

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

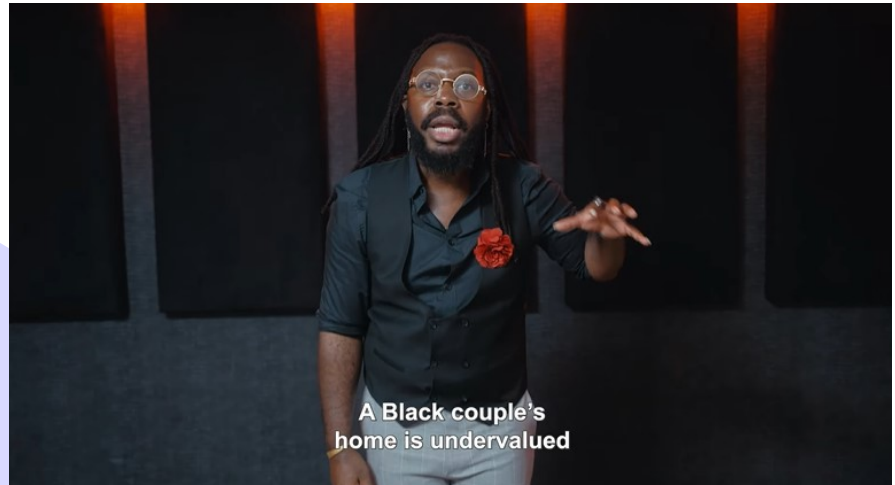
We have a three-tiered strategy of (1) Education & Outreach, (2) Intake & Counseling, and (3) Private Enforcement. Thanks to federal, state and local funding, all of our services are **free to the public**. We are here to honor the legacy of the civil rights movement by striving for a truly just and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

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

Thank you!

HOPE Produces Video Promoting Fair Housing Investigations

The new video features multidisciplinary artist PAGES Matam.



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HOPE has produced "HOPE as Home," a video about fair housing testing (investigations where people of different demographics act as home seekers, to see if they all get treated the same). The video, written and performed by PAGES Matam, features a rich collage of spoken word, dramatic acting and evocative imagery. PAGES is an artist featured in the most recent HUD fair housing national media.

"HOPE as Home" premiered at the Investigative Support for Testing and Enforcement Programs (ISTEP) National Testing Convention on October 24, 2023. The convention was attended by approximately 120 participants, which included 90 tests coordinators from FHIP-funded organizations (representing the vast majority of the nation's test coordinators). Test coordinators spearhead the efforts of over 200 fair housing centers around the nation to uncover discriminatory housing practices.

Testing reveals housing inequities that occur in all housing services including rentals, sales, lending, and homeowner's insurance transactions. Testing even examines such activities as home appraisals, advertising, as well as

the marketing and maintenance of foreclosed properties by banks.

The video will be used as a tester recruitment and training tool. The video will also be used as a test coordinator and fair housing program staff training tool and as part of any agenda, curriculum, or presentation that includes fair housing testing. The video has been provided to the ISTEP participants for their use, in addition to the membership of the National Fair Housing Alliance. The video is dynamic and current and will be a great asset as a training tool.

We extend our gratitude to PAGES for sharing his gift with us, to Da Poetry Lounge Co. for exceptional production, and Jasmine Ogunjimi for expert direction.

Please view the video on YouTube with a search of "HOPE as Home - HOPE Inc."

As noted in a 1983 court decision in a case called Richardson v Howard, "... (T)he evidence provided by testers is frequently valuable, if not indispensable... and is a major resource in society's continuing struggle to eliminate the subtle but deadly poison of [housing] discrimination."



We're on Facebook!
Please search for:

HOPE Inc Fair Housing



We're on X (formerly called Twitter)!
Please find us and follow us at:

@hope_fhc



We're on Instagram!
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
TEL: (305) 651-4673 FAX/TDD: (305) 759-2440

BROWARD COUNTY
6491 Sunset Strip, Suite 8, Sunrise, FL 33313
TEL: (954) 742-3778 FAX: (954) 742-3780

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The findings and substance of this publication are dedicated to the public. The authors and publishers are solely responsible for the accuracy of statements, content, and interpretations in this newsletter. Such interpretations do not necessarily reflect the views of the grantors.

Please join us as we return to in-person **Fair Housing Month events** this year! Please see the flyers below, and call us for more information: (954) 567-0545 in Broward and (305) 651-4673 in Miami-Dade.

HOUSING OPPORTUNITIES PROJECT FOR EXCELLENCE

FAIR HOUSING 2024

**FRIDAY
APRIL 5TH,
2024
9:00AM – 2:00PM**

Please join HOPE, Inc. in celebrating the 56th anniversary of the Fair Housing Act .

**Le Meridien Dania Beach
1825 Griffin Road
Dania Beach, FL 33004**

#FAIRHOUSING #CHANGE

HOPE, Inc. 2024 Miami-Dade County Fair Housing Month Celebration

Rising to Meet the Challenges

Friday, April 19, 2024
**DoubleTree Biscayne Bay
1717 North Bayshore Drive
Miami, FL 33132**

HOPE, Inc.
Housing Opportunities Project for Excellence, Inc.
We fight housing discrimination

EQUAL HOUSING OPPORTUNITY

Housing Opportunities Project for Excellence (HOPE), Inc. • 11501 2nd Ave., Miami, FL 33168 • (305) 651-4673 • www.hopeinc.com

HOPE Celebrates 35 Years of Helping the Public Overcome Housing Discrimination!

On November 2, 2023, as we celebrated the 35th anniversary of the founding of HOPE, Inc., we also marked the 55th anniversary of the Fair Housing Act – a testament to the enduring importance of this organization's mission. In 1988, when HOPE, Inc. was established with the crucial support of a grant from the U.S. Department of Housing and Urban Development, Bill Thompson, HOPE's Founder/President Emeritus, recognized the urgency of addressing housing discrimination in our community. He passionately championed this cause, leading the way in creating the first non-profit fair housing agency in Florida. Bill's unwavering commitment to equal housing opportunities has been the bedrock upon which HOPE, Inc. stands today.

For 35 years, HOPE, Inc. has been a guiding light for those confronting housing discrimination,

offering essential services like testing for fair housing law violations, counseling, outreach, and support in housing-related matters. The impact of this organization on our community has been immeasurable, ensuring that everyone, regardless of their background, has the opportunity to access fair and equal housing.

In addition, we cannot overlook the invaluable contributions of HOPE, Inc.'s members, partners, and sponsors, especially Bank United, who have graciously provided their beautiful facilities for our event. Your support has been instrumental in making this celebration possible. Together, we look forward to a future where housing discrimination is but a distant memory, thanks to the unwavering commitment and collective determination of our community.

-Dr. Victor Romano
Chairman



Scenes from the Board, staff, and partner celebration of HOPE's 35th anniversary, November 2, 2023.

Recent Changes to Federal Policies will Affect Housing Opportunities in South Florida

Recent updates to two federal policies are likely to have local impacts.

In October 2023, the US Department of Housing and Urban Development (HUD) announced that more metro areas in the country will be made to use a particular method to determine what rents are fair and competitive in specific areas. This method involves the consideration of Small Area Fair Market Rents (SAFMRs), a more zoomed-in analysis of fair market rent levels than was previously required for these metro areas. The new group of metro areas includes 41 localities, two of which are in Florida, including the greater Miami metro area. This group joins 24 others that were already covered by such a rule, starting back in 2016.

As far as the requirements, Affordable Housing Finance magazine, describes the following: “SAFMRs allow public housing agencies (PHAs) to set the maximum rent that housing vouchers will cover at the ZIP code level instead of the entire metropolitan area. This policy allows voucher payments that more accurately reflect the local market and enable voucher holders to choose from a wider range of neighborhoods that suit their and their family's preferences and meet their needs, at no additional cost to them, explains HUD. While 65 metropolitan areas will be required to use SAFMRs to calculate rental assistance, HUD calculates and publishes these rents for all metropolitan areas, which PHAs can voluntarily adopt.”

This policy update is figured to expand opportunities for 800,000+ voucher-using households. Of the update, HUD Secretary Marcia Fudge said, “Today’s action helps realize a dream that has been deferred for too long. By expanding the housing choices of 800,000 households of modest means, HUD is increasing opportunities and working to break down longstanding, harmful systems of segregation... While the housing crisis remains a challenge, implementing innovative solutions is crucial and will foster a more sustainable future within our communities.”

The other policy change that we’d like to

highlight involves updates to the Community Reinvestment Act, or CRA.

The federal government (specifically, the Office of the Comptroller of the Currency, or OCC) defines the CRA as follows: “The Community Reinvestment Act of 1977 (CRA) encourages certain insured depository institutions to help meet the credit needs of the communities in which they are chartered, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of such institutions. The CRA requires federal banking agencies to 1) assess the institution's record of meeting the credit needs of its entire community, including LMI neighborhoods, consistent with the safe and sound operation of such institution, and 2) take such record into account in its evaluation of an application for a deposit facility by such institution.” In other words, the CRA was created to make sure that banks were adequately serving communities, including communities that aren’t rich and/or have faced long-standing discrimination.

Also in October 2023, the OCC, the Board of the Federal Reserve (or “The Fed”), and the Federal Deposit Insurance Corporation (FDIC) issued a final rule updating the CRA. The CRA itself and the new changes are described as “highly complex”, but the update is purported to account for more bank activities that benefit underserved areas. Additionally, banks will have to make more disclosures concerning their lending patterns. Overall, the banks will face greater oversight by the federal government, but will also be more incentivized to make a positive impact in communities across the country.

At the end of the day, widespread access to safe and affordable living spaces will only become reality through the work of multiple players. These players certainly include direct housing providers, lenders, and the government that regulates them all. Hopefully, these changes will be felt on the street level, and more people will see increased access to housing opportunities.

**Do you suspect housing
discrimination,
harassment, or
predatory lending?**

Call HOPE TODAY!
Miami-Dade: (305) 651-4673
Broward: (954) 742-3778

Thumbs Up - Justice Department Secures \$107 Million in Relief for Redlining Victims

The Justice Department's Combating Redlining Initiative announced the recovery of over \$107 million in relief for communities of color nationwide who have long suffered from unfair lending practices. Within the sum, the Department unveiled a \$9 million agreement with Ameris Bank, aimed at rectifying allegations of redlining primarily in Black and Hispanic neighborhoods in Jacksonville, Florida.

Redlining, a prohibited practice, involves lenders withholding credit services from individuals in communities of color based on race, ethnicity, or national origin.

"Today's case underscores that redlining remains a contemporary issue," Attorney General Merrick B. Garland said in a news release, emphasizing the initiative's ongoing importance. "The Justice Department is committed to rectifying the harm caused by discriminatory lending practices, with over two dozen active investigations underway across the nation."

In October 2021, Garland launched the Combating Redlining Initiative, marking the Department's most comprehensive endeavor to combat this systemic issue. The initiative collaborates with U.S. Attorneys' Offices, federal financial regulatory agencies, and state Attorneys General offices to enforce federal fair lending laws, including the Fair Housing Act and the Equal Credit Opportunity Act.

Since its inception, officials have secured ten settlements with financial institutions, facilitating increased credit access for communities of color in various cities, including Houston, Memphis, Philadelphia, and Jacksonville. The DOJ said the settlements have empowered marginalized communities, enabling them to pursue homeownership, a right unjustly denied them for far too long.

Ameris Bank later reached a resolution in the U.S. District Court for the Middle District of Florida, contingent on court approval. The DOJ's complaint alleged that Ameris Bank deliberately excluded majority-Black and Hispanic neighborhoods in Jacksonville from its mortgage services, steering applicants away from home loans. The bank's lending focus disproportionately favored white areas of the city. Assistant Attorney General Kristen Clarke of the Justice Department's Civil Rights Division stressed the significance of combating modern-day redlining, noting that it fosters equal economic opportunity and enables communities of color to fulfill the American Dream.

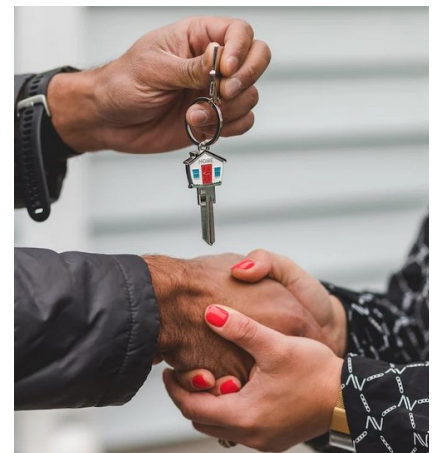
"Combating modern-day redlining is one of the most important strategies for ensuring equal economic opportunity today," Clarke stated. "By taking on the

discriminatory lending practices of banks and mortgage companies, we are helping to ensure that more Black, Hispanic, and other communities of color are able to buy a home, generate wealth, and fulfill the American Dream. This settlement marks a new pinnacle in our efforts to bring an end to redlining." U.S. Attorney Roger B. Handberg for the Middle District of Florida heralded the agreement with Ameris Bank as a historic moment, signaling a positive shift for Black and Hispanic communities previously denied vital economic resources.

"For far too long, redlining has negatively impacted communities of color across our country," Handberg asserted. "Today's agreement with Ameris Bank represents the first redlining case brought by the Department of Justice in the state of Florida and signals a step forward for Black and Hispanic communities in Jacksonville that were previously denied access to economic resources for generations. This settlement means that Ameris Bank will provide financial remedies to Jacksonville's underserved communities, and it demonstrates our commitment to guaranteeing equal access to housing and credit resources for all Americans."

Under the proposed consent order, Ameris Bank will invest \$9 million to expand credit opportunities in Jacksonville. This includes a \$7.5 million loan subsidy fund for residents of majority-Black and Hispanic neighborhoods, \$900,000 for targeted outreach, and \$600,000 for community partnerships to bolster access to residential mortgage credit. Additionally, Ameris Bank will open a branch in a majority-Black and Hispanic neighborhood, allocate at least three mortgage loan officers to serve these communities, and implement comprehensive compliance measures.

By Stacy M. Brown, NNPA (National Newspaper Publishers Association) Newswire Senior National Correspondent



Unfortunately, unfair lending practices continue to plague the housing market.

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: Broward County, Davie, Fort Lauderdale, Tamarac, and other Broward 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):

- Amazing Community Partners, Lauderhill: 10/14/23, 8/19/23, 12/9/23
- Broward County Housing Authority, Lauderdale Lakes: 10/14/23, 12/9/23
- Consolidated Credit Solutions, Fort Lauderdale: 10/28/23
- Housing Foundation of America, Pembroke Pines: 10/7/23, 10/14/23, 10/21/23, 12/2/23, 12/9/23

- Oasis of Hope, Pompano Beach: 10/21/23, 12/16/23
- Urban League of Broward County, Fort Lauderdale: 10/11/23, 10/14/23, 10/28/23, 11/15/23, 12/1/23, 12/9/23

Housing Provider Rights and Responsibilities Presentations: Presentations designed for the specific needs of local housing providers.

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

- Art Fest, Pembroke Pines, FL: 11/5/23
- Food Distribution & Resource Fair, Fort Lauderdale, FL: 12/5/23
- Family Holiday Wellness and Resource Fair, Fort Lauderdale, FL: 12/15/23



Charmaine Williams, HOPE's Education & Outreach Coordinator for Broward County, at Art Fest in Pembroke Pines on November 5th, 2023.

Miami-Dade Area Outreach

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

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

- Centro Campesino (English & Spanish), Florida City: 10/7/23, 10/21/23, 11/4/23, 11/18/23, 12/2/23, 12/16/23
- Coral Way K-8, Shenandoah: 12/6/23
- Cuban American National Council (English & Spanish), Little Havana: 10/18/23, 10/27/23, 11/17/23, 11/22/23, 12/8/23
- Edison High School, Little Haiti: 10/18/23
- Experts Resource Community Center (English, Spanish, and Haitian Creole), Miami Gardens, West Little River, & North Miami: 10/12/23, 10/28/23, 11/18/23, 12/9/23
- Housing Foundation of America (English & Spanish), Miami Gardens & Palmetto Bay: 10/14/23, 10/21/23, 10/28/23, 11/4/23, 11/11/23, 11/18/23, 12/6/23, 12/16/23
- (City of) Miami Beach, North & South Beach: 12/12/23, 12/14/23
- Miami Dade College - Hialeah, Hialeah: 11/8/23
- Miami Dade College - Wolfson, Downtown Miami: 10/23/23
- Miami Rescue Mission radio, Brownsville: 10/31/23
- Miami Shenandoah Welcome Corps, Shenandoah: 12/15/23
- Neighborhood Housing Services (English, Spanish, and Haitian Creole), Little Havana: 10/5/23, 10/12/23, 10/14/23, 10/21/23, 11/4/23, 11/9/23, 11/16/23, 11/18/23, 12/6/23, 12/9/23, 12/13/23, 12/16/23
- Ten North Group, Opa-locka: 10/21/23, 12/9/23
- Real Estate, Education and Community Housing (English & Spanish), Kendall: 10/21/23, 11/4/23
- Repair the World - Miami, Civic Center: 11/8/23

- Trinity Empowerment (English & Spanish), Goulds: 10/21/23, 12/16/23
- University of Miami, Coral Gables: 10/3/23, 10/30/23

Provider Presentations:

- Carrfour, Liberty City: 10/18/23
- Miami Realtors, Coral Gables: 10/6/23
- Together for Children, Downtown Miami: 10/12/23

Community Fairs:

- Caleb Center, job fair, Brownsville: 11/8/23
- Clark Center, Coordinated Victims Assistance Center resource fair, Downtown Miami: 10/13/23
- JFK Library, community tabling, Hialeah: 11/27/23, 12/9/23
- MacArthur Educational Center, health fair, Homestead: 10/10/23
- Miami Beach Police Athletic League, Thanksgiving event, South Beach: 11/15/23
- Miami Beach Regional Library, community tabling, South Beach: 10/25/23, 11/14/23
- Miami Dade College - Hialeah, community engagement fair, Hialeah: 10/20/23
- Morton Service Center, community tabling, Hialeah: 11/1/23, 11/15/23, 11/29/23, 12/13/23
- South Shore Service Center, community tabling, South Beach: 10/11/23, 11/9/23, 12/5/23



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



Housing Opportunities Project for Excellence (HOPE), Inc.

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Miami, FL 33168
Phone: 305-651-HOPE [4673]
Fax: 305-759-2440
TDD: 800-955-8771

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

**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: 954-567-0545
TDD: 800-955-8771
or file a complaint at www.hopefhc.com