

A publication of Housing Opportunities Project for Excellence (HOPE), Inc.

HOPE Uncovers Source of Income Discrimination

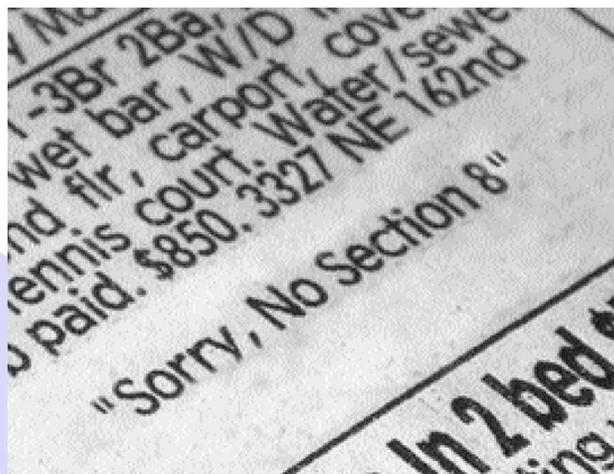
Housing Opportunities Project for Excellence (HOPE), Inc. fights housing discrimination to ensure your civil rights.

We are the only full-service non-profit fair housing agency servicing Miami-Dade and Broward Counties.

We have a three-tiered strategy of (1) Education & Outreach, (2) Intake & Counseling, and (3) Private Enforcement. Thanks to federal, state and local funding, all of our services are **free to the public**. We are here to honor the legacy of the civil rights movement by striving for a truly just and equal society.

To become a tester or volunteer, please call (305) 651-4673 in Miami-Dade or (954) 742-3778 in Broward.

Thank you!



Source of income discrimination usually means being denied (or otherwise being treated differently) because you pay for housing with a subsidy, such as a Section 8 voucher.

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Discrimination based on source of income is the illegal practice by landlords, owners, and real estate brokers of refusing to rent to current or prospective tenants seeking to pay for their housing with housing assistance vouchers and subsidies such as a section 8 voucher. In November 2014, Miami-Dade County officials outlawed source of income discrimination in housing-related transactions within the county. In February 2018, Broward County officials did the same for Broward County.

Miami-Dade's ordinance provides that "Source of income shall mean the lawful, verifiable income paid directly to a tenant or paid to a representative of a tenant, including, but not limited to, Section 8 Housing Choice Vouchers, Supplemental Security Income, Social Security, pensions and other retirement benefits."

In Broward County, the law

states, "Lawful source of income means the origin or cause of a legal gain or recurrent benefit, often measured in money or currency, including, but not limited to, income derived from social security, supplemental security income, child support, alimony, veteran's benefits, disability benefits, unemployment, pension and retirement benefits, an annuity, a gift, an inheritance, the sale or pledge of or interest in property, or any form of federal, state, or local public, food, or housing assistance or subsidy, including assistance from the Supplemental Nutrition Assistance Program (SNAP) and the Housing Choice Voucher Program or "Section 8" vouchers, whether such income is received directly or indirectly by the renter or purchaser and even if such income includes additional federal, state, or local requirements."

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 We're on Facebook! Please search for: **HOPE Inc Fair Housing**

 We're on Twitter! Please find us and follow us at: **@hope_fhc**

HOPE Inc.'s mission is to fight housing discrimination in Miami-Dade and Broward Counties and to ensure equal housing opportunities throughout Florida.

MIAMI-DADE COUNTY

11501 NW 2nd Avenue Miami, FL 33168
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BROWARD COUNTY

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Message from the President & CEO

On January 14, 2020, HUD proposed a new regulation to replace the Affirmatively Furthering Fair Housing (AFFH) rule that it adopted just five years ago, in 2015. The proposed new regulation, if adopted, would be a major setback to efforts to create communities that are diverse and inclusive, eliminate systemic discrimination based on race and other factors, topple the barriers created by government-sponsored segregation, and ensure that residents of all communities have access to the resources and opportunities they need to thrive. Here are some of the ways the proposed new rule is fundamentally flawed:

- The definition of AFFH in the proposed 2020 rule makes only passing references to discrimination and does not mention segregation at all. Instead, it focuses on affordable housing rather than fair housing and confuses affordable housing and fair housing, substituting the former for the latter. Rather than focusing on eliminating discrimination and segregation, it focuses on eliminating local housing and land use regulations, supposedly to increase housing supply.
- The proposed 2020 rule sets up a process that does not require jurisdictions to undertake any analysis of data about local demographics, residential patterns, housing needs and costs or consider any data highlighting the impact of neighborhood location on residents' access to opportunity in education, employment and transportation, as well as their exposure to environmental hazards and concentrated poverty
- The proposed 2020 rule eliminates any separate, fair housing-focused community engagement process that would bring a range of stakeholders into a conversation with local officials that focused on fair housing issues.
- The proposed 2020 regulation requires no analysis of local fair housing issues (or creating a plan to address them), incorporates no analytical framework, and fails to address the fundamental concepts that are embodied in the AFFH provisions of the Fair Housing Act, namely, ending discrimination and dismantling segregation.
- The 2020 rule does not provide a process flexible enough to allow jurisdictions to set their own goals and develop their own strategies. Rather, the proposed rule would put HUD in the driver's seat to determine which barriers make the list, whether or not they are relevant to a particular community's circumstances.
- Under the proposed 2020 rule, PHAs must only participate in the Consolidated Planning process and then certify that they have consulted with their local jurisdictions on fair housing and will comply with fair housing laws, as opposed to conducting their own meaningful, independent fair housing planning.
- The 2020 rule fails to recognize that many fair housing problems are region-wide and encourage regional collaboration among jurisdictions to address those problems.
- HUD is not proposing to provide any training or technical assistance under the 2020 rule, and its oversight mechanisms are so weak as to make its enforcement provisions meaningless.

If the provisions of the proposed 2020 AFFH regulation go into effect, it will be a major setback in our country's efforts to eliminate discrimination from our housing programs and housing markets, dismantle the barriers of segregation that undermine our vitality and prosperity, and create communities that are diverse and inclusive. We extend our thanks to the National Fair Housing Alliance for their leadership in fighting this ill-conceived, proposed regulation and to all our local and national partners for joining us in this ongoing battle.

-Keenya J. Robertson, Esq.

Wynwood: Gentrification, Rent Increase, and Displacement

Already the site of significant new construction and development in the past 15 years, Wynwood is imminently expected to undergo continued drastic changes.



Not every change is as good as most people often perceive it. In Miami, Wynwood has long-remained a neighborhood made up of people from diverse backgrounds with disparate economic status. In the past, the poor and Black and Hispanic families got the opportunity to own property or at least rent houses in the area. However, the transformation of the neighborhood through gentrification has contributed to increased rent, causing some individuals to relocate.

Gentrification, whereby geographic areas are altered through an increase of affluent new owners, tenants, and development, has changed the quality and the outlook of the structures in this neighborhood. The movement of developers into Miami has seen the individuals target Black and Brown communities that have been historically characterized by disinvestment and low income. The rate at which these developers buy low-priced Wynwood properties is alarming, and they have acquired land to build taller structures whose rental prices are beyond the reach of many, if not most, residents of Miami.

Gentrification is leading to hiked rent because of planned high-end commercial development and residential development. The investors have shifted their target to a different market niche, excluding many people who have actually lived in Wynwood for a long time. For example, many of the new buildings include luxury 12-foot ceilings, and it's expected that new landlords will charge luxury-level rent.

The redevelopment of Wynwood is a complete overhaul of the neighborhood with the

new plans simply going beyond the reach of its traditional tenants. The fact that the new owners of properties in the region are people with business savvy makes them want to generate optimal profit from their investment, leading to increases in rent.

Many people have clearly concluded that Wynwood presents a great opportunity for investment. Unfortunately, much of the new development in the area is pricing out many families that have called Wynwood home for decades. While South Florida's development boom brings so much money to the area, it's a shame that much of the burden of this success is falling onto the shoulders of longtime locals.

**Join the fight against discrimination!
Become a tester!**



Please join us in this movement (and make some extra cash as well!) - become a civil rights investigator! Interested people should contact HOPE's Testing Coordinators. Training consists of a paid training session, and after training, available testers are contacted as needed. Each assignment pays \$65-\$100. Call today! Miami-Dade: (305) 651-4673, Broward: (954) 742-3778.

Applicant must:

- Be 18 years of age or older
- Have no convictions of a misdemeanor involving truth, veracity or honesty or of any felony
- Have good observational and writing skills
- Be able to donate approximately 4 hours for each test
- Be punctual with reliable transportation

Continued from Page 1, "HOPE Uncovers Source..."

In both counties (as well as in various locations around the country), it is unlawful to publish any advertisements, including online or print, that indicate a refusal to accept these programs, or express a preference for non-voucher holders. But these protections are not well-known, and the result is that many housing providers are not aware of their responsibility and many housing seekers are not aware of their rights.

For the past year, HOPE has been investigating housing ads containing source of income discriminatory language such as "No Section 8". Our enforcement team has conducted a series of Fair Housing tests that have uncovered source of income discrimination in Broward and Miami Dade County.

Thus far, the investigations have led to HOPE initiating four separate enforcement actions (each action being either a lawsuit or an administrative complaint). These actions name real estate brokerage firms, agents, landlords, and property management companies responsible for the discriminatory ads. The actions allege the participation of these entities in unlawful housing practices as they refused to rent or negotiate for housing on the basis of income, specifically because the source of income was a Section 8 Housing Voucher.

Source of income protections are crucial in maximizing a voucher holder's ability to have access and secure housing. HOPE will continue its enforcement efforts to uncover source of income discrimination. We will also continue to educate and inform the community and housing providers through outreach and enforcement activities.

Request for Tenancy Approval Housing Choice Voucher Program		U.S. Department of Housing and Urban Development Office of Public and Indian Housing	
Public reporting burden for this collection of information is estimated to average .08 hours per response, including reviewing existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments to Washington, DC 20543-0047. A collection of information that is required by law to be collected from a person is not required to be responded to, a collection of information unless that collection displays a unique identifier. Eligible families submit this information to the Public Housing Authority (PHA) when applying for housing assistance. The PHA uses the information to determine if the family is eligible, if the unit is eligible, if the unit is eligible for 1937 (42 U.S.C. 1437f). The PHA uses the information to determine if the family is eligible, if the unit is eligible for statutory requirements. Responses are required to obtain a benefit from the Federal Government. The information is confidential.			
1. Name of Public Housing Agency (PHA)		2. Address of Unit (street address)	
3. Requested Beginning Date of Lease	4. Number of Bedrooms	5. Year Constructed	6. Proposed Rent
9. Type of House/Apartment		7. Security Deposit	
<input type="checkbox"/> Single Family Detached <input type="checkbox"/> Semi-Detached / Row House <input type="checkbox"/> Manufactured Home			
10. If this unit is subsidized, indicate type of subsidy:			
<input type="checkbox"/> Section 202 <input type="checkbox"/> Section 221(d)(3)(BMR)		<input type="checkbox"/> Section 236 (Insured or noninsured)	
<input type="checkbox"/> Tax Credit			

Jurisdictions across the United States have enacted laws prohibiting source of income discrimination, including a number of cities, counties, and states.



Is religious discrimination keeping you out of the home of your dreams?



SCAN HERE FOR HOPE INFO

Housing discrimination based on any form of religion isn't just unfair - it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of religion, race, color, national origin, sex, familial status or disability, report it to HUD or your local fair housing center.

Here are some possible signs of housing discrimination:

- "I'll show you neighborhoods with mosques."
- "We only take people who speak English clearly."
- "You might be more comfortable living elsewhere."

Fair Housing Is Your Right. Use It.

Please save the dates for our annual fair housing month events!

Miami-Dade
Friday, April 3, 2020
DoubleTree Biscayne Bay
1717 N. Bayshore Dr.
Miami, FL 33132

and

Broward
Friday, April 24, 2020
Germack Event Venue
4860 Griffin Rd.
Davie, FL 33314

HUD Seeking Investigations of Websites Selling Service Animal Documentation

Recently, U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson wrote to Chairman of the U.S. Federal Trade Commission (FTC) Joseph J. Simons and Director of the Bureau of Consumer Protection Andrew Smith requesting that the FTC investigate certain websites that may be selling assistance animal documentation.

“These certificates are not an acceptable substitute for authentic documentation provided by medical professionals when appropriate,” said Secretary Carson. “These websites that sell assistance animal certificates are often also misleading by implying that they are affiliated with the federal government. Nothing could be further from the truth. Their goal is to convince individuals with disabilities that they need to spend hundreds of dollars on worthless documentation to keep their assistance animal in their homes.”

The Fair Housing Act requires housing providers to grant a reasonable accommodation for individuals with disabilities that affect major life activities when it may be necessary for such individuals to have equal opportunity to enjoy and use a dwelling. One type of reasonable accommodation is an exception to a housing provider’s rules regarding animals to permit individuals with disabilities to keep assistance animals that do work, perform tasks, or assist individuals with disabilities. Documentation, such as a note from a healthcare professional, is helpful and appropriate when a disability is not obvious and not already known.

HUD Assistant Secretary for Fair Housing and Equal Opportunity, Anna Maria Farías, explained, “Websites that sell verification for assistance animals take advantage of persons with disabilities who need a reasonable accommodation to keep their assistance animal in housing. This request for FTC action reflects HUD’s ongoing commitment to protecting the housing rights of persons with disabilities.”

“The Fair Housing Act provides for the use of assistance animals by individuals with disabilities. Under the law, a disability is a physical or mental impairment that substantially limits at least one major life activity or bodily function,” said

HUD’s General Counsel Paul Compton. “These websites are using questionable business practices that exploit consumers, prejudice the legal rights of individuals with disabilities, dupe landlords, and generally interfere with good faith efforts to comply with the requirements of the Fair Housing Act.”

The letter asks the FTC to investigate these websites for compliance with federal laws that protect consumers from unfair and deceptive acts or practices. HUD identified at least one website that contains the seal of HUD without authorization.

Persons who are concerned about these websites may contact the Federal Trade Commission by calling the FTC’s Consumer Response Center at 1-877-FTC-HELP (1-877-382-4357),

~From HUD



In order to succeed in trying to obtain reasonable accommodations and modifications, potential tenants often need documentation from a qualified doctor or another healthcare professional. Letters and certificates from websites are not a substitute.

Would you like to get this newsletter via e-mail?

Please e-mail rob@hopefhc.com to be added to our list, and receive *HOPE Forum* in your inbox each quarter!

Affirmatively Furthering Fair Housing

The concept of “affirmatively furthering fair housing” is based on Section 808 (e) (5) of the federal Fair Housing Act which states that the Secretary of HUD shall administer housing and community development programs in a manner that affirmatively furthers the purpose of the Fair Housing Act. We dedicate this space to Miami-Dade and Broward jurisdictions that receive Community Development Block Grant (CDBG) funds and partner with HOPE to implement the following outreach.

Broward Area Outreach

The following jurisdictions were impacted by Broward area outreach activities during the quarter: Davie, Fort Lauderdale, and other Broward County locations.

Fair Housing and Predatory Lending Presentations: These presentations consist of PowerPoint visuals, formal lectures, question and answer periods, and informational packages. All presentations are modified to meet the individual needs of the sponsor. The following presentations were conducted (in English, unless otherwise noted).

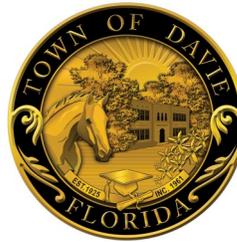
- Broward County Housing Authority, Lauderdale Lakes: 11/9/19, 12/14/19
- Hispanic Unity, Hollywood: 10/19/19
- Housing Foundation of America, Broward County: 11/9/19
- NHSSF, Broward County: 12/14/19
- Oasis of Hope, Pompano Beach: 10/19/19, 12/21/19
- R.E.A.C.H, Fort Lauderdale: 10/5/19
- Urban League of Broward County, Fort Lauderdale: 10/9/19, 11/13/19, 12/4/19, 12/14/19

Housing Provider Rights and Responsibilities Presentations: These presentations consist of PowerPoint visuals, formal lectures, question and answer periods, and information packages custom designed for the specific needs of local housing providers.

- Keyes Realtors: 12/3/19

Community, Cultural, Health, and Job Fairs: HOPE participates in local community events to diversify outreach efforts, counseling members of the general public on their rights and responsibilities.

- L.A. Lee YMCA Family Center, Fort Lauderdale: 10/01/19, 12/3/19



CITY OF FORT LAUDERDALE

Do you suspect housing discrimination, harassment or predatory lending?

Call HOPE TODAY!

Miami-Dade:
(305) 651-4673

Broward:
(954) 742-3778



Rob Collins, Esq., HOPE's Education and Outreach Coordinator for Miami-Dade County (2nd from left in front row) and Brad Brown, longtime member of HOPE's Board of Directors (3rd from left in front row, next to Rob) were among the participants in a November 7, 2019 housing roundtable with Congresswoman Debbie Mucarsel-Powell, hosted by the Homestead Housing Authority.

Miami-Dade Area Outreach

The following jurisdictions were impacted by Miami-Dade area outreach activities during the quarter: the Cities of Miami, Miami Beach, and North Miami, as well as other Miami-Dade locations.

Fair Housing and Predatory Lending Presentations (in English, unless otherwise noted):

- Annie Coleman 14 Resident Council, Brownsville: 10/16/19
- Barry University, Social Work Course of Professor Charania, Miami Shores: 10/8/19
- Behavioral Science Research, Little River: 11/21/19
- Catalyst Miami, Overtown: 11/12/19
- Centro Campesino (English & Spanish), Florida City: 10/19/19, 11/16/19, 12/7/19
- Cuban American National Council, Little Havana: 10/26/19
- Dax Dunn Program, WAVS 1170 AM & 107.9 FM: 10/5/19
- Douglas Gardens Community Mental Health Center (English & Spanish), Miami Beach: 11/12/19
- Experts Resource Community Center (English, Spanish, & Creole), Miami Gardens & North Miami: 10/12/19, 10/26/19, 11/9/19, 12/14/19
- Haitian American CDC (Creole & English), Little Haiti: 10/25/19, 12/13/19
- Helios Biblios Hour, Blogtalkradio: 12/8/19
- Homestead Housing Authority, Housing Roundtable with Congresswoman Debbie Mucarsel-Powell, Homestead: 11/7/19
- Housing Foundation of America (Spanish), Coral Reef: 10/12/19
- (City of) Miami Beach Parenting Classes (English & Spanish), Miami Beach: 12/3/19, 12/5/19
- Miami-Dade Economic Advocacy Trust Youth Action Committee, Downtown Miami: 11/14/19
- Miami Rescue Mission Program, WIOD 610AM: 10/20/19
- Neighborhood Housing Services (English & Spanish), Little Havana: 10/12/19, 10/18/19, 11/16/19
- New Birth Baptist Church Program, WMBM 1490 AM: 10/24/19
- Opa-locka CDC (English & Spanish), Opa-locka: 10/12/19, 10/19/19, 10/26/19
- Real Estate, Education and Community Housing, (REACH) Kendall: 10/20/19, 11/17/19, 12/15/19
- South Florida Seniors in Action, South Beach: 12/13/19, 12/20/19

Fair Housing Presentations:

- University of Miami School of Law, Law Courses of Professors Fenton and Owley, Coral Gables: 10/2/19, 10/14/19
- Trinity Empowerment (English & Spanish), Goulds: 10/19/19, 11/16/19

Housing Provider Presentations:

- Citrus Health Network, Hialeah: 11/5/19
- Coordinated Victims Assistance Center, Coconut Grove: 10/30/19
- Elder Issues Committee, Consortium For A Healthier Miami-Dade, Downtown Miami: 10/29/19
- (City of) Miami Beach Condo Board Certification, Miami Beach: 12/10/19

Community Fairs:

- Caleb Center, Job Fair, Brownsville: 11/14/19
- (City of) Miami Beach Community Health & Wellness Fair, Miami Beach: 10/10/19
- Miami Beach Police Athletic League, Thanksgiving and Winter Holiday Events, Miami Beach: 11/26/19, 12/21/19
- Miami Beach Regional Library, South Beach: 10/15/19, 11/19/19, 12/10/19
- Miami Dade College Padron Campus, Job Fair, Little Havana: 11/6/19
- Miami Dade College Wolfson Campus, Job Fair, Downtown Miami: 10/23/19
- Miami Dade Public Library Main Branch, National Coming Out Day, Downtown Miami: 10/11/19, 10/12/19
- (City of) Miami Gardens, World AIDS Day event, Miami Gardens: 12/5/19
- New Birth Baptist Church, Job Fair, Westview: 10/25/19
- Norland High School, Health Fair, Miami Gardens: 12/13/19
- South Shore Community Center, South Beach: 10/15/19, 11/20/19, 12/3/19
- U.S. Attorney's Office Farmshare Community Fair, Gwen Cherry Community Center, Liberty City: 11/21/19, 12/19/19
- WIC Program, Holiday Health & Resource Fair, Florida City: 12/7/19



Interested in having us visit your organization?
We present fair housing information to both housing providers and home-seekers, rentals and sales!

**Please call (305) 651-4673 in Miami-Dade
or (954) 742-3778 in Broward**

**Or ask about being a paid tester and helping us uncover
discrimination RIGHT HERE in our community!**

HOPE FORUM

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This document is available in an accessible format for people with disabilities upon request.
Please call Daniel Howe at (305) 651-4673.

Yes, I want to invest in the future of my community by becoming a member of HOPE!

Please fill out this membership application and mail with your TAX-DEDUCTIBLE contribution to:

HOPE
Attn: Membership
11501 NW 2nd Ave
Miami, FL 33168

NAME: _____

COMPANY: _____

ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

PHONE: _____ FAX: _____

EMAIL: _____

_____ Individual (\$35.00)

_____ Family (\$75.00)

_____ Friend (\$100.00)

_____ Non-Profit (\$250.00)

_____ Corporate (\$500.00)

_____ Good Neighbor (\$1,000.00)

_____ Sustaining Partner (\$10,000.00)

_____ Juniors For Justice (\$5.00) (13-18 years old)

_____ Pennies from Heaven (children 12 and under)

_____ I am unable to contribute but please send me *HOPE Forum*

There are laws against discrimination in the rental or sale of housing on the basis of:

- ◇ Race or Color
- ◇ National Origin
- ◇ Religion
- ◇ Marital Status
- ◇ Pregnancy
- ◇ Familial Status (as in whether you have children)
- ◇ Disability
- ◇ Sex (Gender)
- ◇ Veteran Status
- ◇ Age
- ◇ HIV Status
- ◇ Sexual Orientation
- ◇ Gender Identity
- ◇ Gender Expression
- ◇ Political Affiliation
- ◇ Source of Income
- ◇ Ancestry
- ◇ Being a victim of domestic violence

Do you suspect that you have been a victim of housing discrimination? Help is available; don't delay!

Call the HOPE DISCRIMINATION HELPLINE!
Miami-Dade: 305-651-HOPE (4673) Broward: 954-742-3778
TDD: 800-955-8771
or file a complaint at www.hopefhc.com