fannie’s Field Service Vendors, we’ve seen no improvement in the maintenance and marketing of these Fannie Mae properties,” Smith continued. “Instead, Fannie Mae rewarded the same vendors who were failing to appropriately maintain and market properties with additional contracts and new contracts for clear boarding.”

MVFHC’s investigation of Fannie Mae-owned properties examined 71 REO properties. Of these REO properties, 26 were in predominantly African American communities, one was located in a predominantly non-White community; and 44 were located in predominantly White communities. MVFHC’s investigation found that:

- 45.5% of the REO properties in White communities had fewer than 5 maintenance or marketing deficiencies documented, while none of the REO properties in communities of color had fewer than 5 deficiencies.
- 59.3% of the REO properties in communities of color had 10 or more maintenance or marketing deficiencies documented, while only 18.2% of the REO properties in White communities had 10 or more maintenance or marketing deficiencies.

The Fair Housing Act makes it illegal to discriminate based on race, color, national origin, religion, sex, disability, or familial status, as well as on the race or national origin of residents of a neighborhood. This law applies to housing and housing-related activities, which include the maintenance, appraisal, listing, marketing, and selling of homes.

MVFHC and its partner civil rights groups have filed similar actions against Bank of America, US Bank, and Deutsche Bank as well as some of these banks’ field service vendors.

“We want to stop the downward spiral that middle and working class neighborhoods of color are caught in,” said McCarthy. “Not only do we want Fannie Mae to improve and appropriately maintain and market their REO properties, but we also want money from Fannie Mae to begin to stabilize these communities and rectify some of the damage caused by Fannie Mae’s failures. We want to use money to provide grants and other support to people buying REOs or other homes in neighborhoods, building more diverse and inclusive communities.”

*“The foreclosure crisis hit these middle and working class communities the hardest, and what we’re now seeing is an illegal pattern of neglect that creates health and safety hazards for neighbors, lowers property values, and contributes to blight in the community.”*

*Jim McCarthy  
MVFHC President/CEO*

## Learn what protections you have against LGBT discrimination

Although neither the federal Fair Housing Act nor Ohio's state fair housing law include sexual orientation and gender identity as protected classes, some local jurisdictions, including Dayton, do protect sexual orientation and gender identity in housing and other areas. Also, the U.S. Department of Housing and Urban Development (HUD) offers guidance as to how the Fair Housing Act's protections for disability and sex may cover some situations faced by LGBT people. Finally, HUD has included LGBT protections in some of its regulations.

For more information, visit our new [LGBT info page](#) to get specifics about local jurisdictions' non-discrimination ordinances and about how the Fair Housing Act and HUD rules may protect you.



## Upcoming educational opportunities

There will be several educational opportunities coming up in the next few months offered by the Miami Valley Fair Housing Center along with the Access Center for Independent Living, HomeOwnership Center of Greater Dayton, City of Kettering and the Greater Dayton Apartment Association. Click the links for information on registration and continuing education credits.



**Fair Housing webinars**  
3rd Thursday each month in 2015  
10:00 AM Eastern  
Featuring:  
John Zimmerman, Vice President,  
Miami Valley Fair Housing Center

On the third Thursday of every month at 10:00 AM Eastern, the [Greater Dayton Apartment Association](#) will offer a one-hour fair housing webinar featuring Miami Valley Fair Housing Center 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.

For a list of webinar topics and registration [click here](#).

### *Mortgage Rescue Options: Defenses, Claims, and Resources*



This course has been specifically designed for attorneys and legal staff who want to be better equipped and knowledgeable about the mortgage foreclosure crisis, what can be done to assist Ohio homeowners facing foreclosure on their primary residence, and what resources are available to assist the attorneys in private practice and their staffs. It will also cover Fair Lending issues encounter by some homeowners in the origination and/or servicing of their loans.

The course is offered, *free of charge*, to attorneys or legal staff from the Dayton and Miami Valley area. This course has been approved by the Supreme Court of Ohio Commission on Continuing Legal Education for 3.00 total CLE hours instruction. [Click here for more information and registration](#).

### *Fair Housing and Disability Awareness for Property Managers and Realtors®*

This updated course is a survey of the major components of Disability Rights under the fair housing law and what changes have been made in the last decade to ensure that people with disabilities can use and enjoy a rental or a home purchase like non-disabled consumers. Some of the things that attendees will learn are: best practices for screening applicants in compliance with fair housing laws; update on web-based resources for further learning; the language of Disability—People first; provisions of reasonable modifications and reasonable accommodations; and how to easily welcome people with disabilities.



This *FREE* seminar will be held in the Deeds Conference Room of the Kettering Government Center, 3600 Shroyer Road, on Wednesday, September 15, 2015 from 1:00 PM to 4:00 PM. Arrive and find a seat or make a reservation if you want Realtor credit by emailing John Zimmerman at [john.zimmerman@mvfairhousing.com](mailto:john.zimmerman@mvfairhousing.com).





**The Movie Corner**



*A Matter of Place*

Produced by The Fair Housing Justice Center along with Kavanagh Productions

April 2014

The Fair Housing Justice Center has partnered with Kavanagh Productions to produce the film "A Matter of Place", a documentary film that shines a bright light on housing discrimination, one of the most shrouded and misunderstood civil rights issues in America.

The film connects past struggles for fair housing to contemporary incidents of housing bias based on race, sexual orientation, disability, and source of income, and presents three stories of people who faced housing discrimination in present-day New York City. They poignantly describe the injuries inflicted on them during these incidents, as well as their resolve to fight for justice. Through experts, civil rights advocates, and fair housing testers, the film also recounts our nation's often overlooked history of residential segregation and introduces viewers to systemic and pervasive injustices that, despite the existence of fair housing laws, continue to inflict harm on entire communities and individuals throughout America. [Click here to watch on YouTube.](#)

**MVFHC recognized as a Champion of Equality by the Greater Dayton LGBT Center**



 Mark your calendars for these <b>UPCOMING EVENTS!</b>	August 14 thru 20	<a href="#">Miami County Fair</a> Stop by our booth!
	August 15	<a href="#">15th Annual Hispanic Heritage Festival</a> at RiverScape from 11 AM to 11 PM
	August 22	<a href="#">African American Cultural Festival</a> at Dayton Island Metro Park, 101 Helena Street from 12 PM to 8 PM
	August 29	<a href="#">11th Annual Waikiki Party Fundraiser</a>
	September 2 thru 7	<a href="#">Montgomery County Fair</a> Stop by our booth!
	September 10	Kettering Neighborhood Walk

**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](mailto:info@mvfairhousing.com)

Visit us on the web or find us on facebook

[www.mvfairhousing.com](http://www.mvfairhousing.com)



Copyright 2015 Miami Valley Fair Housing Center, Inc.