

ANNUAL REPORT

Fiscal Year 2022 - 2023

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

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By the Numbers

Between July 1, 2022 and June 30, 2023, FHANC provided counseling or education to 5036 tenants, homeowners, homebuyers, housing providers, children, social service providers, and advocates across Marin, Sonoma, and Solano counties and beyond.

Of the clients who received counseling services, 90% are extremely low-, very low-, or low-income. In addition, 21% are Latinx (16% of whom speak primarily Spanish), and 21% are Black/African-American.

- 1850 clients received counseling related to housing discrimination, foreclosure prevention, or first-time home buying
- 447 clients alleged housing discrimination and received fair housing advice, counseling, and/or legal representation
- 160 homeowners in mortgage distress received foreclosure prevention counseling
- 61 clients assisted in successfully accessing accommodations or modifications from landlords in order to accommodate their disabilities or remain housed
- 13 fair housing lawsuits and/or administrative complaints filed by FHANC to address housing discrimination
- \$490,050 monetary awards or attorneys fees collected on behalf of clients or FHANC to compensate for discriminatory acts committed by housing providers
- 3186 housing providers, advocates, government staff, service providers, and community members trained through fair housing, pre-purchase, and foreclosure prevention workshops/ presentations
- 347 community members attended FHANC's fair housing conference and/or FHANC's conference on successfully housing people with disabilities
- 8,810 flyers, brochures, and literature distributed regarding housing discrimination, foreclosure prevention, and/or first-time home buying
- 180 prospective homebuyers trained in pre-purchase education
- 100 clients or community members received counseling or education services in Spanish
- 137 landlords and realtors received fair housing law and practice training in order to prevent housing discrimination

89%

OF FAIR HOUSING CLIENTS
HAVE AN INCOME BELOW 80%
OF THE AREA MEDIAN INCOME

82%

OF REQUESTS FOR REASONABLE
ACCOMMODATIONS IN HOUSING
GRANTED

42%

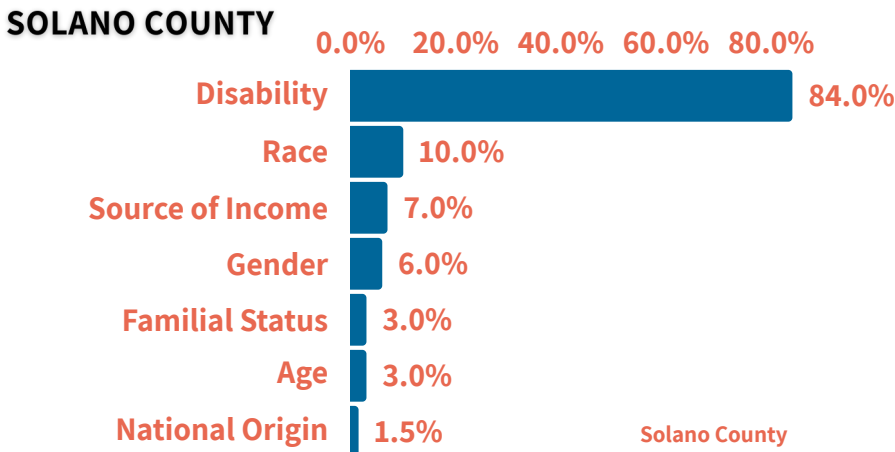
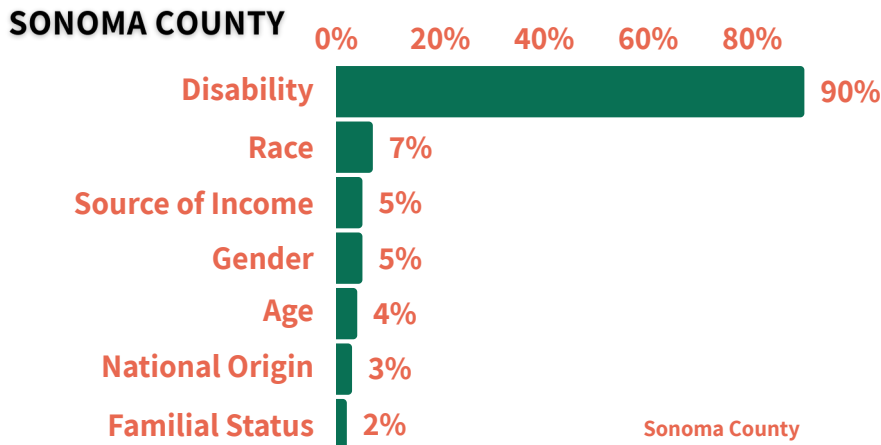
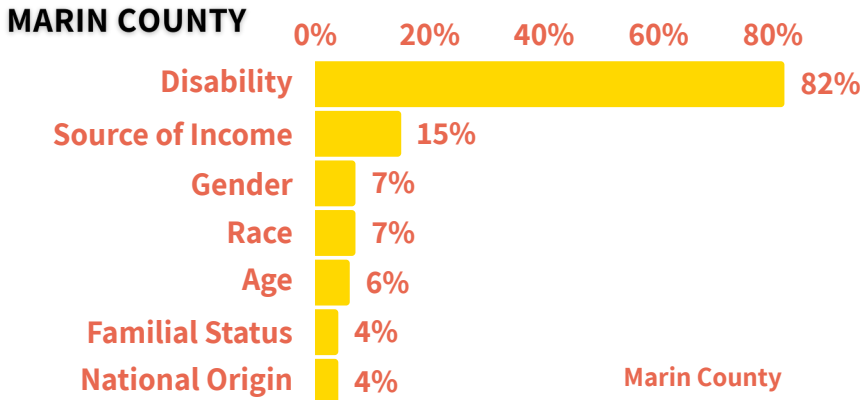
OF FHANC CLIENTS ARE
BLACK AND/OR LATINX

*Percentages based on the number of clients who disclosed income and/or demographic information with FHANC



Trends Over Time

Percentages of Types of Complaints by County



Types of Discrimination Complaints

Federal Protections

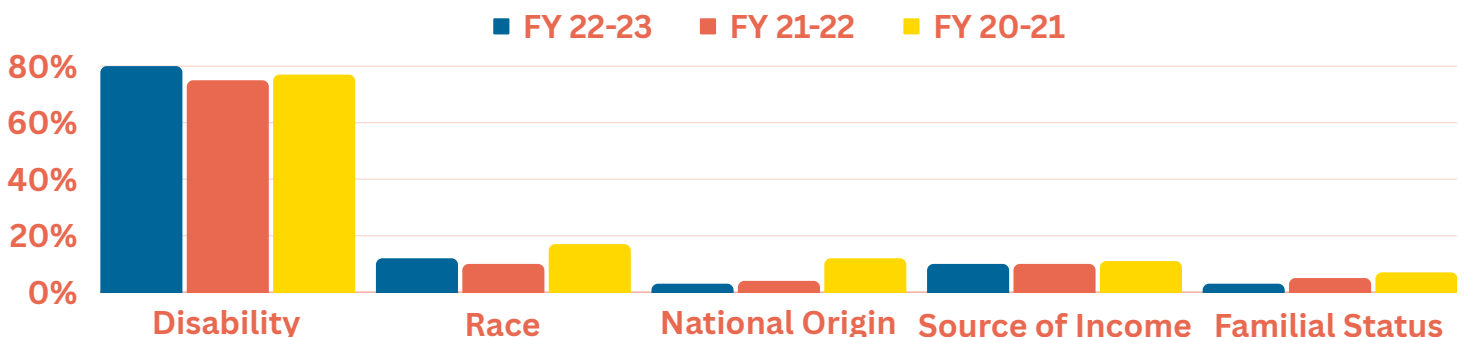
- 359 complaints related to disability
- 52 complaints of race discrimination
- 29 complaints of gender discrimination
- 15 complaints of national origin discrimination
- 13 complaints of familial status discrimination
- 4 complaints of religious discrimination
- 2 complaints of color discrimination

State Protections

- 46 complaints of source of income discrimination
- 19 complaints of age discrimination
- 6 complaints of sexual orientation discrimination
- 1 complaint of immigration status discrimination

Please note that some complaints alleged discrimination on the basis of multiple protected classes.

Percentages of Types of Complaint for Three Previous Fiscal Years



Fair Housing and Related Programs



In addition to FHANC's core fair housing services — housing counseling, intervention, investigation, and representation in administrative complaints — FHANC offers additional program services, like those described here.

FORECLOSURE PREVENTION

FHANC provides foreclosure prevention services through one-on-one counseling and group workshops with a HUD-certified bilingual counselor. With pandemic-related programs winding down, FHANC has ramped up its assistance with California Mortgage Relief Program (CMRP) applications. FHANC helps clients complete the application, monitor their progress, and remain at the client's side until funding is applied to their loan and they are completely out of danger of foreclosure. Not all clients are eligible for CMRP funding, and others need a lower mortgage payment moving forward. FHANC advocates for clients throughout the assistance request process. FHANC staff also assist clients struggling with successor-in-interest issues, which are legal complications that arise when one party transfers their rights or assets to another, potentially leading to disputes over ownership or obligations. In order to reach a broader swath of homeowners, FHANC offers webinars covering loss mitigation options, alerting homeowners to scams and advising them of their rights. FHANC's goal is to return homeowners to good standing, address affordability, and make certain that every homeowner understands their homeowner rights and basic loan servicing regulations.

REASONABLE ACCOMMODATIONS CONFERENCE

FHANC hosted its popular conference highlighting protections for people with disabilities in December 2022. The conference provided an overview of federal and state fair housing laws, followed by small group discussions to help find practical solutions to commonly asked questions from housing providers and tenants regarding reasonable accommodations for people with disabilities during the application, occupancy, and eviction stages. The event received very positive reviews and was attended by nearly 150 people, including housing professionals, service agency staff, housing advocates, jurisdictional staff, and people with disabilities from Marin, Solano, and Sonoma counties, and other areas of California and the U.S. FHANC will host another conference in early 2024.

PRE-PURCHASE CERTIFICATION

FHANC provided pre-purchase education to 180 prospective homebuyers through 4 HUD-certified workshops in English and Spanish that were targeted to homebuyers of protected classes and lower incomes. The workshops featured information and resources related to financial and credit management, housing affordability, home loans and fair lending, the homebuying process, and special programs for first-time and low-income homebuyers. FHANC also offered one-on-one counseling to help interested families and individuals navigate the Bay Area homeownership landscape. More information about future workshops can be found on the website.

HOUSING COUNSELING SERVICES

FHANC's housing counselors provide free counseling in English and Spanish to individuals who have experienced discrimination in housing due to their membership in a protected class under the federal Fair Housing Act (FHA) and/or California's Fair Employment and Housing Act (FEHA).

FHANC's broad range of housing counseling services include advice, education, investigation, representation, and referrals. FHANC clients include renters, homeowners, and people experiencing homelessness. For clients living with disabilities, counselors assist with drafting requests for reasonable accommodations and advocate for the requests to be processed properly. When communication alone cannot resolve discriminatory acts, FHANC staff represent clients in housing discrimination complaints with the U.S. Department of Housing and Urban Development (HUD) or the California Civil Rights Department (CRD). Post-pandemic, FHANC continues to offer its services virtually and, as a reasonable accommodation, in-person.

FHANC's short-term goal is to provide clients with high quality and culturally competent housing counseling. Longer term, FHANC aims to eliminate discrimination in housing.

FANNIE MAE SETTLEMENT

On July 1, 2023, FHANC expanded its services to provide fair housing, foreclosure prevention, and prepurchase services to all areas of Solano County, including Vacaville, where residents have not previously received fair housing education, counseling, investigation, and representation in the administrative complaint process, following a landmark \$53 million settlement with Fannie Mae (formally known as the Federal National Mortgage Association) to resolve a case arising from allegations that Fannie Mae treated foreclosed homes in communities of color unfavorably. While the settlement affects multiple communities across the country, the settlement funding that FHANC receives will specifically target Solano County and the City of Richmond.

FHANC is also using settlement funds to partner with the Community Housing and Development Corporation (<https://communityhdc.org>), providing downpayment assistance to first time homebuyers in Solano County. The program will provide grants ranging from \$10,000 - \$20,000 for downpayment assistance and closing costs, to a minimum of 15 homeowners. The program will also provide homebuyer education and counseling.

FHANC is also using settlement funds to partner with Just Cities, LLC (<https://www.justcitiesllc.com/>), developing comprehensive anti-displacement, affordable housing, and healthy housing policies for the City of Richmond. The program will include community outreach to a minimum of 600 residents, especially homeowners who are at risk for displacement and engagement of marginalized residents to identify their fair housing priorities.

The programs have lifelong benefits and are in alignment with FHANC's mission of ensuring equal housing opportunity and educating the community on the value of diversity in our neighborhoods.

NATIONAL ORIGIN & FAMILIAL STATUS AUDIT

National origin discrimination, which is discrimination on the basis of a person's ethnic background, nationality, and/or primary language, is most commonly experienced by Latinx people. This biased treatment against Latinx renters is compounded when they are also members of other protected classes, such as having children in the household. Familial status discrimination occurs when families with children are treated less favorably than adult-only households. FHANC conducted an audit to assess the extent to which housing providers are discriminating on the basis of national origin and/or familial status. Housing providers in Marin County were revealed to be the most discriminatory, with 67% of tests revealing at least some evidence of discrimination. When isolating the two protected classes, tests conducted in Marin County revealed the most evidence of familial status discrimination (53%), 70% of which were based on clear evidence, and tests conducted in Sonoma County revealed the most evidence of national origin discrimination (35%), 20% of which were based on clear evidence. Housing providers in Solano County were the least discriminatory, with 25% of tests revealing evidence of familial status discrimination and 24% revealing evidence of national origin discrimination.

DISCRIMINATION IN THE APPRAISAL PROCESS

Our America: Lowballed - ABC7 News Bay Area released a documentary focusing on racial discrimination during the appraisal process. Several of FHANC's clients were given the chance to tell their stories throughout the documentary. Clients represented by FHANC in 3 different complaints in Marin City and in Oakland were featured on "Lowballed." "Lowballed" premiered December 1, 2022 and became available for streaming on Hulu the following day. FHANC's Executive Director Caroline Peattie and FHANC's clients, the Austins, were invited to be panelists and answered questions from the audience after the screening. The documentary is available for viewing on the ABC website.

Appraisal Discrimination Cases - In 2022, FHANC continued to receive complaints of appraisal and lending discrimination, due in part to increased media attention. The racial wealth gap and disparity in home ownership between white and Black Americans are wider now than when the 1968 Fair Housing Act was passed. This may be attributed to the conscious or unconscious biases of the appraiser, particularly as the profession is almost 80% male and 85% white, according to the Appraisal Institute's 2019 demographic study. In FY 22-23, FHANC continued to take on complex and labor intensive appraisal cases, developed methods to conduct investigations for race discrimination, trained other organizations on these investigations, and advocated for better regulation and policies in both the lending and appraisal processes. During FY 22-23, FHANC settled a lawsuit in an appraisal case with an appraiser and appraisal management company. Two administrative complaints at HUD and CRD are ongoing.

Educating the Community on Appraisal Discrimination - Throughout 2023, FHANC Executive Director Caroline Peattie and Supervising Attorney Julia Howard-Gibbon spoke at several events on the topic of appraisal discrimination. In January, Julia presented at the Louisiana Fair Housing Action Center's 2023 Fit for a King summit on the role of appraisal discrimination as a limitation Black homeowners and the rebuilding of Black wealth. In the following two months, both Julia and Caroline presented separately as part of the National Fair Housing Training Academy's Combating Appraisal Bias series, covering topics such as how to identify and combat appraisal discrimination. In April (Fair Housing Month), Julia was a panelist at Project Sentinel's Fair Housing Symposium, covering the history of appraisal discrimination and examples of appraisal discrimination.

Fair Housing Policy Advocacy



HOUSING ELEMENTS

Over the past several years, cities and counties across the state, including most in the Bay Area, have been engaged in their 6th cycle housing element update. Updated every eight years, a housing element is a part of a jurisdiction's general plan, and it serves as a "blueprint" of how the jurisdiction will meet the housing needs of its community. Housing elements are important because the policies, programs, and commitments included in the housing element, and whether the jurisdiction follows through on these commitments, determine whether the community's housing needs are met. Therefore, the housing element update cycle presents a tremendous opportunity for advocacy.

A city/county must comply with housing element law in its planning process, or else it can face consequences. California recently made it a legal requirement for jurisdictions to affirmatively further fair housing ("AFFH") through their housing elements. AB 686, signed into law in 2018, requires that housing elements include assessment of fair housing practices and concrete actions in the form of programs to affirmatively further fair housing, with the goal of replacing segregated living patterns with truly integrated and balanced living patterns. FHANC has collaborated with partner organizations and advocates, including legal aid organizations and others, to provide input to the cities and counties as they update their housing elements, resulting in many jurisdictions strengthening their fair housing commitments and goals.

FAIR CHANCE

"Fair Chance" is a policy idea discussed in the housing and employment contexts. A fair chance policy aims to prevent or restrict housing providers or employers from asking about and/or considering an applicant's arrest and/or conviction record when evaluating the applicant. These policies are relevant to fair housing because of the disproportionate impact the criminal legal system has on people of color, LGBTQIA+ individuals, people with mental health and other disabilities, and other members of protected groups under fair housing law. Therefore, members of these groups are more likely to face barriers to housing due to a criminal record.

There have been efforts across the nation, including in various localities in California, to pass fair chance policies, as well as efforts to pass such policies statewide. Some localities, such as Alameda County and Seattle, have successfully passed such laws. However, a recent decision from the Ninth Circuit Court of Appeals in *Yim v. City of Seattle* will affect the way in which cities can design these policies, and advocates and legislators will have to adjust accordingly. FHANC supports Fair Chance ordinances, believes that they serve to affirmatively further fair housing, and will continue to advocate for their implementation across the regions we serve.

Success Stories & Testimonials



On March 20, 2023, FHANC received a call from a single mom with a sale notice in hand. She had recently divorced and moved her family in with her father, who had been diagnosed with dementia and needed assistance. She did not realize that his mental condition had led to the imminent loss of his home until she received the notice of an auction scheduled for April 12. FHANC responded quickly, performing an intake to determine options and collecting documents for an application to the California Mortgage Relief Program (CMRP) application in less than a week. The day after submission, the CMRP contacted the client's lender, and the auction was postponed. However, we encountered requests for additional income documents that the client did not know existed. These too were quickly located and submitted. By April 20, her father's application was approved, and the risk of foreclosure ended. She will help him manage payments moving forward.

On March 30, 2023, FHANC received a call from a distressed homeowner in Santa Rosa. She is a hard-working senior with full custody of her two teenage grandchildren. Although she had been able to remain current with her mortgage, raising two granddaughters and COVID cutbacks had stressed her finances to the point that she failed to pay her property taxes for several years and breached payment agreements with the County Assessor. The assessor gave her three months to cure the entire debt or see her home auctioned. FHANC moved quickly and submitted a CMRP application for the client, working through many complications that created delays. At the end of June, the County Assessor finally reported the client had been fully funded by the CMRP and was no longer in danger of receiving a sale notice.

On August 30, 2022, FHANC received a call from a stressed senior in Novato, California. Her husband had passed away during COVID, leaving her grieving and trying to live on only one income. FHANC's client also provides emotional and housing support for her 90-year-old mother. It quickly became apparent that her financial problems extended well beyond her mortgage, which was \$64,000 delinquent when she called.

FHANC's counselor immediately provided resources for assistance with Pacific Gas & Electric (PG&E) and other outstanding bills. Since the client's housing ratio indicated a need for a modification, a Request for Mortgage Assistance was submitted to her lender. The process became bogged down with issues surrounding her mother's finances. It became apparent that answers they had submitted without FHANC's assistance on the Request for Mortgage Assistance form were triggering confusion. The mother had been mistakenly listed as a co-borrower.

The FHANC counselor began interacting with the lender exclusively so as to avoid future confusion. The delinquency was approaching the highest level permitted by the California Mortgage Relief program. The client's daughter assisted her mother throughout the process. Given the financial disarray since her dad's passing, she and her sisters increased their support during this process and the client's emotional state visibly improved. On November 21, 2022, FHANC's client received notice that she had been funded by the CMRP and her next payment was not due until January 1, 2023. The FHANC counselor continues to send the household information on resources and new programs that might be of benefit to help with affordability and long-term stability.

Fair Housing Conference 2023



FAIR HOUSING - A CLOSER LOOK: BUILDING INCLUSIVE COMMUNITIES THROUGH POLICY AND ADVOCACY

The 2023 Fair Housing conference addressed strategies for advancing fair housing and racial equity through policy and advocacy, with sessions on reparations, appraisal discrimination & inequality, source of income discrimination, and Affirmatively Furthering Fair Housing (AFFH) implementation.

The conference brought together community members, non-profits, advocates, real estate professionals, and municipal leaders and staff to address pressing fair housing issues affecting our communities and offer strategies to re-energize fair housing advocates and build inclusive communities.



Moderator

Caroline Peattie
Executive Director at Fair Housing Advocates of Northern California



Moderator

Julia Howard-Gibbon
Supervising Attorney at Fair Housing Advocates of Northern California



Session 1: The Potential Impact of Reparations on Housing in California

Lisa Holder
President, Equal Justice Society

“ I enjoyed the conference and got a lot out of it. I was very impressed with the organization, flow and the caliber of speakers – well done! Of particular note, I found the appraisal section to be very informative. Also, learning more details about the CA Reparations Task Force was extremely interesting. Because of Lisa Holder’s presentation, I am much more informed on the Task Force objectives and how they are approaching the matter. ”

Session 2 Panel: Discrimination and Inequality in the Appraisal Process



Elizabeth Corver-Glenn, Ph. D.
Sociologist and Professor at Washington University, St. Louis



Jillian White
CEO and Founder Appraisal Insights



Gabriel Diaz
Counsel Relman Colfax

Session 3 Panel: Source of Income Discrimination is Race and Disability Discrimination: Challenges and Remedies for People with Housing Subsidies



Azadeh Hosseinian
Senior Staff Counsel, California Civil Rights Department



Diane Houk
Civil Rights Attorney Emery Celli Brinckerhoff Abady Ward & Maazel LLP

“ It is great that this is offered virtually so people all over can attend. Jillian White has so much enthusiasm and experience, glad she was on the panel! ”

Click PLAY to watch a recording of the conference on the FHANC website.



2023 Conference Sponsors

- US Bank MCF
- California Association of Realtors
- Mechanics Bank
- Luther Burbank Anonymous
- North Bay Association of Realtors
- Marin Association of Realtors
- Marin Sanitary Services
- City of Fairfield
- Audrey Perrott, FHANC Board
- Westamerica Bank
- Marin Interfaith Council
- NES Administrative Services, Inc.
- Contra Costa Association of Realtors
- Northern Solano County Association of Realtors
- Solano Association of Realtors Foundation



Session 4: Housing Element and Affirmatively Furthering Fair Housing, from Adoption to Implementation

Valerie Feldman
Staff Attorney, Public Interest Law Project

“ Such a great conference! The four hours went so fast - speaks to the level and importance of content and engagement. It was so informative, even for lenders. Keep up the good work!! ”

Finances & Funding Sources



FISCAL YEAR 22-23

FINANCIAL BREAKDOWN

FEDERAL FUNDING	\$1,096,583
LOCAL GOV'T FUNDING	\$333,451
INDIVIDUAL DONATIONS	\$10,507
FOUNDATION GRANTS	\$63,000
CONTRACT REVENUE	\$1,709
SPECIAL EVENTS	\$32,524
CORPORATE GRANTS	\$55,000
SETTLEMENTS	\$60,050
INTEREST INCOME	\$10,046
BOARD CONTRIBUTIONS	\$2,500

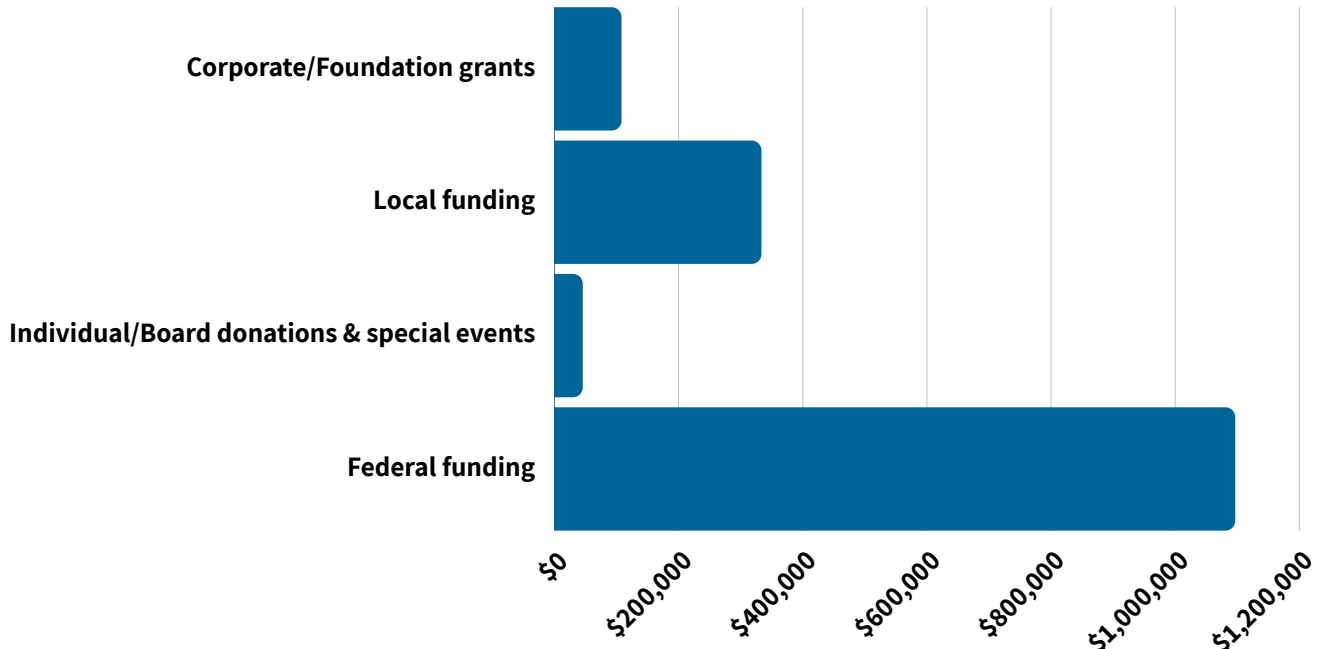
Financial figures are unaudited

We are grateful for all the donations we've received. Each contribution helps ensure that our staff can continue to counsel our clients, investigate patterns of systemic discrimination, and educate the community about their fair housing rights and responsibilities.

Our work is strengthened by your commitment to supporting our mission to achieve equity and eradicate housing discrimination.

MAKE AN ONLINE DONATION TODAY!

Funding breakdown by funding source



Board of Directors 2023



Azalea Renfield
President



DeVera Boyd
Vice President



Lisa Mennucci
Treasurer



Casey Epp
Board Secretary



Nyala Thompson
Board Member



Philip G. Chapman
Board Member



Lou Enge
Board Member

Are you interested in helping end housing discrimination? You can be a...

Board member!

Board members provide governance for the agency, dedicate time to connecting the community with fair housing resources, and represent community stakeholders.

Tester!

Testers assist with a wide range of investigations, from in-person applications to email and phone inquiries. Help FHANC uncover discriminatory housing policies and practices.

Volunteer or Intern!

Volunteers and/or interns assist with a variety of tasks and can complete tasks both in-person and remotely.

Stay Connected

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