



# NEWS FROM HOME

Spring 2011

Elizabeth Brown, Executive Director

Housing Opportunities Made Equal  
2400 Reading Rd., Suite 118  
Cincinnati, Ohio 45202

Ph.: (513) 721-4663  
FAX (513) 721-1642  
[www.homecincy.org](http://www.homecincy.org)

## It Is Illegal To Discriminate Against Families With Children

Andria was looking for an apartment for herself and her infant. She found an advertisement on Craigslist for an apartment in St. Bernard that was at a convenient location and within her price range. She called the listed number only to be told that the owner does not rent to families with children. When she expressed her disappointment and frustration to her mother, she was encouraged to call to HOME. After confirming the owner's practice of denying families with children, HOME helped Andria file a formal housing discrimination complaint with the Department of Housing and Urban Development.

Andria's case was the third complaint involving families with children HOME filed in April. According to Elizabeth Brown, HOME Executive Director, "Most cases of discrimination against families with children involve small landlords who just don't

know the fair housing laws. Professional property management companies train their leasing agents, but too often small investors jump in without training in fair housing and get themselves in trouble. Now we also see real estate agents leasing homes when they cannot find buyers. They start worrying about the new carpet and end up setting illegal limitations on who can rent."

The Fair Housing Act was amended in 1988 to add protection for families with children. During the Reagan Administration, there was much discussion

about the value of families. Because Congress was concerned that a large part of the housing market was closed to families, it expanded the coverage of the discrimination laws. This is the same law that prohibits housing discrimination based on race. It is just as illegal to say "Adults Only," as it is to say "Whites Only."

The only exception to the rule prohibiting discrimination against families is a narrow exemption for

qualified senior housing. To qualify as such, at least 80% of the units have to include someone 55 years or older AND the owner must hold the building out to be senior housing.

It hurts families when good housing is closed to them. Their choices are narrowed, and reasonable considerations of location and cost become less important than just finding a place. Discrimination always emotionally scars the

person being told they are not wanted. It can be devastating to a child who is old enough to understand and feel guilty that his family was turned away from a nice home because of him.

As any parent knows, children can be a hassle sometimes. But Congress made the decision more than 20 years ago that allowing discrimination against families to continue was worse for the United States than the problems caused by having children as neighbors. Discrimination against families with children is illegal. Help HOME spread the word.



HOME's LaTonya Springs (left) meets with client Andria Conley and her baby who were denied housing.

## HOME Staff Update

Myra Calder is the new Consumer Education Specialist. She is available to speak on fair housing and foreclosure prevention and will be getting HOME's message out through new and old media. Ms. Calder has a journalism background and worked for the Community Press and The Post. She also is a certified credit counselor.



Janet Brown is the new Mobility Specialist. She will work with families with Housing Choice Vouchers to help them find good homes in low-poverty neighborhoods. Ms. Brown previously worked for the Juvenile Court and has experience as a rental property owner who found tenants through HOME's Mobility Program.

## HOME Training Calendar

Deborah Jetter, HOME Education and Outreach Coordinator, will present the following classes at the new Fifth Third Convening Center at the United Way Building, 2400 Reading Road, Cincinnati.



All classes are FREE.

For more information or to register, send an e-mail to Deb at [deb.jetter@homecincy.org](mailto:deb.jetter@homecincy.org).

May 31 **Ohio Landlord-Tenant Law for Nonprofits**, 10:00 a.m. – noon  
Includes landlord responsibilities, repairs, eviction procedures, tenants in foreclosed buildings, and an introduction to fair housing. This class is for case workers who help clients with housing issues as well as for nonprofit property managers.

June 17 **Fair Housing Rental Class for Real Estate Agents**, 3:00-5:00 p.m.

This is an important class for real estate agents who are now leasing property for customers. The fair housing issues tend to be different in rental transactions, focusing more on families with children and reasonable accommodations.

July 21

**Advanced Fair Housing Class for Property Management Staff**, 1:00-3:00 p.m.

This class is especially for people in property management who are looking for answers in the gray areas regarding fair housing and want updates on compliance issues.

August 24

**Understanding Fair Housing Rights of People with Disabilities**, 1:00-3:00 p.m.

The rights of people with disabilities can be confusing to rental property owners and managers. This class includes parking requests, companion/service animals, live-in caregivers, reasonable accommodations, and accessibility issues.

## Beware of Mortgage Rescue Scammers

Foreclosure continues to be a real threat for the hundreds of Greater Cincinnati homeowners who are facing ongoing unemployment and underemployment. Because of the stress and potential embarrassment of dealing with their financial problems, homeowners can be extremely vulnerable to mortgage rescue scams. And often what appears to be a viable option turns out to be just one more financial pitfall.

Bill Hanks, HOME's foreclosure prevention counselor, tells the story of one client who thought he had found an attorney who would help him restructure his loan to allow for lower monthly payments. Indeed the agency he contacted had "attorney" in its name. The man originally was from Cambodia and spoke limited English, Bill said, so he believed he would benefit from having a representative to talk with his lender. He went online and found a firm that said it could save his house. Its representatives sent him official looking paperwork and required a \$3,000 fee to secure their services. He followed their instructions and paid the \$3,000 upfront fee. Soon thereafter, the man was served with a foreclosure notice. He wondered what had gone wrong and began trying to contact the firm. It was nowhere to be found. "Sadly, that's the standard pattern," Bill said.

Because of the proliferation of such scams, the U.S. Department of Housing & Urban Development recently released an alert about the **SIX RED FLAGS** to indicate you're dealing with a loan modification scammer. Beware of:

**UPFRONT FEES** – Advisers who seek fees in advance to work with your lender to address your mortgage issues usually just take your money, disappear, and do little or nothing to help save your home.



**BOGUS GUARANTEES** – Legitimate counselors promise only that they will try their very best to help you. No counselor has the power to modify your loan or stop the foreclosure.

**REDIRECTED PAYMENTS** – Make your mortgage payments only to your lender. Scammers often tell people to pay them instead. They simply take your money and put you even further behind.

**MISLEADING DOCUMENTS** – Know what you are signing before you sign it. If you're pushed to sign something without reading it or understanding it, stop. You could be giving away your home.

**TMI (TOO MUCH INFORMATION)** – Do not share financial information online or over the phone with unknown entities. Provide such data only to your lender or to a local nonprofit counseling agency.

**"GOVERNMENT" TAG** – Be cautious with anyone claiming to act for the government.

Anyone facing financial hardship and needing advice about mortgage options should call Bill Hanks, foreclosure counselor, at 513-721-4663, ext. 3111.

Community groups interested in a speaker on fair lending, foreclosure prevention, or mortgage rescue scams is invited to call Myra Calder, consumer education specialist, at 513-721-4663, ext. 3105.



## HOME Awarded HUD Competitive Grants

HOME recently was awarded two competitive grants from the U.S. Department of Housing & Urban Development. The Fair Housing Enforcement grant is a 3-year performance-based grant. HOME qualified for this grant because it received 100% performance scores on previous grants. In addition, HOME received a new Lending Education grant for outreach to consumers in the Greater Cincinnati area regarding fair lending, foreclosure prevention, and mortgage rescue scams.

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Your United Way Agency Partner

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**Cincinnati: Eighth Most Segregated Metro Area**

Based on 2010 Census data, the Cincinnati Metropolitan Area is still the eighth most racially segregated metro area in the United States. The numbers show only a slight improvement since the 2000 Census. While Hamilton County has an increasing number of stable integrated communities, the other counties in the metropolitan region still have few integrated neighborhoods.

The Top Ten Most Segregated Urban Areas in the U.S. are:

- 1. Milwaukee
- 2. New York
- 3. Chicago
- 4. Detroit
- 5. Cleveland
- 6. Buffalo
- 7. St. Louis
- 8. Cincinnati**
- 9. Philadelphia
- 10. Los Angeles

The rankings were compiled by John Paul DeWitt of CensusScope.org and the University of Michigan Social Science Analysis Network.

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