

2015

Regional Analysis of Impediments to Fair Housing for Montgomery County and the Cities of Dayton and Kettering, OH

Appendix B — About the Miami Valley Fair Housing Center

This PDF contains only a section of the AI.

*For the other sections or the entire AI,
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Appendix B — About the Miami Valley Fair Housing Center

Established in 1993, the Miami Valley Fair Housing Center (MVFHC) is the only private non-profit fair housing organization within a 14-county area. MVFHC has extensive experience both in education and outreach and in investigation and enforcement related to fair housing, fair lending, and foreclosure prevention. MVFHC serves consumers of and providers of residential housing products. MVFHC educates people about their rights and responsibilities under fair housing and fair lending laws, and MVFHC helps people who may have faced housing or lending discrimination or who are facing foreclosure.¹

The Department of Housing and Urban Development (HUD) recognizes MVFHC as a Qualified Fair Housing Organization² and has supported MVFHC's work from 2000 through the present with a series of grants under HUD's Fair Housing Initiatives Program.³ MVFHC has consistently received the highest evaluation score, Excellent, on all of HUD's evaluations for its grant work.

The HomeOwnership Center of Greater Dayton has been a key partner of MVFHC, joining with MVFHC to work on predatory lending, fair lending, and foreclosure mitigation. In years in which MVFHC has received HUD grants related to this work, MVFHC has subcontracted with the HomeOwnership Center for financial and homeownership counseling for clients, and in other years, the HomeOwnership Center has used funds received from NeighborWorks America to subcontract with MVFHC for legal counseling for clients.

Montgomery County, the City of Dayton, and the City of Kettering have supported MVFHC in its work since its inception by providing funding through the Community Development Block Grant (CDBG) program for comprehensive full-service fair housing enforcement and education services, including fair housing testing.⁴

In addition to receiving CDBG funds from Dayton, MVFHC has also received funds from HUD's Fair Housing Assistance Program (FHAP) through a partnership with Dayton's Human Relations Council (HRC). Because HUD considers Dayton's non-discrimination ordinance to be substantially equivalent to federal fair housing laws, HRC is eligible for FHAP funds. In 2012 HUD started a program to support partnerships between FHAP and FHIP agencies, and HRC and MVFHC were awarded a grant for implementation of the city's Welcome Dayton program for immigrant and refugee populations.

The City of Springfield has contracted with MVFHC since 1999 for the provision of fair housing testing services.

MVFHC has been an operating member of the National Fair Housing Alliance (NFHA) since 1993, and Jim McCarthy, MVFHC's President/CEO, served as chair of NFHA's board from 2006 to 2015. MVFHC's staff has gained significant knowledge from NFHA training sessions and conferences, and MVFHC regularly partners with NFHA and others of its operating members in national systemic investigations.

MVFHC uses monies obtained in settlements of its discrimination cases to further fair housing activities, seeking permission to do so from HUD for monies from cases brought under HUD grants.

In 2013 Wells Fargo paid MVFHC \$1.4 million to settle a case that MVFHC—in partnership with NFHA and other NFHA member agencies—brought against Wells Fargo alleging discrimination in the maintenance of bank-owned foreclosed properties in minority neighborhoods. MVFHC used the settlement monies to establish the Inclusive Community Fund, which provided grants designed to help mitigate damage in two key neighborhoods most affected by the foreclosure crisis. The grants, developed under the guidance of a community advisory panel, were for:

- Down payment assistance for people buying residences in those neighborhoods.
- Critical home repair to alleviate safety issues and code violations, especially in homes of seniors and veterans.
- Home rehabilitation of houses occupied by owners with income below 200% of area median income (AMI).
- Accessibility modifications for houses occupied by owners who are elderly or have disabilities and whose income is at or below AMI.
- Quality of life grants for small projects by local groups in the neighborhoods (for example, a new neighborhood playground).
- Capacity building assistance for the Wesley Community Center.

In 2012 MVFHC purchased a building at 505 Riverside Drive, in a mainly residential area just north of downtown Dayton within two blocks of local bus routes. MVFHC works at being a good partner with its immediate neighbors and with the larger community, allowing neighborhood residents to use its facilities during neighborhood cleanup projects and allowing community organization including LGBT groups and the local autism society to meet in its building.

¹ These activities are in support of MVFHC's mission and vision statements, which can be found online at http://www.mvfairhousing.com/mission_statement.php.

² Fair Housing Initiatives Program: Definitions, 24 C.F.R. § 125.103 (2004). Retrieved from <http://www.gpo.gov/fdsys/granule/CFR-2004-title24-vol1/CFR-2004-title24-vol1-sec125-103>.

³ What is the Fair Housing Initiatives Program (FHIP)? U.S. Department of Housing and Urban Development. Retrieved from http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHIP/fhip.

⁴ For more information about the use of testing in fair housing enforcement and research, see: Fudge, K. Paired Testing and the Housing Discrimination Studies. *Evidence Matters: Transforming Knowledge into Housing and Community Development Policy*, Spring/Summer 2014, 12–15. U.S. Department of Housing and Urban Development. Retrieved from http://www.huduser.org/portal/periodicals/em/EM_Newsletter_spring_2014.pdf.