

 **FAIR HOUSING OF MARIN**
SUCCESS STORIES: FISCAL YEAR 2014-15

WHAT OUR CLIENTS SAY

"Thank you for ALL of your assistance. Your tenacity and support helped me save my home. I am forever grateful. I thank you and your entire team for everything." H.B., Richmond

"Thank you for all your efforts and your support you gave me in this trying time. You showed me there are people who care. You were there when no one was helping. You gave me the only sense of ease and some kind of hope. I just want to thank you for all your help and respect." *Anonymous*

"I appreciated your kind manner and your availability by phone and email. I always felt that I could contact you with my thoughts and concerns. And, of course, I appreciated your good advice." A.L., San Anselmo

"Thank you again for your help and connecting me with this organization, I was so stressed out... Thank you for all your help." R.C., Hercules

"I'm writing to let you know that my lawsuit recently settled, with a good outcome for me... I want to thank you for all your help with me cause. I felt very comfortable working with you." *Anonymous*



FHOM intervened on behalf of two disabled homeless individuals. FHOM successfully negotiated reinstatement of their expired Housing Choice Vouchers, and in one case assisted the client to acquire new housing.



As part of an audit investigation of discriminatory lending practices, FHOM filed an administrative complaint against a mortgage brokerage company alleging that it discriminated on the basis of sex by refusing to qualify female borrowers taking paid maternity leave. The parties reached a favorable settlement that included fair lending training.



In our 2013-2014 fiscal year, FHOM intervened on behalf of a number of senior, disabled tenants who felt they were experiencing harassment by an on-site property manager; as a result of FHOM's intervention, the on-site manager was replaced. This year, FHOM assisted one such senior, disabled tenant to file a housing discrimination complaint based upon the former property manager's alleged harassment and discriminatory acts on the basis of disability. As a result of FHOM's intervention, the client received \$3,000, a return of her entire security deposit upon vacating the property, and a neutral landlord reference, and staff were required to undergo fair housing training.



FHOM assisted a low income, single African American woman who had fallen delinquent on her mortgage payments after years of timely payments, following cutbacks at her job reducing her hours and income. After conducting an extensive financial analysis, FHOM concluded that she was an excellent candidate for Keep Your Home California. FHOM submitted a loan modification packet on her behalf, and the lender erroneously replied that it was not participating in principal reduction, which raised concerns of possible race discrimination. Through FHOM's advocacy, the lender approved an \$81,000 reduction in the mortgage principal and reinstated her loan.

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FAIR HOUSING OF MARIN STATISTICS: FISCAL YEAR 2014-15

Between July 1, 2014 and June 30, 2015, Fair Housing of Marin fielded a total of 1,173 inquiries from tenants, homeowners, social service providers, and advocates across Marin, Napa, Sonoma, and Solano, counties. Of clients assisted by FHOM last year, 20% were Latino; 6% of clients spoke no English, and 12% were Black / African-American. More than four out of every five inquiries concerned rental properties. Of these inquiries, 381 were housing discrimination complaints.

As in previous years, the majority of housing discrimination complaints (63%) received by FHOM during the past year alleged differential treatment on the basis of disability. FHOM took 55 complaints of national origin discrimination (15%), 44 complaints of race discrimination (12%), 41 complaints of gender discrimination (11%), 21 complaints of familial status discrimination (6%), 6 complaints of religious discrimination (2%), and 5 complaints of discrimination on the basis of color (1%). FHOM also received 16 complaints regarding age discrimination, 11 complaints of marital status discrimination, 6 complaints alleging source of income discrimination, and 3 complaints alleging discrimination on the basis of sexual orientation. Through our Housing Counseling Program, we requested 46 reasonable accommodations for people with disabilities (74% of which were granted), funded 5 reasonable modifications to improve physical accessibility for people with disabilities, and referred 15 housing discrimination complaints to the federal Department of Housing and Urban Development or the California Department of Fair Employment and Housing. We conducted investigations into possible housing discrimination at 116 rental properties, including an audit for discrimination on the basis of disability (deaf/hard of hearing). Fair Housing of Marin garnered \$52,250 in settlements for 14 clients through interventions, administrative complaints, and lawsuits.

As part of a nationwide effort, FHOM conducted investigation into discrimination in the maintenance and marketing of more than 300 real estate-owned properties across the Bay Area that resulted in administrative complaints against Fannie Mae and Bank of America.

Through our Foreclosure Prevention Program, we served 195 homeowners facing foreclosure, including screening 155 homeowners for eligibility for the Keep Your Home California (KYHC) program, and 75 loan modifications. FHOM conducted a foreclosure prevention workshop. In collaboration with the Marin Housing Authority, FHOM conducted a pre-purchase counseling workshop attended by 65 participants, and provided individual pre-purchase counseling for 10 first-time homebuyers.

Our fair housing literature reached more than 5,000 English, Spanish, and Vietnamese-speaking households. FHOM conducted comprehensive fair housing law and practice education training for 266 private and public housing providers. In addition, FHOM made fair housing presentations to 150 tenants and staff at social service and/or advocacy organizations.

By The Numbers

- 1,173 clients served
- 37 reasonable accommodations granted of 46 requested
- 5 reasonable modification requests funded
- 266 housing providers trained
- 150 tenants or staff from service agencies trained
- 5,000 pieces of literature distributed
- 1,000 children attended Storytelling shows
- 15 administrative fair housing complaints filed
- 195 homeowners facing foreclosure counseled
- 75 loan modifications negotiated
- \$150,813 paid to homeowners through Keep Your Home California
- \$52,250 in settlements for discrimination complaints