



Chapter 7
Fair Housing Plan



Introduction

- ❑ In order to carry out the intent of Federal Fair Housing legislation, the United States Department of Housing and Urban Development (HUD), Fair Housing and Equal Opportunity (FHEO) division, requires that local Community Development Block Grant (CDBG) entitlement jurisdictions comply with regulations to affirmatively further fair housing. This mandate is carried out by the CDBG entitlement jurisdictions, in part, by completing an Analysis of Impediments to Fair Housing (AI).

- ❑ As part of the 2006-2010 Consolidate Plan, the City and County updated the AI. The complete AI can be found at Community Services website at www.ci.tucsonaz.us/csd

- ❑ Impediments to fair housing and the actions to be taken to address them are listed on the following pages.



Impediments to Fair Housing

- ❑ Impediment - Illegal Housing Discrimination in the following areas:
 - a. Home Sales
 - b. Apartment and Housing Rental
 - c. Home Lending Including Mortgage lending, Rehab and Home Equity loans
 - d. Home Insurance
 - e. Persons with Disabilities, including Accessibility in design and construction

- ❑ Action Plan
 - The City and County will pursue continued support of enforcement programs that are broad based (service all areas of FHA) and
 1. Receive, investigate and process complaints, including filing with HUD and the AG
 2. Assist complainants, remedy damages through conciliation or litigation



Impediments to Fair Housing

- ❑ Action Plan (continued)
 - 3. Conduct testing to monitor the compliance of housing providers with all fair housing laws
 - 4. Release and publicize awards and settlements in fair housing cases to encourage compliance
 - 5. Monitor and review housing industry advertising



Impediments to Fair Housing

- ❑ Impediment - A lack of knowledge and understanding of the rights and responsibilities afforded under fair housing laws, along with a need for a better understanding and appreciation of why and how diversity in neighborhoods contribute to better communities.

- ❑ Action Plan
 - Informational presentations and training will be provided to housing consumers (including home buyers, renters, home loan and insurance seekers and persons with disabilities) to educate them in fair housing rights, how to identify housing discrimination and where to go for help if housing discrimination is encountered
 - Informational presentations and training will be provided to housing providers (including real estate agents, property managers, landlords, property owners, lenders, insurance agents, architects, contractors and builders) regarding their responsibilities under fair housing laws, and what they need to do to comply



Impediments to Fair Housing

- ❑ Action Plan (continued)
 - A wide range of informational fair housing pamphlets and literature will be produced and made available through City and County program offices; organizations and businesses throughout the County; at a wide variety of distribution points in the community, such as libraries and churches; and at public and private events, trainings, forums, meetings and conferences. Records will be kept of the type of literature, the location of distribution and the approximate number distributed
 - Fair housing events and presentations at other community events and conferences will be conducted to build a greater awareness of fair housing and appreciation of diversity. These will include housing fairs, fair housing month celebrations in April, a workshop at the Affordable Housing Conference, poster contests for youth, and neighborhood, church, ethnic and organizational events such as Juneteenth Day, Cinco de Mayo, CDBG events and the Dr. Martin Luther King Day Celebration



Impediments to Fair Housing

- Action Plan (continued)
 - A community survey similar to the survey contained in this report will be conducted annually to monitor changes in fair housing concerns and knowledge



Impediments to Fair Housing

- ❑ Impediment - Continuing problems with accessibility for persons with disabilities, including the following:
 - Lack of accessibility in rental housing
 - Lack of accessible designs in new single-family housing
 - Resistance on the part of the housing industry to mandate accessible visitability
 - Shortage of funding for modifications to improve accessibility in older housing units

- ❑ Action Plan
 - Testing, as well as education and outreach for accessibility will be conducted (see Action Plan for Impediment 1 & 2)
 - Conduct training for property owners, builders and contractors regarding their responsibilities to meet FHA accessibility requirements, independent of local building codes



Impediments to Fair Housing

- ❑ Action Plan (continued)
 - The City and County will train inspectors on accessibility requirements
 - Hold workshops for builders regarding the increased marketability of accessible
 - SWFHC will collaborate with the Attorney General's Office to formalize a strategy to include contributions to modification programs as part of conciliation agreements and settlements by respondents in cases where they have violated the accessibility requirements of FHA



Impediments to Fair Housing

- ❑ Impediment - The prevalence of predatory, abusive and unethical lending practices in Pima County, as well as the disparate provision of services by lenders to minority residents, neighborhoods and communities.

- ❑ Action Plan
 - The Fair Housing Coalition – a consortium of 11 organizations, will work with the AG’s Office to attain passage by the State Legislature of an effective anti-predatory lending statute
 - Pima County and the City of Tucson will pursue the investigation, analysis and reporting on predatory and abusive lending practices in Pima County. This will include continued monitoring of foreclosures and a study of abuses regarding Contracts for Deed. The investigation of Contracts for Deed will include a feasibility analysis of drafting and passing a countywide ordinance regulating Contracts for Deed



Impediments to Fair Housing

- Action Plan (continued)
 - SWFHC will monitor annual HMDA data and evaluate and report on the results. The information will be made available through reports at forums, conferences and press releases



Impediments to Fair Housing

- ❑ Impediment - Need for better communication and coordination between City and County staff and fair housing personnel. This includes planning in the following areas:
 - Transportation
 - Affordable housing
 - Economic development
 - Sub-standard housing
 - Community, neighborhood development and preservation
 - Zoning
 - Building codes
 - Inadequate infrastructure
 - Employment and the living wage issue
 - Deeds and records



Impediments to Fair Housing

- Action Plan
 - Increase communication between the City, County and organizations interested in fair housing, to improve information gathering and reporting on the impact of public policies on fair housing choice in Pima County



Impediments to Fair Housing

- ❑ Impediments - The need for more fair housing training and better communication between fair housing staff and personnel conducting and participating in community programs.

- ❑ Action Plan
 - SWFHC will develop and implement a fair housing training schedule for the staff of public and private organizations and agencies involved in housing in Pima County
 - SWFHC will continue to work with Section 8 to train staff, review policies and conduct hearings



Impediments to Fair Housing

- ❑ Impediment - The need for more fair housing services in underserved areas of the County, including Colonias.

- ❑ Action Plan
 - SWFHC will conduct a program funded by HUD to increase fair housing services to Colonias, including those in Pima County
 - SWFHC will collaborate with Pima County to establish a walk-in housing clinic in the Old Nogales Highway Colonia outside of Tucson