

Open House

FALL 1997

The Fair Housing Council of Montgomery County is committed to ensuring equal housing opportunities regardless of race, religion, gender, age, disability, familial status or national origin. We carry out our mission through education & outreach, complaint reception & resolution, advocacy, monitoring of discriminatory housing practices & assistance in finding open & affordable housing.

STAFF

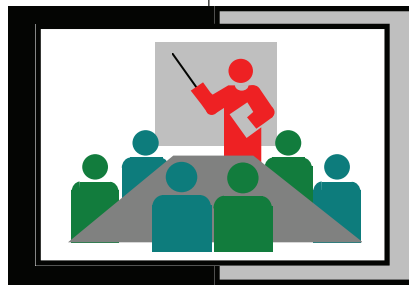
Renee Langley
Executive
Director

Liane Anderson

Over Sixty Attended Fair Housing Seminar on Recent Changes to Advertising Laws

The Fair Housing Council, along with Montgomery Newspapers, sponsored the "Fair Housing Seminar:

laws and housing discrimination as well as to update the public on recent changes in advertising laws. Part of the Council's mission is to stop



Highlighting Recent Changes to Advertising Laws" which was held at the Montgomery County Fire Academy on November 19, 1997. The Council sponsored this seminar in an effort to educate people on fair housing

violations of the fair housing laws before they occur.

Speaking at the seminar were: Karen Black, Esq., Public Interest Law Center of Philadelphia; Ray Cartwright, Housing Director of the Pennsylvania Human

Disparity in Lending Still Prevalent

Mortgage lenders nationwide still reject black applicants twice as often as whites, despite a push by regulators since the start of the Clinton administration to toughen enforcement of fair lending rules.

According to the data released yesterday for 1996, banks, savings institutions, credit unions and mortgage companies turned down 48.8 percent of applications for home purchase loans received from blacks and 24.1 percent from whites.

The denial rates were 34.4 percent for Hispanics, 13.8 percent for Asians and 50.2

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Disparity in Lending Still Prevalent

percent for American Indians.

This is the seventh year that the data have been released by the Federal Financial Institutions Examination Council, a coordinating body for five federal regulatory agencies.

Over the seven-year period, rejection rates for all groups have risen along with Americans' debt levels and bankruptcy rates. But the disparity in rejection rate among race and ethnic groups has remained wide.

In the first year, 1990, 33.9 percent of blacks were turned down, 14.4 percent of whites, 21.4 percent of Hispanics, 12.9 percent of Asians and 22.4 percent of American Indians.

An official of the

American Bankers Association attributed the continuing pattern in part to the fact that lenders were working harder to solicit applications from minority applicants who in the past never would have applied and that many rejected applicants receive consumer counseling and go on to make a successful loan application.

"We always think we can improve and we're working at it, but we also recognize that the rates reflect greater outreach," said Judith Knight, the group's director of housing and community development.

In the past, lenders also have said the numbers are a flawed measure of fairness because they do not take into account such factors

as an applicant's previous indebtedness or credit record.

However, disparities persist, even when the data are grouped by income level. For low-income applicants last year-- those with less than 80 percent of the median income in their areas-- the rejection rates were: blacks, 44.5 percent; whites, 32.1 percent; Hispanics, 37.5 percent, and Asians, 17 percent.

Rejection rates for applicants with more than 120 percent of the median income were: blacks, 20.4 percent; whites, 8.6 percent; Hispanics, 16.7 percent; Asians, 10.6 percent, and American Indians, 16.6 percent.

Allen Fishbein, general counsel of the Washington-based Center for Community Change, which assists nonprofit community groups, said some individual lenders have made great progress in narrowing differences in rejection rates, showing it can be done.

"But the industry

For low-income applicants last year...the rejection rates were: blacks, 44.5 %; whites,

Fair Housing Seminar

(Continued from page 1)

Relations Commission; Nancy Gippert, Esq., Housing Counsel of the Pennsylvania Human Relations Commission; and Katherine Hatton, Esq., VP & General Counsel of Philadelphia Newspapers Inc. (Phila.

Inquirer & Daily News). The speakers entertained questions from the attendees throughout the seminar allowing for a very open atmosphere and a great learning experience.

The seminar covered: an overview of

*Capsule Summary of New Advertising Laws:
Review of PHRC’s Policy Statement & Guidelines*

The Pennsylvania Human Relations Commission (PHRC) has produced a Policy Statement & Guidelines on housing and commercial property advertisements in an effort to advise the public

Describe the Property;

of words, phrases and symbols which are impermissible in advertising under the

Pennsylvania Human Relations Act (Act). The Guidelines do not contain every possible word or phrase that may violate the Act; their purpose is to provide guidance on how to recognize the type of language that is potentially violative. The Guidelines are an interim measure until regulations can be put into effect.

The following is a brief synopsis of the Policy Statement & Guidelines.

**GENERAL RULE:
ALWAYS DESCRIBE PROPERTY; NEVER DESCRIBE PEOPLE**

Under the Act housing and commercial property may not be withheld because of unlawful discrimination based on:

race; color; national origin; ancestry; familial status (families with children under age 18); pregnancy; sex; religion; disability; guide dogs; support animals; age (40 and above); intimidation; or known relationship with a person with a disability.

The guidelines are broken down by words and phrases which may indicate a preference, limitation, specification or discrimination for a particular protected class when used in connection with an advertisement involving real estate.

1. Race/Color/National Origin

- ads should state no discriminatory preference or limitation on the basis of race, color or national origin
- describing current or potential residents or neighborhoods in racial or ethnic terms is prohibited.
- describing person(s) by race, color or nationality is prohibited
- using landmarks/ organizational locations indicative of a particular nationality or race should be avoided so no preference is shown

- “code words” used historically (in certain contexts) to be exclusionary and restricted to whites must be avoided (i.e.. traditional, exclusive, restricted)

2. Familial Status

- Phrases stating preferences for adults, couples, singles or families without children are unlawful (as well as colloquialisms implying the same-- ”empty nesters”, “honeymooners”)
- the number and /or size of rooms or bedrooms is permissible and a reasonable occupancy standard may be imposed if nondiscriminatory
- the only exclusion to families is “housing for older persons”-- housing specifically designed and operated to assist elderly persons (at least 80% of the units are occupied by at least one person 55 years of age or older per unit); a publisher may reasonably rely on an advertiser’s representations (where a signed, written statement is

Homebuying Mini-Course a Success

On October 4 1997, the Fair Housing Council held a homebuying mini-course called "So You Wanna Be a Homeowner? Homebuying from A to Z" at the Montgomery County Cultural Center located in Norristown. The purpose of the course was trifold: (1) to educate consumers on what a normal real estate transaction should look like; (2) to teach consumers how to protect themselves in a real estate transaction and be smart shoppers; and (3) to teach consumers how to find someone who will be on "their side" throughout the real estate transaction.

Jerilyn and David Coates of the Real Estate Consumer Council moderated as well as spoke on how to find the

right real estate broker for you--someone who "will be on your side". The Coates emphasized the advantages of having a buyer's broker and the importance of having a well-drafted employment/representation contract. They also discussed: Seller Disclosure Statements; Agreements of Sale; and an Estimate of Closing Costs.

Also speaking that day was Joseph Randazzo, a home inspector from Craftsman Home Inspection in Radnor, PA. Mr. Randazzo emphasized the extreme importance of having a home inspection done on the prospective home you may be buying. He stated that the potential buyer should always go along with the home inspector on a walk-

through as the inspection is taking place. He also stated that the home inspector should produce an extensive and comprehensive report of his/her findings which will ultimately act as a guide or handbook on your new home.

Our final speaker was attorney John D. Maida from the Real Estate Services Group. Attorney Maida stressed the

importance of having a real estate attorney on your team BEFORE you enter into an agreement of sale instead of after the transaction has gone sour. He also stressed the importance of having a proper title search done and acquiring good

Potential homeowners should always go along with the home inspector

Capsule Summary of New Advertising Laws

(Continued from page 3)

furnished by advertiser and publisher has no knowledge to the contrary)

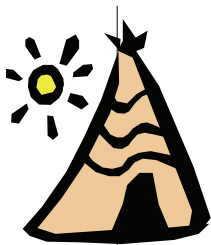
3. Disability

- describing housing as accessible is O.K.

- limiting housing to certain persons by stating it is not accessible is prohibited; reasonable accommodations must be allowed or made in those circumstances

4. Religion

- ads should not contain preferences, limitations or discrimination on the basis of religion
- the use of religious landmarks (potentially indicating preference)



HOMESEEKER'S CORNER

INNOVATIVE SAVINGS PROGRAM FOR LOW-INCOME FAMILIES

The Women's Opportunities Resource Center, in partnership with Pennsylvania, has introduced a new program called the Family Savings Account Initiative. The program is designed to help low-income individuals expand their financial assets and achieve self-sufficiency through savings and asset accumulation. A Family Savings Account is a two year restricted savings account which can be matched by state funds up to \$300 a year.

Each account holder in the program is required to save toward: home purchase or home repair; financing a small business; higher education for participant or their children; or retirement. Participants must save \$10 per week in a restricted savings account for two years. Each account holder may save up to \$2,000 per year and will receive a 50% match, up to \$300 a year. Along with

supervised savings plans, the participants will be required to take classes in the following areas: personal budgeting; personal credit; banking products and options; access to loan products; education; home-ownership; business; investment options; retirement planning and taxes.

Money deposited into the Family Savings Account does not effect welfare benefits. Participants are responsible for paying a \$20.00 non-refundable enrollment fee to participate in the program. Space in this pilot program is limited.

For more information contact:

WOMEN'S
OPPORTUNITIES
RESOURCE CENTER
1930 Chestnut St., Suite
1600
Philadelphia, PA 19103
(215) 564-5500

RADON AWARENESS

The Montgomery County Health Department is urging all residents to check their homes for radon. Radon is a colorless, odorless radioactive gas that has been found in some

homes in our area. Radon has been linked to lung cancer. Further information and radon test kits costing \$6 are available from the health department. Call Vince Smith, environmental health specialist at (610) 970-5040.

FREDDIE MAC HOMESTEPS: A SERVICE OFFERING REPOSSESSED HOUSES FOR SALE

The large secondary mortgage lender, Freddie Mac, has developed a new program called HomeSteps which offers for purchase repossessed houses in move-in condition and located in urban areas. HomeSteps currently has 18,000 to 20,000 properties located in many states, though 40 percent are in California. (*The Times Herald*, 11/21/97.) Their list of available properties is updated with new listings every week.

A potential homeowner can call the HomeSteps helpline for free at 1-800-972-7555 and receive information



HOMEBUYING

A N D

BUDGETING PROGRAM

Agape Improvement & Development Corporation will be holding monthly workshops on homeownership and budgeting throughout 1998. The workshops will be held at the Montgomery County/ Norristown Public Library located at 1001 Powell Street, Norristown, PA.

Each month one four-hour workshop on homebuying will be held on the second Saturday of the month and one four-hour workshop on budgeting will be held the following Saturday. Both begin at 10:00 AM and end at 2:00 PM

The workshops will cover topics such as: readiness to buy a home; qualifying for a mortgage; credit evaluations; applying for a mortgage; settlement; moving in & your community; budgeting; contracts; home improvements; &

INFORMATION STATION

construction.

For more information, an application and directions, CALL or WRITE:

AGAPE IMPROVEMENT & DEVELOPMENT CORP.

376 E. Moore Street
Norristown, PA 19401

(610) 279-9597

APRIL IS FAIR HOUSING MONTH POSTER CONTEST

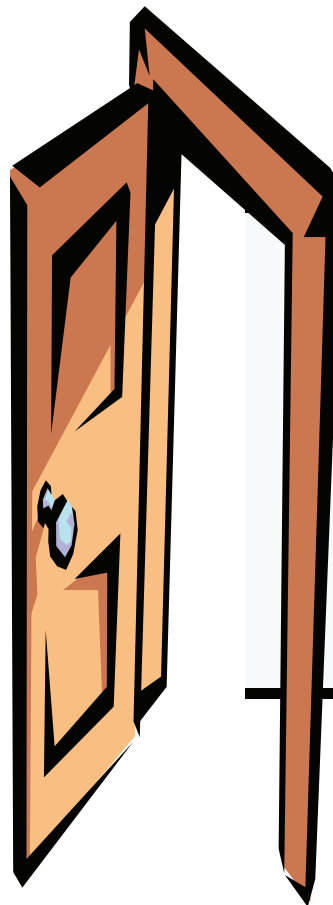
The Fair Housing Council is once again sponsoring a poster contest for the sixth grade in the Cheltenham School District. We are currently seeking donations for savings bonds which will be awarded to the first through third place winners.

CONTACT: Liane Anderson at (215) 576-7711

HOMESEEKER'S LIST

REMINDER: The Fair Housing Council compiles a listing of apartments and houses throughout Montgomery County renting for up to

\$600-\$800 a month or less that are currently available for rent. The list is compiled on a weekly basis and



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US
OPEN
THE
DOOR
FOR**

provides a description of the property including location, price and number of bedrooms. Homeseekers can obtain the homeseeker's list each week at the following locations: the Fair Housing Council of Montgomery County—Glenside; Aging & Adult Services—Norristown; Community Housing Services—Lansdale; Interfaith of Ambler—

GET YOUR FREE T-SHIRT...

The Fair Housing Council of Montgomery County's membership drive is underway. The Council is a private, non-profit organization dedicated to fighting housing discrimination in Montgomery County. As the only local agency whose sole mission is to ensure equal housing opportunities in Montgomery County, the Council has been working hard for you! By becoming a member, you can help guarantee that fair housing remains a part of your community.

Act now, and we'll throw in a t-shirt--absolutely free! The t-shirt design was created by Dara Leinweber, a fifth grader and winner of the 1997 poster contest sponsored by the Council at the Elkins Park School. Her poster included the winning slogan, "Home is where the Heart is and with Fair Housing, Your Heart can be Anywhere." The poster was transformed into the quality, 100% cotton tee you'll receive with your paid membership (sample above). Members also receive "Open House," the Council's quarterly newsletter, and are entitled to elect new representatives to the Board of Directors each year. With your support, the Council will continue providing educational programs to consumers and real estate professionals, advocacy for victims of housing discrimination and access to information on open and affordable housing in Montgomery County.

Don't delay...join today!

***YES, I'D LIKE TO BE A MEMBER OF THE FAIR HOUSING
COUNCIL AND RECEIVE A FREE T-SHIRT WITH MY
MEMBERSHIP!***

Your contributions are tax deductible!

Name or Organization _____ Membership rates:
 Address _____ 9 Individual (\$25)
 _____ 9 Non-profit Org. (\$35)
 Phone (Day) _____ (Evening) _____ 9 Corporate (\$85)
 FAX _____
 WHAT SIZE DO YOU PREFER? _____

*FAX YOUR ORDER TO: FAIR HOUSING COUNCIL OF MONTGOMERY COUNTY (215)572-0262
 OR WRITE: PO Box 578 Glenside PA 19038 Questions? Call us at (215)576-7711*

**Thank you for supporting the fight against
housing discrimination!**



Fair Housing Council of
Montgomery County
P.O. Box 578
Glenside, PA 19038

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*FAIR HOUSING COUNCIL'S
ANNUAL MEETING*

The Annual Meeting of the Fair Housing Council of Montgomery County will take place on January 23, 1998 at Stazi Milano restaurant located at the Jenkintown train station (West & Greenwood Avenues). The meeting will be held at 12:00 PM. We welcome and encourage all members and friends to attend.



Lunch is available for \$10.00. For directions and further information, please call the office. RSVP's encouraged.

MARK YOUR

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