

## SOUTHWEST FAIR HOUSING COUNCIL

# ARIZONA FAIR HOUSING REVIEW

Winter  
2006-07

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*This newsletter is published by the Southwest Fair Housing Council. Our mission is the elimination of all forms of unlawful housing discrimination that can impede or deny equitable access to housing. Services include:*

- Educational and informational workshops for housing providers and housing consumers
- Investigating and processing and filing complaints
- Monitoring housing practices
- Working with public and private entities to promote strategic planning.

The Southwest Fair Housing Council (SWFHC) in Tucson began serving Arizona in 1986 as the Old Pueblo Community Housing Resource Board. Several years later, the agency transitioned into the Southern Arizona Housing Center. Then in 2003, in light of the services the agency was providing throughout the region, the most recent name change was inevitable. Throughout it all, the mission of the agency has been unchanged: to identify and address housing dis-

crimination as defined in the Fair Housing Act. Working cooperatively with housing providers, nonprofit agencies and governmental entities, SWFHC's goal is to develop a comprehensive and strategic plan to promote full and fair housing opportunity whenever and wherever possible.

SWFHC now has satellite contact offices in Bisbee, Sierra Vista, Douglas, Nogales, Yuma, Safford, and Flagstaff and permanent offices in Phoenix and Tucson.

The work is accomplished

not only through the efforts of a dedicated staff and a network of statewide partners, but through funding received from HUD, the AZ Dept. of Housing, local CDBG awards and private contributions.

For more info or to talk about partnering w/ SWFHC, call us at 888-

624-4611  
or  
520-798-1568.



## DON'T BORROW TROUBLE® PIMA COUNTY



The Don't Borrow Trouble® campaign is the first comprehensive consumer awareness project of its kind. The mission is to increase awareness about predatory lending practices in our community through education and outreach. Freddie Mac has helped launch the program in over 40 cities around the country. October 2006 was the kickoff date for "DBT" in Pima County. Besides Freddie Mac, which pro-

vided the majority of the seed money, contributors included Pima Co., United Way, Hughes Federal Credit Union, the City of Tucson and the Industrial Development Authority. Many other partners and agencies worked together tirelessly for months to develop a program well suited to the desert Southwest.

Predatory lending practices include those that trap the borrower into a loan that he/she cannot afford. In the long run, these practices jeopardize the financial health and stability of our neighborhoods. Bor-

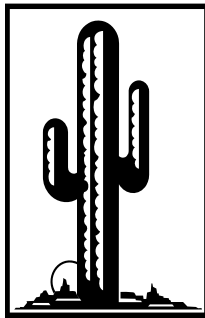
rowers often lose the equity in their homes and, ultimately, lose the home itself. Businesses involved in the DBT campaign are committed to working to protect our community from predatory lenders and are helping to create a community of educated borrowers.

The campaign is administered by Pima County and SWFHC and is housed at SWFHC's Tucson office.

For details about the DBT-Pima County campaign or for information on local resources, call the DBT Hotline at 792-3087.

## SWFHC BOARD

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**SWFHC is solely responsible for the accuracy of statements and for interpretations and opinions contained herein which may not necessarily reflect the view of HUD or any other funding or cooperating agency.**

## ENFORCEMENT UPDATE

SWFHC continues to assist individuals process their complaints of unlawful housing discrimination. Following are examples of housing discrimination allegations and complaints filed in the last quarter. Names and other identifying info is omitted.

**Sexual harassment:** A single mother with two children alleged that a property manager sexually harassed her for several months and finally evicted her after she did not respond. The harassment included solicitous text messaging on her cell phone.

**Disability:(failing to make reasonable accom-**

**modation)...**A woman was told by a property owner that she could not bring her service animal into a rental complex when she came to provide care for a friend who was also disabled.

**Disability: (disparate terms and conditions, and harassment)...**A woman with seizure disorder alleged that a service coordinator at a rental complex subjected her to different treatment, disclosed confidential informal regarding her disability to other tenants and mocked, humiliated and threatened her in front of other tenants.

**Disability: group home...**A provider of a group home alleged that

the owner failed to maintain the property and then refused to renew the lease because the residents were mentally disabled.

**Disability: group home...**A provider of a group home alleged that the owner charged her substantially more for the lease because the property was a group home. The owner advertised the home and offered it to a similarly-sized family for much less rent. The group home provider also contended that there were no extenuating business reasons for increasing the cost of the lease to a group home.

Questions? Give us a call!

## WHAT WE'VE BEEN UP TO...

\*A good time was had by all at the first annual Tucson Money Fair held November 4 from 10-2 at the El Rio Neighborhood Center.



Over 40 vendors provided money-related information to approx. 300 attendees. Above, HUD's Ramona Ball assists with the hourly raffle of prizes of \$100! Several communities throughout AZ have indicated an interest in replicating the Fair in their communities.

\*One of SWFHC's prime missions is to provide fair

housing education to housing providers and housing consumer throughout greater Arizona. Since January 2006, SWFHC has offered 106 fair housing workshops and classes to approximately 1100 individuals. In early 2006 SWFHC was recertified as a Real Estate School for fair housing classes and con-



tinuing education units for REALTORS®. Eight of the 106 sessions were CEU classes offered throughout the state.

\*A third important activity is fair housing outreach. SWFHC participates in numerous public events, County Fairs and similar activities in order to best reach urban and rural areas. Since January 2006, SWFHC has participated in over 30 outreach activities throughout greater Arizona. Activities include Homes For Arizonans at the capitol in Phoenix, County Fairs in Cochise, Santa Cruz, and Yavapai counties, and community resource fairs in Apache, Navajo, Yuma and Gila counties.



## FAIR HOUSING AND ADVERTISING

According to Federal and State of Arizona Fair Housing law, advertising for the sale or rental of property may not state a preference for any person or an intention to exclude any person because of the person's race, color, national origin, religion, sex, disability or the fact there is a child under 18 in the household.

The prohibition applies to the use of media—print or broadcast—such as newspapers, rental guides, real estate magazines, billboards, or radio or TV ads and Internet sites. In addition, the prohibition extends to written material



produced in connection with the sale or rental of a dwelling, such as application forms, brochures, flyers, signs, posters or banners.

Under very limited circumstances, ads may indicate a preference for an otherwise-protected class of people. If living space is shared, an ad for a roommate may indicate a preferred gender. Advertisers may include information about the availability of accessible housing for disabled persons. Advertising for housing intended and operated for occupancy by older persons (if qualified as "housing for older persons"), may reference age. As part of an "affirmative marketing plan" designed to attract persons who would not ordinarily be expected to apply for a certain type of housing or housing in a given locale or to remedy the effects of past advertising or marketing discrimination, advertisers

may reference protected characteristics, including race, in the advertising materials. Religious groups that own and operate non-commercial housing may state a preference for or limitation to members of their particular religion (but may not discriminate on any other basis). Finally, private clubs, e.g. country clubs, can state a preference for or limitation to members of the club.

With regard to the use of human models in ads, every effort should be made to reflect the diversity found in the larger community among the human models. Ads that predominantly depict one racial group, for example, are particularly vulnerable to legal challenge.

The basis question is: Would an ordinary reader construe the advertising as sending a message of preference for or against a particular class of homeseekers?

**SWFHC is pleased to offer fair housing workshops for housing providers, housing consumers and staff of public and private entities. The workshops are offered on-site throughout greater AZ. SWFHC also offers 3-hr, continuing education fair housing classes for REALTORS.**

## SWFHC RECEIVES HUD FUNDING!

In October 2006, the Southwest Fair Housing Council (SWFHC) was awarded a grant from the U.S. Department of Housing and Urban Development (HUD) for \$270,144 per year for three years. The award is to fund fair housing enforcement activities relating to the Fair Housing Act throughout greater Arizona. Activities will include the intake and preliminary investigation of allegations of housing discrimination; assisting complainants with the filing of their complaints with HUD or the AZ At-

torney General's Office (AG); working through the AG or private attorneys cooperating with SWFHC to resolve the complaints; and conducting education and outreach to instruct housing providers and consumers on what housing discrimination entails and what is required for compliance. SWFHC will collaborate with a minimum of 23 public and private agencies throughout the State to implement this enforcement program.

SWFHC received this award from HUD's Fair

Housing Initiatives Program (FHIP). Over two hundred agencies applied for FHIP assistance and SWFHC was one of about a dozen agencies in the country to receive performance-based, three year funding. A performance based multi-year award requires HUD evaluations of *Excellent* for performance in past contracts and a score of 95 out of a possible 100 on the proposal.

SWFHC is also funded through ADOH, local CDBG awards and private funding.

***For more information or to arrange fair housing training for your agency or business, call SWFHC today!  
(520) 798-1568  
(888) 624-4611***

*Hablamos español*

## Southwest Fair Housing Council

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## SWFHC IN THE NEWS...

SWFHC was pleased to receive a 2006 Most Valuable Partner Award from the U.S. Dept. of Housing and Urban Development in Phoenix. The award was in recognition of SWFHC's exemplary practices in promoting HUD's initiative for ensuring fair housing and equal opportunity throughout greater Arizona.



From left to right: Rebecca Flanagan, Field Director for HUD-AZ, Rick Rhey, Executive Director—SWFHC, Shawna Tarboro, Director—

SWFHC Phx Office, Sandy Fagan, Deputy Director—SWFHC and Betsy Copeland, Operations Analyst for HUD-Tucson.