
◊ Open House ◊

Newsletter of the Fair Housing Council of Montgomery County

SPRING 1998

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

“APRIL IS FAIR HOUSING MONTH” Poster Contest

The winners and judges are from left: David Rickel; Rachel Snyder; Adelaide Sugarman; Rev. Robert Johnson-Smith; Shawn Cowley; Commissioner Joseph Hoeffel; and Genna Shaw.

For the second year in a row, the Fair Housing Council has sponsored a poster contest for the 5th & 6th grades of Cheltenham Township to promote awareness and intolerance of housing discrimination. Once again the program proved to be a great success. The kids were brilliant in their artwork and

demonstrated a good understanding of housing discrimination.

In kicking off our campaign, Liane Davis Anderson went to the Elkins Park School in March and held interactive chats on discrimination and fair housing. The kids then created posters depicting fair housing. The Council received

128 entries in total from which 10 Finalists and 10 Honorable Mentions were chosen in the first round of judging.

The final Judging & Awards Ceremony was held on March 27th at the Elkins Park School. We were pleased to have four outstanding community leaders judging the

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contest. They were: County Commissioner Joseph Hoeffel; Reverend Robert Johnson-Smith of Salem Baptist Church; David Rickel, President-elect of the Board of Montgomery County Association of Realtors; and Adelaide Sugarman, dedicated volunteer for the Council. The judges did an outstanding job in selecting the winners.

The winners of the contest are:

1st Place: Rachel Snyder
"Happiness Is Fair Housing"

2nd Place: Shawn Cowley

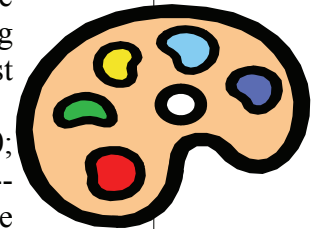
"Fair Housing--It's Still the Same Neighborhood, Just More Colorful"

3rd Place: Genna Shaw
"Live in Harmony"

The posters are on display at the Elkins Park Library during the month of April--Fair Housing Month.

The prizes for the winners were graciously donated by the Montgomery County Association of Realtors. The prizes were gift certificates to Toys R Us in the following amounts: 1st Place--\$100; 2nd Place--\$50; and 3rd Place--\$25. A plaque for the 1st Place winner was also donated by the Association. We are grateful to the Association for their commitment to fair housing.

We are combining efforts with the Association of Realtors for next year in hopes of expanding this program into other



"April Is Fair Housing Month" Poster Contest 1

Fair Housing Public Service Announcements Distributed Countywide

In the beginning of this year, the Council distributed fair housing public service announcements, in poster form, to over 60 agencies countywide. This eye-catching poster depicts numerous types of discrimination and states: "It's illegal to consider race, color, religion, sex, national origin, disability or family status in rental, sales, lending or homeowner's insurance decisions." The poster also lists the Fair Housing Council's telephone number for those who suspect unfair housing practices and wish to contact us.

Dreams Dashed?

A Warning for 1st Time Homebuyers

The National Affordable Housing Coalition (NAHC) recently came to the Philadelphia area. The Coalition has traveled around the country holding seminars inviting 1st time homebuyers to

join their homebuyers club. The Coalition's tactics have been seriously questioned.

In an extensive article, the Washington Post reports that the NAHC has deluged the

airwaves in urban areas with ads promising those with low income or poor credit the chance to own a home. Over 50,000 people have attended the homebuying seminars for a \$10 admission fee.

During the revival-style seminars, participants are invited to join a homebuying club purportedly giving members access to various homebuying services including credit repair, neighborhood bus tours, and tips on little-known government programs. The cost of membership is \$500. Numerous complaints

have been filed with the Better Business Bureau of Reno against the Nevada-based company.

Though hundreds have paid the \$500 membership fee, few have purchased homes with the Coalition's assistance. Many members have demanded refunds. (For full article, see Washington Post-Real Estate section, article entitled "For \$500, Customers Can Buy Frustration," by Kenneth Lelen, published November, 15, 1997). States such as Massachusetts and California are reportedly taking a closer look at the Coalition as a result of complaints there.

The Coalition visited the Philadelphia area in October of 1997. They returned in March holding 8 more seminars in King of Prussia, Langhorne, Cherry Hill, and Wilmington. Hundreds of Philadelphia area residents may have attended these seminars and joined the club in pursuit of dreams of homeownership.

Andrew Frischkoff is Executive Director of the PA Low Income Housing Coalition, a nonprofit

housing advocacy organization that promotes safe, decent affordable housing for Pennsylvanians.

Frischkoff is outraged that the NAHC seems to give the public the impression that it is a charitable organization, which the Washington Post reports, it is not. He worries that the public might confuse nonprofit agencies like his with the likes of the NAHC. Frischkoff is also deeply concerned that low-income persons getting involved with the NAHC may end up financially worse off.

Please inform consumers who have attended the seminars that if they have doubts about the National Affordable Housing Coalition or similar companies, they should immediately pursue a refund from the company. They should also report their concerns to their local Better Business Bureau, county consumer affairs office, state Attorney General's office and the Federal Trade Commission.

Please also inform consumers that there are several nonprofit housing agencies in the Philadelphia area that

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Numerous complaints have been filed with the Better Business Bureau of Reno against the Nevada-based company, National Affordable

A Call for Help—Please Respond!!

The Fair Housing Council of Montgomery County needs your help. We are currently assisting a Willow Grove family in desperate need of a home. We are looking for community support from the good people of Montgomery County to prevent this family from becoming homeless.

The Bell family consists of Shirley Bell and her four children (ages 18, 10, 8 and 2). Four years ago, Shirley's oldest child, Shonta, was stricken with dermatomyosites, a rare form of arthritis, which has left Shonta wheelchairbound and frequently ill. In 1996, Shonta was hospitalized. She could not be released from the hospital until the family could find a wheelchair accessible home that would allow

her the mobility to keep her weekly medical appointments.

Eventually, the Bells were able to rent a 3BR home in Willow Grove. Last December, Home Depot generously donated and installed a ramp at the property. In January of this year, after nearly two years living apart from her family, Shonta was able to leave the hospital. The Bells were ecstatic about bringing Shonta home. Her health and spirits quickly improved.

Their happiness was short-lived, however, because just two months later the Bells received terrible news. The owner notified them that she will be selling the house to a relative. She has asked the Bells to move out by May 31 and has

made it clear that she will not extend their stay. The Bells contacted the Council distraught and terrified, particularly for Shonta, who is distressed at the thought of being separated from the family again. The Bells have been looking for a new home since March but have had no luck.

The Council is making a public plea on behalf of the Bells. The Bells are responsible, timely-paying tenants with a good rental history. They are in search of a 3BR house or

apartment renting at up to \$800 per month that is available in June or sooner. The property needs to be wheelchair accessible OR able to support the ramp the family already has. The Bells hope to remain in the Abington area keeping them close to Shonta's medical facilities and the children's schools.

Please share this plea with as many members of the

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Dreams Dashed? A Warning for 1st Time Homebuyers

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provide valuable assistance to 1st time homebuyers at little to no cost. The following agencies would like the public to know that they are available to help 1st

time homebuyers looking for homeownership counseling, education on the homebuying process and financial assistance in Montgomery County:

- ◆ Agape Improvement & Development



HOMESEEKERS' CORNER: The Information Station

BOOKS ON BUYING & SELLING REAL ESTATE

Alan J. Heavens,
Philadelphia Inquirer

Real Estate
Writer, wrote an
article last year
recommending
numerous
authors and
books on
homebuying.
Heavens
recommended
these authors as
having great

credentials: Peter
Miller; Edith Lank; Bob
Bruss; and Lew
Sichelman. He also
recommended, among
many out there, these
newer books:

- ◆ *The 201 Questions Every Homebuyer and Homeseller Must Ask*, by Edith Lank (Real Estate Education Co., \$15.95);
- ◆ *How to Buy the Home You Want for the Best Price in Any Market*, by Terry Eilers (Hyperion, \$12.95);
- ◆ *How to Sell Your Home Fast for the Highest Price in Any*

**Look before you
leap!**

**Spring is a busy
time for
homebuyers; make
sure you do your**

Market, by Terry Eilers (Hyperion, \$12.95);

- ◆ *How to Buy a House, Condo or Co-op*, by Michael C. Thomsett (Consumer Reports Books, \$16.95) (the 22-page section on homeowner's insurance is great); and
- ◆ *Home Buying for Dummies*, by Eric Tyson and Ray Brown (IDG Books, \$16.99).

Heavens also offered a few tips. Here is what he had to say. For first time homebuyers, make sure you get at least one or two books on the basics. Be sure to check the author's credentials and qualifications on the book jacket. Get free pamphlets and publications from well-known organizations such as the American Homeowners Foundation (800-822-3215), Fannie Mae (800-732-6643) and Freddie Mac.

Alan J. Heavens can be reached by e-mail at al.heavens@phillynews.com.

If you're buying

a new home, Robert E. Trea (Realty Notes, Montgomery Newspapers, 3/25/98) recommends reading *Build It Right! What to Look for in Your New Home*, by Myron Ferguson (Home User Press). The book comes with a free copy of *The New-Home Checklist*. Ferguson is an engineer who evaluated over a thousand homes in his research including homes in the surrounding Philadelphia area. The book is available directly from Home User Press, 1939 Woodhaven Street NW, Salem, Oregon 97304 or telephone 1-800-530-5105. Cost: \$18.75 plus \$3 shipping and handling.

RADIO PROGRAMS ON REAL ESTATE

Jay Lamont, head of Temple University's Real Estate Institute, hosts a greatly informative show on real estate called *All About Real Estate*. The show airs on Sundays from 9 AM till noon on WPEN-AM (950) with a rebroadcast from 9 PM to 12 midnight.

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HOMESEEKERS' CORNER, *cont.*

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Russ Miller also hosts a helpful real estate program called *Russ Miller Show on Housing & Real Estate: Real Estate and Your Estate*. That show airs on Saturdays from 8AM till noon on WWDB-96.5 FM.

TRY THE INTERNET!

A wealth of information can be found online on how to buy and finance a home. A recent *Philadelphia Inquirer* article (*A wealth of information, much of it on the Internet*, 3/29/98 p. w4) recommended surfing the net and listed three great places to get information on homebuying. First, Fannie Mae has a Web site that guides you through the homebuying process from whether your ready to buy to financing to closing. Fannie Mae Homepath can be found at www.homepath.com. Second, a New Jersey firm, HSH Inc. keeps the most up-to-date mortgage prices and has financing information at www.hsh.com. Lastly, the federal government publishes booklets on just about everything

including homebuying. Contact the Consumer Information Center, Pueblo, CO 81009 or at www.pueblo.gsa.gov.

Another great place to find homebuying and financing information is the Homebuyers' Fair found at www.HOMEFAIR.com. This Website has everything from recommended reading to mortgage shopping to legal issues. Check out the recommended software, too.

If you are not online at home, use your local library to do your research.

CREDIT REPORTS

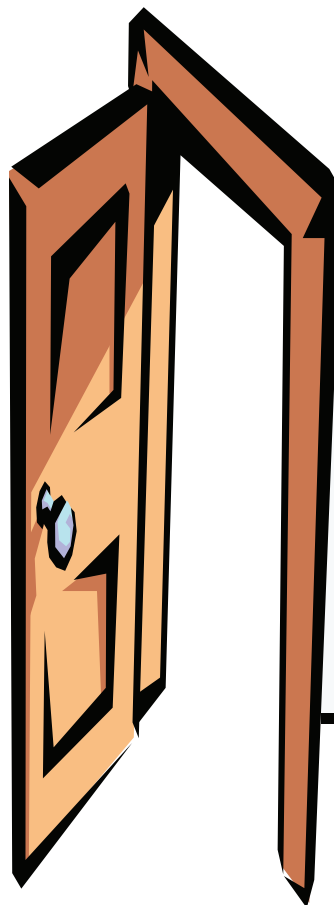
Before you go shopping for a mortgage, make sure you know your credit history inside and out. Be armed with your own credit information by getting copies of your credit report. Copies of your credit reports may be ordered from rating agencies by phone or via the Internet. Contact:

- ◆ Equifax: 1-800-685-1111 or www.equifax.com
- ◆ Transunion Corp.: 1-800-916-8800 or www.tuc.com
- ◆ Experian (formerly

TRW): 1-800-682-7654 or www.experian.com

PHILADELPHIA REGION HOMEBUYING

The *Philadelphia Inquirer* published a very helpful "Guide to Home Prices", Section W, in the Sunday, March 29, 1998 newspaper. The Guide lists town-by-



**LET US
OPEN
THE
DOOR
FOR
YOU!!!**

**IF YOU FEEL YOU HAVE BEEN
DISCRIMINATED AGAINST WHILE
SEARCHING FOR A HOME, CALL US AT:
(215) 576-7711**

Help us fight against discrimination... BECOME A MEMBER!!!

The Fair Housing Council of Montgomery County invites you to become a member. 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.

By joining now you will receive a **20% discount** on the upcoming year's seminar sponsored by the Council **OR** our handsome **t-shirt for 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." Members also receive "Open House" the Council's quarterly newsletter.

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.

Your contributions are tax-deductible.

Don't delay...join today!

YES, I'D LIKE TO BE A MEMBER OF THE FAIR HOUSING COUNCIL!

Name or Organization _____

Membership rates:

Address _____

Individual (\$25)

Nonprofit Org. (\$35)

Phone _____ Fax _____

Corporate (\$50)

Choose One: _____ 20% Seminar Discount **OR** _____ T-shirt (Adult ___ Sm ___ XL)

MAKE CHECK PAYABLE TO: FAIR HOUSING COUNCIL OF MONTGOMERY COUNTY

MAIL TO: P.O. 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

Corporation (610)279-2590

- ◆ Community Housing Services (215)362-5250
- ◆ Fair Housing Council of Montgomery County
(215)576-7711

In This Issue...

Help a family in need...see page 4.

NEW T-SHIRTS ARE COMING SOON!!!!

New fair housing t-shirts will be arriving by the end of May. Like last year, we have taken the design from the winning poster of the "April Is Fair Housing Month" Poster Contest and made it into a super t-shirt.

The 1998 winner is Rachel Snyder with the winning slogan: "Happiness Is Fair Housing". The t-shirt will be white with a charming purple, lime green and black design in sizes: Adult Sm, L or XL.

PLACE YOUR ORDER NOW!!!

Mail your \$15 check to:
Fair Housing Council of MontCo.
P.O. Box 578, Glenside, PA

19038

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- ◆ Genesis Housing Corp. (610)275-4357
- ◆ PA Housing Finance Agency (800) 822-1174
- ◆ MontCo. Dept. of Housing Services (610) 278-3540
- ◆ Religious Committee for Community Justice (610)278-7360
- ◆ Resources for Human Development (215)951-0300

For more in-depth coverage, see “Advice at a Price. Here’s ours: Get similar service elsewhere for free,” by Earni Young, *Daily News*, March 13, 1998, p. S1, in the HOMEFRONT section.

