



MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

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SPRING 2019

JIM MCCARTHY, PRESIDENT/CEO

Fair Housing Month Workshop and Luncheon on April 12, 2019

Join the Miami Valley Fair Housing Center and the Dayton REALTORS® on Friday, April 12th for the Annual Fair Housing Month Workshop and Luncheon. Once again we will be in the Great Hall of the Sinclair Conference Center. The theme this year is “Understanding the Past to Define a Better Tomorrow.”

The workshop presenters Kirsten Delegard and Kevin Ehrman-Solberg of [Mapping Prejudice](#) will use time-lapse animated maps to demonstrate the structural barriers that stopped many people who were not white from buying property and building wealth for most of the last century. Their work in mapping Minneapolis, MN demonstrates that these restrictions served as powerful obstacles for people of color seeking safe and affordable housing. For the second portion of the workshop session, Etana Jacobi, Manager of the [Hall Hunger Initiative](#) in the Miami Valley will conduct a Racial Wealth Gap Learning Simulation to help participants understand how federal policies have created and sustained the gaps in wealth, income and hunger between black Americans, and by extension, the systemic racial discrimination that all communities of color confront.

Visit our [website for registration and additional information](#).

Generously sponsored by:



Workshop and Luncheon Schedule

| | |
|------------------------|--|
| 8:00 a.m. | Workshop registration & continental breakfast |
| 8:30 a.m. – 11:30 a.m. | Workshop session |
| 11:45 a.m. – 1:15 p.m. | Luncheon, Keynote Presentation and Marie Kindrick Awards |

Meet Your Miami Valley Fair Housing Center Board Members

Frank Petrie is the Director of Retail Mortgages at Wright-Patt Credit Union. He helps set the strategic direction and provides day to day oversight of the retail mortgage origination team. WPCU currently has over 31 loan originators, 4 managers and 6 mortgage sales assistants. Frank has been with Wright-Patt for three years, but previously worked for a large regional bank as a CFO and mortgage sales manager. He began his career in public accounting and holds his CPA license. He is excited to be part of the Wright-Patt team helping around 3,000 members each year realize the dream of owning a home or improving their financial position by refinancing their mortgage.

Frank has served on the board of trustees of MVFHC for around 6 years and currently is the treasurer. Currently, he also serves on Rebuilding Together Dayton and Muse Machine boards. He has also been on the finance committee of the Dayton Area Chamber of Commerce for over 15 years.

Frank, Amy and their three daughters have lived in the Dayton area for over 40 years. He is proud to serve on the MVFHC board as we help Miami Valley residents achieve and sustain homeownership and financial success. We achieve this by ensuring that everyone has access to fair housing and that no one is discriminated against due to race, color, national origin, religion, gender, familial status or disability.



Frank Petrie
Treasurer

Fair Housing Update: Reasonable Accommodations and the Screening Process

Treating everyone so that they have the opportunity to use and enjoy the dwelling is a best practice. Housing professionals should have a flexible screening process made up of both 1. Standardized Procedures and 2. Individual Assessments. When working with people with disabilities this is extremely important. Fair Housing laws give people with disabilities the option of requesting exceptions to rules, policies, procedures and activities that are called requests for reasonable accommodations. A few tips from HUD on this process are:

- Should be considered on a case by case basis – cannot have a “one size fits all approach”
- Can happen before or during tenancy
- Housing provider must be prompt in response by immediately entering into interactive dialogue with requester

When processing a Request for Reasonable Accommodations/Reasonable Modifications (RA/RM), developing a standard procedure is a best practice.

- You are happy to process the request for a disability-related need
- Forms that can be used to facilitate the request
- What exactly is being requested?
- Does request warrant a third-party verification?
- Talk about who pays if that is a consideration of the request
- When a decision will be made if not made at time of request
- Other allowable requirements particular to your process, e.g. your firm prefers to do construction to keep costs down

In some cases, a housing provider must consider alternative screening criteria to enable an applicant with a disability to establish eligibility. Some applicants may have special needs due to their disabilities, so simply treating them the same as others may not ensure that they have an equal opportunity to use and enjoy the housing. Several alternative criteria examples are:

- Allowing a co-signer or third-party payee
- Waiving a garnishment income requirement for those receiving SSI/SSDI
- Waiving an employment requirement for those receiving fixed disability benefits
- Overlooking past tenancy, credit, and/or criminal issues if the issues are related to the person’s disability and have been or will be mitigated
- Giving a reserved parking place when all other spaces are not reserved
- Allowing a service animal in a no-pets facility

Go to www.myfairhousing.com/rental. Click on Links to HUD Policies and go to the Joint Statements on Reasonable Accommodations and Reasonable Modifications. Information collected from these sources by John Zimmerman, VP Miami Valley Fair Housing Center for this article.

Fair Housing Update: Welcoming People with a Criminal History

In April 2016 HUD released guidance on the use of criminal history in screening and management practices for residential housing providers. The guidance included:

- “While having a criminal record is not a protected characteristic under the Fair Housing Act, criminal history-based restrictions on housing opportunities violate the Act if, without justification, their burden falls more often on renters or other housing market participants of one race or national origin over another (i.e., discriminatory effects liability).”
- “Additionally, intentional discrimination in violation of the Act occurs if a housing provider treats individuals with comparable criminal history differently because of their race, national origin or other protected characteristic (i.e., disparate treatment liability).”

On the second bullet: HUD has evidence that some leasing agents coach white applicants only on how to get around their company policies that might impact one’s decision on eligibility such as having a felony. The guidance says this is illegal. Bullet one can be viewed through the lenses of an example that came in the form of an email:

- “I have a question for you. We had a phone call today from a woman that has a felony. She proceeded to tell us

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The Greater Dayton Realist Association

*Cordially invites you to attend a
FREE HOME BUYER WORKSHOP
for everyone of all faiths and religious affiliations
1:00pm-3:00pm*

**SUNDAY, APRIL 7, 2019
MT. CALVARY BAPTIST CHURCH
3375 W. Siebenthaler Ave. (S. N. Winston, Sr. Way)
Dayton, OH 45406**

TOPICS:

- ↓ Down Payment Assistance Programs
- ↓ Home Maintenance and Insurance
- ↓ Mortgage Process Coaching
- ↓ How to shop for a home
- ↓ Credit Repair

**For Information Email: greaterdaytonrealist@gmail.com
RSVP at 937-815-1740**



This event brought to the public by the Greater Dayton Realist Foundation, a 501(c)3 Non-Profit - most gifts are tax deductible - check with your tax professional

Welcoming People continued from page 2 ...

she lived in a state where having “gay relations” is against the law. She was charged with a “Crime against Nature.” She wanted to know if we would deny her for that since Ohio does not have that law. I have heard of states with this law, but I have never had an applicant with this charge on their record. Just wanted to run this by you.”

In a situation like this a housing provider can make the following considerations:

- the facts or circumstances surrounding the criminal conduct
- the age of the individual at the time of the conduct
- evidence that the individual has maintained a good tenant history before and/or after the conviction
- evidence of rehabilitation efforts (drug/alcohol treatment, community supervision completion)
- community ties/support (is an applicant in a family reunification project or a re-entry program?)
- employment/training history

This information was collected by John Zimmerman, VP Miami Valley Fair Housing Center. Go to www.myfairhousing.com/rental. Click on Links to HUD Policies and click on Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions April 4, 2016.



March 10

Daylight Savings Time begins

April 12

Fair Housing Month Celebration at the Sinclair Conference Center

April 24

[38th Annual GDA Trade Show](#)

June 1

[Pride Celebration on Courthouse Square](#)

July 8—14

[Montgomery County Fair](#)

MVFHC Mission Statement

The mission of the Miami Valley Fair Housing Center (MVFHC) is to eliminate housing discrimination and ensure equal housing opportunity for all people in our region, the State of Ohio, and nationally.

Specifically, the Miami Valley Fair Housing Center seeks to eliminate housing discrimination against all persons because of race, color, religion, national origin, sex, disability, familial status, or any other characteristic protected under state or local laws. In furthering this goal, MVFHC engages in activities designed to encourage fair housing practices through educational efforts; assists person who believe they have been victims of housing discrimination; identifies barriers to fair housing in order to help counteract and eliminate discriminatory housing practices; works with elected and government representatives to protect and improve fair housing laws; and takes all appropriate and necessary action to ensure that fair housing laws are properly and fairly enforced throughout our region, the State of Ohio, and nationally.

MVFHC Vision Statement

The Miami Valley Fair Housing Center recognizes the importance of “home” as a component of the American dream. We envision a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

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