

# Annual Report

FISCAL YEAR 2021 - 2022

## FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA

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# By the Numbers

Between July 1, 2021 and June 30, 2022, FHANC provided counseling or education to 4,843 tenants, homeowners, homebuyers, housing providers, children, social service providers, and advocates across Marin, Sonoma, and Solano counties and beyond.

Of the fair housing clients assisted by FHANC last year, 95% of clients are extremely low-, very low-, or low-income. In addition, 28% are Latinx, 27% of whom speak primarily Spanish, and 25% are Black/African-American.

- 2,159 clients served (tenants, home seekers, homeowners, and homebuyers)
- 443 fair housing rental, appraisal, and lending cases, including cases brought on behalf of FHANC
- 59 reasonable accommodations or modifications requested for clients; 45 of which were granted
- 14 administrative fair housing complaints filed with the Dept. of Housing and Urban Development and Dept. of Fair Employment and Housing
- \$198,500 garnered in settlements for clients of FHANC
- 177 homeowners and prospective homebuyers educated
- 159 homeowners in mortgage distress counseled
- 2,549 housing providers, tenants, and staff from service agencies trained through fair housing seminars and presentations
- 272 community members attended the fair housing conference online
- 10,225 pieces of fair housing literature distributed
- 135 children participated in school education programs
- 379 events attended by staff for networking purposes and to affirmatively further fair housing

95%

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

76%

OF REQUESTS FOR  
REASONABLE  
ACCOMMODATIONS IN  
HOUSING GRANTED

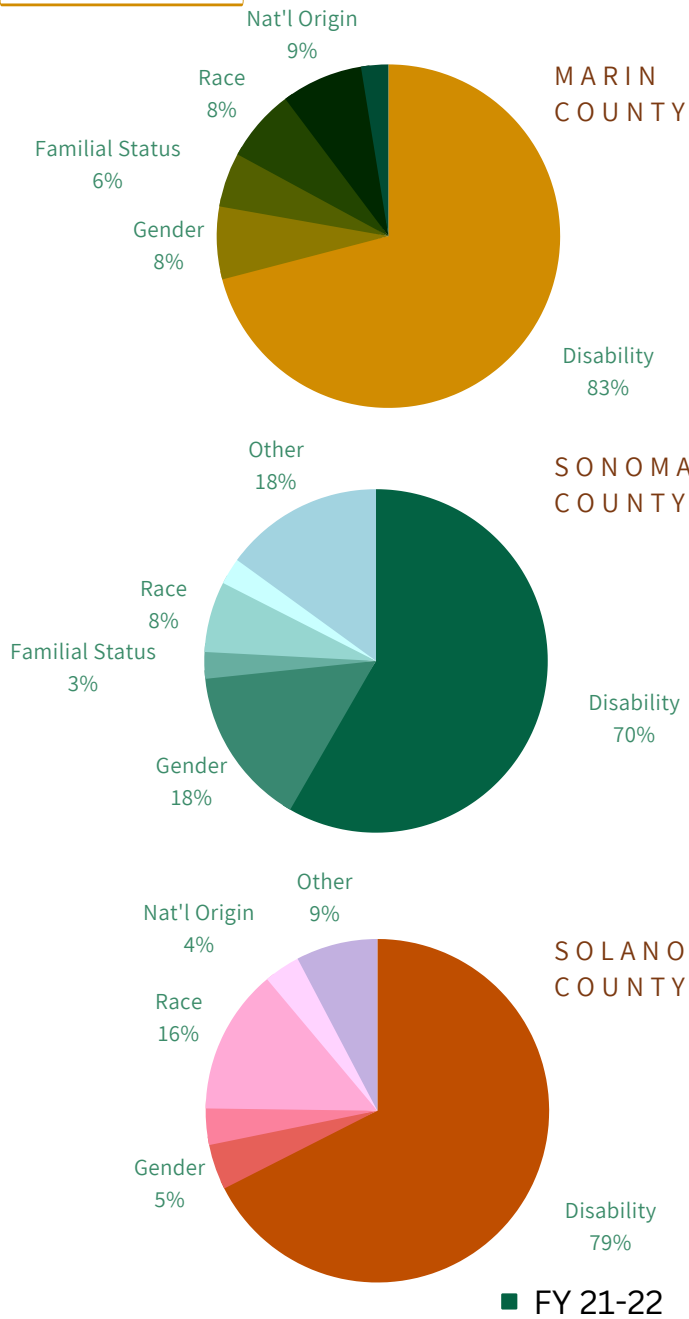
38%

MORE HOUSING PROVIDERS,  
TENANTS, AND SERVICE  
AGENCY STAFF TRAINED  
THAN LAST FISCAL YEAR

# Trends Over Time

Percent of types of complaints for county

Types of Discrimination Complaints



## Federal Protections

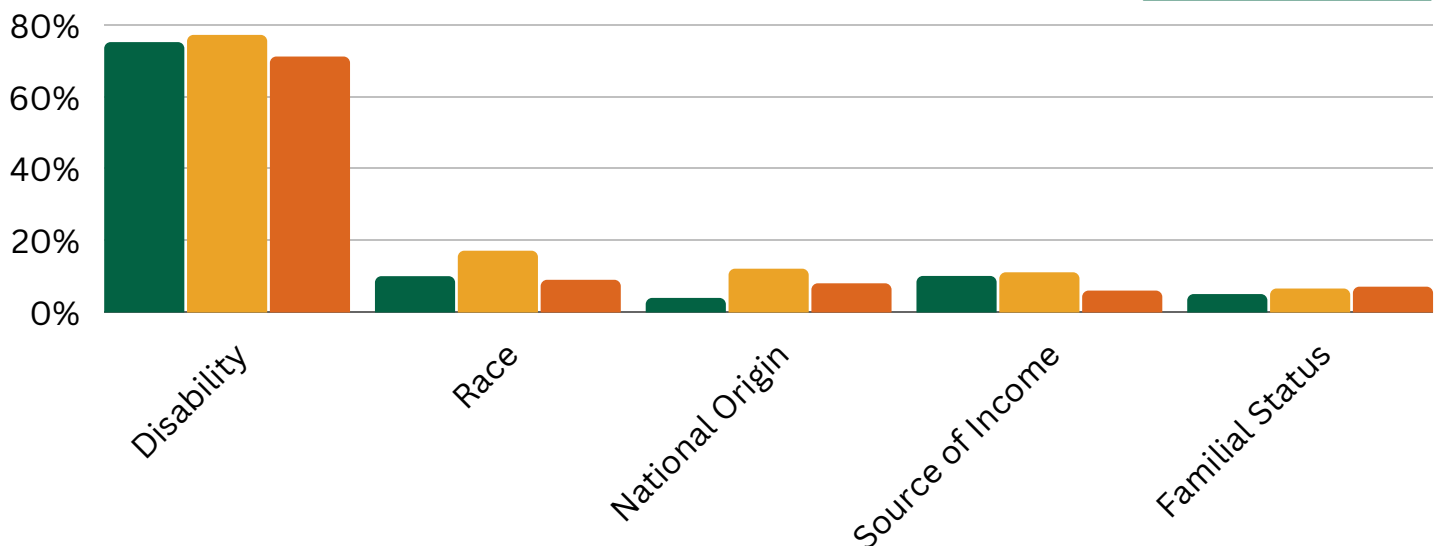
- 324 complaints related to disability
- 50 complaints of race discrimination
- 36 complaints of gender discrimination
- 19 complaints of familial status discrimination
- 17 complaints of national origin discrimination
- 4 complaints of religious discrimination
- 2 complaints of color discrimination

## State Protections

- 54 complaints of source of income discrimination
- 20 complaints of age discrimination
- 11 complaints of sexual orientation discrimination
- 3 complaints of marital 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.

## PRE-PURCHASE CERTIFICATION

Education and counseling for potential home buyers consist of group workshops and one-on-one counseling with FHANC's HUD-certified bilingual Education Director. Throughout 2021-2022, counseling and educational workshops were offered by phone or online webinar in both Spanish and English.

"Pre-purchase Certification Workshop" is a 6-hour HUD certification workshop that covers topics such as financial and credit management, housing affordability, home loans, and predatory lending. Certification fulfills requirements for certain BMR units offered through the Marin Housing Authority or other programs.

Funding for this workshop was provided by the Wells Fargo Housing Foundation, U.S. Department of Housing and Urban Development, Bank of the West, Union Bank, and the California State Bar

## FORECLOSURE PREVENTION

FHANC offers foreclosure prevention counseling through one-on-one sessions and group workshops with a HUD-certified bilingual counselor.

FHANC counseled distressed homeowners on COVID forbearances and other CARES Act protections in response to the COVID pandemic and subsequent economic hardship. FHANC held a virtual workshop focused on successfully exiting a COVID forbearance in September of 2021.

FHANC's Foreclosure Prevention Counselor provided homeowners with education about fair lending practices, the Homeowner Bill of Rights, how to assess and achieve housing affordability, as well as referrals to other organizations providing additional resources.

## SCHOOL PRESENTATIONS

In collaboration with San Rafael high school social studies teachers, FHANC hosted a virtual field trip for students with a focus on housing discrimination in Marin County, particularly in San Rafael.

The presentation highlighted not only fair housing laws, but also the history of segregation in Marin County and how that shaped the neighborhoods we live in today. Students engaged with questions about how to get involved and what they can do to help restore equity in our communities.

After the presentation, one student commented, "Thank you for giving a voice to and representing those struggling with housing discrimination." Another stated, "Thank you for explaining ideas about fair housing that were previously confusing when learning about them in class."

## HAP PROGRAM

FHANC administered accessibility modifications through the Housing Accessibility Partnership (HAP) program. The primary purpose of the program is to provide funding for eligible individuals with disabilities or parents/guardians of children with disabilities to pay for modifications and repairs to increase accessibility or address other conditions causing long term health problems in their homes or apartments.

FHANC partnered with local organizations to promote equal housing access for clients requesting reasonable modifications or accommodations in housing or help with other fair housing needs. Grants for modification of housing units were provided to homeowners and renters in order to make their homes more livable and accessible, or to address other conditions causing long term health problems in their homes or apartments.

Modifications may include:

- installing grab bars, ramps, or railings widening doors
- installing lifts
- installing flashing doorbells
- remodeling bathrooms or kitchens

# Fair Housing Investigations



## RACE & SOURCE OF INCOME AUDIT

During FY 21-22, FHANC investigated discrimination against prospective Black housing choice voucher holders. Trained pairs of testers – one Black, one white – called to inquire about whether the property accepted Section 8 vouchers and, if so, whether voucher holders were required to meet a minimum income threshold in order to qualify for the unit.

Tests conducted in Sonoma County revealed the highest incidence of race discrimination (63%) and source of income discrimination (88%), with 92% revealing at least some evidence of either or both. Housing providers in Solano County evidenced the least discrimination, with 32% of tests revealing evidence of race discrimination and 44% revealing evidence of source of income discrimination.

The results of our investigation plainly show that despite the recent expansion of California's fair housing laws protecting source of income, people with housing subsidies still face significant barriers in housing. Housing providers were willing to openly state their discriminatory voucher policies, suggesting that at least some may have been unaware of their legal obligations and pointing to the need for increased education and outreach.

## FANNIE MAE SETTLEMENT

FHANC, the National Fair Housing Alliance (NFHA), and 19 other fair housing organizations reached a landmark \$53 million agreement with Fannie Mae, arising after a comprehensive, four-year investigation of more than 2,300 Fannie Mae-owned foreclosed properties in 39 metropolitan areas in the country. The settlement will help rebuild and strengthen communities of color in the investigated areas, including the metro area of Vallejo – Solano County – as well as the metro area of Richmond and Oakland. FHANC and the other plaintiffs alleged that Fannie Mae maintained and marketed its foreclosed homes in predominantly White neighborhoods while allowing similar homes in communities of color to fall into disrepair and that this differential treatment exacerbated the damage caused by the 2008 mortgage crisis and impeded recovery from the crisis in neighborhoods of color.

FHANC and the other plaintiffs will use over \$35 million of the settlement to promote home ownership, neighborhood stabilization, access to credit, property rehabilitation, and residential development in the areas at issue in the case. The plaintiffs will manage and disburse the settlement funds, providing much-needed grants, including for down-payment assistance for first-generation homebuyers and renovations for homes that languished in foreclosure. The grants will also include innovative programs and partnerships to promote fair housing.

## APPRAISAL INVESTIGATIONS

In 2021, FHANC received several complaints of discrimination in the appraisal and lending process. Given low interest rates of the past year, many homeowners have been applying for mortgage refinance loans. An appraisal that is lower than expected can mean denial of the loan or an interest rate and loan terms that are not as good. The racial wealth gap and disparity in home ownership between white and Black Americans are wider now than when the Fair Housing Act was passed in 1968. This may be attributed to the conscious or unconscious biases of an appraiser – something that may be more likely because the profession is almost 80% male and 85% white, according to the Appraisal Institute's 2019 demographic study.

The cases involving discrimination in the appraisal industry are complex and labor intensive to investigate. FHANC is taking on these cases, building the tools to conduct investigations for racial discrimination, and advocating for better regulation and policies in both the lending and appraisal process. During FY 21-22, FHANC filed a lawsuit on one appraisal case and an administrative complaint in another. A third administrative complaint at HUD is ongoing.

# Success Stories & Testimonials



“I'm shaking and crying at the same time. Do I need to do anything? You really are a blessing.”

“Hi! We both need to try and relax and savor the good news. You now have a clear approval and everything is happening as planned. I will check in with your lender again next Wednesday.”

A text exchange between a FHANC client and her counselor after receiving an approval for full reinstatement of her mortgage.

FHANC has many clients with disabilities that limit their ability to work with lenders and/or execute work out options. Such was the case with a Santa Rosa homeowner who is legally blind. FHANC's client had been hospitalized during the pandemic and fell behind with her mortgage. However, once again, the question of housing sustainability reared its ugly head. Her original mortgage payment had been affordable because it did not include escrow. Once she fell behind, that changed, and escrow was added to her monthly payment. FHANC was able to assist the client with a California Mortgage Relief Program application and the client was reinstated on August 26. Her next payment was not due until October 1, which was optimal in timing as applications for property tax deferment opened on that same day.

"Thank you for creating a space where people can get help in housing if they need it." - Anon.

"Thank you for teaching us about the struggles faced by those who need low income housing." - NS

The above comments were provided from San Rafael high school students after a fair housing presentation put on by FHANC and teachers.

FHANC's bilingual Foreclosure Prevention Counselor helped hundreds of homeowners, in English and Spanish, escorting them through the appropriate exit options during one-on-one counseling sessions and in workshops. In January of 2022, the much-awaited California Mortgage Relief Program (CMRP) began accepting applications and this became an important tool for preserving homeownership.

FHANC's first CMRP success involved a low-income Spanish-speaking senior in Windsor. She had worked as a care giver prior to the pandemic, but her physician advised she stop working due to her own health concerns. She went into a COVID forbearance, and, once the forbearance ended, attempted to modify her loan. The client was denied a modification due to insufficient income, at which point FHANC quickly prepared the client for the CMRP application process.

The client did not have access to technology, so FHANC garnered assistance from Corazon Healdsburg to prepare the documents for the application. Because CMRP would bring the client current but not change her monthly payment, FHANC discussed housing sustainability options, and the client was ultimately able to increase her income by renting rooms in her house. In March of 2022, the client was fully reinstated and had a comfortable housing ratio.

"Thank you for the checks and balances, for your professionalism, and for the chance to make things right."

FHANC received a call from a Sausalito homeowner interested in the California Mortgage Relief Program. After reviewing his situation, FHANC assisted him with a Request for Mortgage assistance. He was denied assistance by his lender, and then became a good candidate for mortgage relief. He is now under review for funding.



# Fair Housing Conference 2022



## INVESTING IN OUR FUTURE: FAIR HOUSING AND RACE-CONSCIOUS POLICIES

On April 20, 2022, in honor of Fair Housing Month and the annual passage of the Fair Housing Act, FHANC held a virtual conference which featured presenters who addressed strategies and possibilities for advancing fair housing and racial equity via race-conscious housing policies, through legislative, legal, administrative, as well as media- and advocacy-driven approaches

The event created a space for community members, non-profits, advocates, real estate professionals, housing providers, and municipal leaders and staff to address pressing fair housing issues affecting communities in the Bay Area and strategies to re-energize fair housing initiatives, including affirmatively furthering fair housing.

The conference goal was to build on the legacy of the leaders of the civil rights movement to create a more just and equitable society. Discussions on furthering fair housing included advancing equity, not only in terms of housing choice, but also as it relates to all opportunities related to where one lives, including employment, transportation, education, health, and access to financial markets.

“Thank you so much for organizing this conference and elevating such important topics. I was moved by the information and perspectives that were presented.”



### Moderator

Jorge Andres Soto,  
Associate Vice President  
of Advocacy &  
Government Affairs at  
the National Fair  
Housing Alliance



### Moderator

Caroline Peattie,  
Executive Director at  
Fair Housing Advocates  
of Northern California



**Nikitra Bailey, Senior Vice  
President of Public Policy -  
National Fair Housing  
Alliance**

Utilizing Race-Conscious Housing  
Policies to Drive Inclusive  
Economic Growth



**Erwin Chemerinsky, Dean -  
University of California,  
Berkeley School of Law**

Legal Perspectives on Race-  
Conscious Housing Policies

“As a Black woman and Realtor, I am embarrassed by the fact that I lack so much history. When I was in elementary, high school, and college we did not have classes that taught us about our black history. I am still learning. Great presentations.

It is still needed, and will still be needed for years to come as we educate our citizens about Black and Brown discrimination. See you next time. Thank you.”

“Nikitra Bailey's presentation was so comprehensive and informative in such a short amount of time.”

### Fair Housing Investigations - Two-Party Recording in the California Legislature



Andrés Ramos,  
Legislative Counsel  
- Public Advocates



Fred Freiberg,  
National Field  
Consultant - Fair  
Housing Justice  
Center

### Undervalued | Undefeated: Combatting Appraisal Discrimination in Black & Brown Neighborhoods



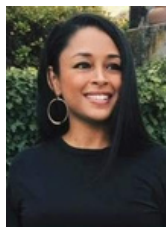
Julian Glover, Race,  
Culture, & Social  
Justice Reporter -  
ABC7 News



Paul Austin,  
FHANC client



Liza Cristol-Deman,  
Attorney at Law,  
Brancart & Brancart



Dominique Colon,  
FHANC client



Margaretta Wan-Ling Lin,  
Executive Director - Just  
Cities/The Dellums Institute  
for Social Justice

Fair Housing in a Time of New Jim  
Crow and Green Gentrification

[CLICK PLAY  
TO WATCH A  
RECORDING  
OF THE 2022  
FAIR  
HOUSING  
CONFERENCE](#)

“The excellent groups of panelists and SME speakers. I learned so much and have become energized to make a difference in my community.”



# Finances & Funding Sources

## 2022 FAIR HOUSING CONFERENCE SPONSORS

Mechanics Bank  
 Marin Community Foundation  
 California Association of Realtors  
 First Federal Savings and Loan of San Rafael  
 Marin Association of Realtors  
 Marin Resource Recovery Center  
 AREAA Asian Real Estate Assoc. of America  
 United Educators for Housing and Literacy  
 City of Fairfield  
 Marin Interfaith Council  
 West America Bank  
 And other private donors

We are grateful to 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.

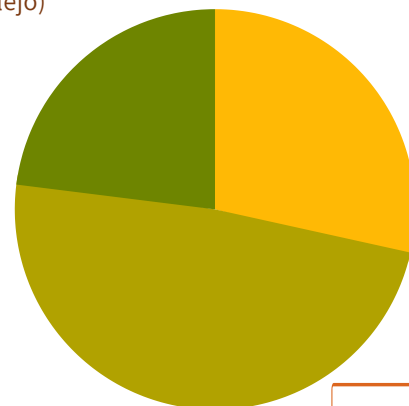
**MAKE AN ONLINE DONATION TODAY!**

## FISCAL YEAR 21-22 FINANCIAL BREAKDOWN

FEDERAL FUNDING	\$467,500.00
LOCAL GOV'T FUNDING	\$293,772.84
INDIVIDUAL DONATIONS	\$13,620.89
FOUNDATION GRANTS	\$60,000.00
CONTRACT REVENUE	\$8,200.00
SPECIAL EVENTS	\$22,938.34
CORPORATE GRANTS	\$55,000.00
SETTLEMENTS	\$55,000.00
INTEREST INCOME	\$6,452.73
DEBT EXTINGUISHMENT GAIN	\$143,162.50

(Fairfield, Vallejo)  
23.02%

Marin County  
28.46%



Sonoma County  
48.51%

Funding breakdown  
by county



# Board of Directors 2022



Azalea Renfield  
President



DeVera Boyd  
Vice President



Lisa Mennucci  
Treasurer



Audrey Perrott  
Secretary



Nyala Thompson  
Board Member



Cesar Lagleva  
Board Member



Casey Epp  
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

FHANC's Office:  
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TDD: (800) 735-2922  
Fax: (415) 457-6382  
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