

Appendix F

Fair Housing, Equal Access, and Affirmative Marketing

Fair Housing, Equal Access, and Affirmative Marketing

MaineHousing conducts numerous activities throughout the year to address fair housing, equal access issues, affirmative marketing. The following chart provides descriptions of various activities conducted to further the goals of fair housing in Maine.

Key Fair Housing and Equal Access Accomplishments

Action Type	Impediment	Action / Accomplishment
Research and planning	Lack of Affordable Housing	MaineHousing collects and records data on race, ethnicity, familial status and disability status in connection with its federal programs. Beginning in 2009, this information is also collected with the low income housing tax credit program.
Research and planning	Racial, ethnic and cultural barriers	In 2009, the Communications and Planning Unit (CPU) developed a "Fair Housing Fact Sheet for Maine" for use by the Fair Housing Team. The fact sheet includes information on: economic indicators by race; population by religion; population with disabilities; households by familial status; households with same sex couples; legal immigration; English as a second language in schools; mortgage denials by race; and housing discrimination complaints and cases in Maine.
Research and planning	Racial, ethnic and cultural barriers	Data relevant to fair housing was compiled in the Consolidated Plan for fed HOME, which was submitting in late 2009 and became effective in 2010. Specifically, Appendix J includes analysis of CHAS data (custom tabulations of Census data that HUD gets from the Census Bureau that are used to assess housing problems and housing needs.) The analysis looked at housing problems and affordability issues by race. In addition, data on rental and homeownership housing affordability was provided by labor market area, by county, and statewide.
Research and planning	Racial, ethnic and cultural barriers	CPU provided an assessment of where tax credit projects are located relative to census tracts with minority concentrations.
Research and planning	Lack of affordable housing	CPU annually updates Maine's "Housing Facts" -- data sheets on rental housing and homeownership affordability by labor market area, county, and statewide.
Research and planning	Lack of affordable housing	MaineHousing's Housing Referral Specialist maintains a database that is used to track inquiries / complaints received regarding fair housing issues.

Action Type	Impediment	Action / Accomplishment
	Racial, ethnic and cultural barriers	This information is shared with the MaineHousing Fair Housing Team, for use in planning future action items.
Education and outreach	Lack of awareness of fair housing laws	MaineHousing's website includes a fair housing page, which provides information and resources about fair housing and equal access laws. www.mainehousing.org/EDUFairHousing.aspx
Education and outreach	Lack of awareness of fair housing laws	Public forums are conducted annually in several locations throughout the State of Maine during the development of each Five-Year Consolidated Plan and Annual Plan updates. Participation is encouraged through mailings to individuals, website postings, e-mails, and newspaper notices across the state. Forum presentations include information concerning fair housing; examples of barriers to fair housing choice, as well as Maine fair housing complaint data, are provided.
Education and outreach	Lack of awareness of fair housing laws	In July 2010, Governor Baldacci issued a proclamation for the state of Maine commemorating the 20 th anniversary of the Americans with Disabilities Act (ADA). The proclamation reaffirmed the commitment to comply with the ADA by the state of Maine and its agencies (including MaineHousing.)
Education and outreach	Lack of awareness of fair housing laws	MaineHousing's website includes a general information page translated in the eleven most-spoken languages in the State of Maine, including French, Spanish, Somali, Vietnamese, Serbian, Russian, Arabic, Acholi, Farsi (Persian), Khmer (Cambodian), Chinese, and Korean.
Education and outreach	Lack of awareness of fair housing laws	With the HUD Housing Counseling grant targeted to a broad audience of service providers throughout Maine, MaineHousing presented three outreach forums during August 2011 in Portland, Augusta, and Bangor. Led by a Pine Tree Legal Assistance attorney on Fair Housing, these outreach forums included an overview of all housing agency support programs in the state, information about Fair Housing and where to go if violations are suspected. These forums initiated a collaborative effort of cross referrals among agencies leading to a greater awareness of housing opportunities and programs in Maine, and to affirmatively market counseling & education services to social service providers in the State.

Action Type	Impediment	Action / Accomplishment
Education and outreach	Lack of understanding of duty to provide reasonable accommodations and modifications	MaineHousing's comprehensive Communications Resource Guide is available to employees, contractors, agents, and the owners/property managers of projects in our multifamily portfolio. The guide includes information on available auxiliary aids and services, including qualified interpreters, note takers, transcription services, telephone headset amplifiers, assistive listening devices, closed caption decoders, open and closed captioning, qualified readers, audio recordings, Braille materials and large print materials. The guide also includes information on state and national language interpreters and translation services.
Education and outreach	Racial, ethnic and cultural barriers/barriers faced by persons with disabilities	A Fair Housing information and resource notice is included with all housing information provided to clients. The notice contains fair housing, legal disabilities rights and resources, and LEP and resources and is included by Homeless Initiatives and the Section 8 team as part of their application packages.
Programs and policies	Barriers faced by persons with disabilities	The offices of MaineHousing and its Agents are accessible to persons with disabilities in accordance with all applicable federal and state laws. MaineHousing and its Agents have teletypewriters for persons who are hearing impaired (TTY). MaineHousing's website, www.mainehousing.org , is accessible to persons with disabilities.
Programs and policies	Barriers faced by persons with disabilities	MaineHousing produced a homebuyer education video with closed captioning for interpreters assisting persons who are hearing impaired and persons with limited English proficiency. It also has an audio component to assist persons who are visually impaired.
Programs and policies	Barriers faced by persons with disabilities	MaineHousing is adopting eHome America (on-line Homebuyer Education) as acceptable pre-purchase education. It is available in both English and Spanish.
Programs and policies	Barriers faced by persons with disabilities	MaineHousing funds Alpha One's financial literacy programs, including classes for persons with disabilities as well as one-on-one counseling.
Programs and policies	Barriers faced by persons with disabilities	MaineHousing developed (with Alpha One) and funds the Home Retro Program, an accessibility grant program for low-income single-family households with an occupant with a physical disability.

Action Type	Impediment	Action / Accomplishment
Programs and policies	Barriers faced by persons with disabilities	MaineHousing supported Alpha One's web-based (closed captioned) financial literacy training and video modules designed to help people with disabilities repair their credit in order to be approved for the State's loan program (mPower).
Programs and policies	Barriers faced by persons with disabilities	In collaboration with the Maine Department of Health and Human Services and 211Maine, MaineHousing launched MaineHousingSearch.org , a free online rental listing service for both affordable and market rate properties. The site provides detailed property listings, including information on accessibility. It also allows caseworkers to search for special needs housing. The service is supported by a toll-free, bilingual call center, Monday - Friday, 9 a.m. to 8 p.m. EST.
Programs and policies	Fair housing complaints	MaineHousing makes referrals to appropriate fair housing and equal access agencies in the State, including the Maine Human Rights Commission, the Maine Equal Justice Project, the Maine Disability Rights Center, Pine Tree Legal Assistance, the Volunteer Lawyer's Project, Alpha One and Legal Services for the Elderly.
Programs and policies	Fair housing complaints	MaineHousing has an internal grievance procedure for applicants and participants to file fair housing complaints about MaineHousing's programs and services. Applicants and participants are not required to utilize the grievance procedure before pursuing a complaint with HUD or the Maine Human Rights Commission.
Programs and policies	Lack of affordable housing	MaineHousing, as the State's housing finance agency, housing credit agency and participating jurisdiction, has historically, and continues, to provide funding for the development of and preservation of affordable and mixed-income multi-family housing in the State. MaineHousing's programs address barriers to fair housing choice as follows:
		<ul style="list-style-type: none"> • Require developers to give preference in housing to persons on Section 8 and public housing waiting lists;
		<ul style="list-style-type: none"> • Remove incentives for locating housing in high-poverty areas, for example, remove economic incentive to develop projects in qualified census tracts by designating entire state as "difficult to develop area," which qualifies all tax credit projects (not just those located in qualified census tracts) for the boost in eligible basis, which in turn, increases amount of credit project is eligible to receive; programs do not require municipal approval for a project other than local zoning approvals

Action Type	Impediment	Action / Accomplishment
		<ul style="list-style-type: none"> • Incent the development of housing in low-poverty areas through scoring categories such as market rent/affordable rent differentials and incent the development of housing with project-based rental assistance • Require or create incentives for projects that provide a greater number and level of accessibility beyond that required by applicable state and federal laws (state law in most cases requiring a greater number of accessible units than federal law) • Include incentives for the development of family housing • Include a set-aside and/or preference for housing for persons with special needs, including homeless, persons with disabilities and victims of domestic violence; and • Require service providers in all multi-family housing to offer services to residents of the housing or refer residents to services, education and other opportunities.
Programs and policies	Lack of affordable housing	<p>MaineHousing has supported multi-family housing projects through NIMBY actions, including discriminatory actions by municipal planning boards, abutters and neighbors of proposed multi-family projects, by maintaining funding resources through extracted legal and administrative proceedings and, in some cases, funding a portion of the carrying costs and legal costs associated with such proceedings. Some examples include:</p> <ul style="list-style-type: none"> • Providing a predevelopment loan to the developer of housing for migrant works (Mano en Mano) in a small local town facing resistance from the municipal government even though the housing wasn't using MaineHousing funding for the acquisition and construction of the housing; • Providing support and funding for the development of a Housing First (combination shelter, safe haven and permanent housing) project for persons who are chronically homeless which was successful in a lawsuit by abutting property owners; • Providing support and funding for the development of a family housing project in a larger municipality in Maine facing resistance from the municipal government (through the local land use approval process) and abutting property owners, which development ultimately succeeded in two lawsuits that went to the State's highest law court.

Action Type	Impediment	Action / Accomplishment
Programs and policies	Lack of affordable housing	MaineHousing funds the Women, Work & Community's Family Development Account, which includes one-on-one financial literacy training for individuals transitioning from homeless shelters to permanent housing.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing sponsors homeownership education classes that contain information about Fair Housing laws that are relevant to prospective homebuyers. MaineHousing developed an information packet for these classes that addresses the specific needs and challenges faced by potential homebuyers whose disability limits mobility.
	Barriers faced by persons with disabilities	
Programs and policies	Lack of awareness of fair housing laws	All advertising, brochures and program materials include the equal housing slogan or logo and, to the extent feasible, MaineHousing's equal access policy.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing displays fair housing posters in areas and offices that are visible to the public. MaineHousing displays its fair housing and equal access posters in the main lobby where the public enters the building, as well as on all floors of the building.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing has a reasonable accommodations policy and procedure for employment as well as for programs and services.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing has an Equal Access Handbook for employees, which is provided to all new employees upon hire. It is also readily available to all employees on-line on MaineHousing's computer network.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing provides a Housing Referral Line to direct consumers to available housing resources and information, including appropriate fair housing and legal assistance agencies.
Programs and policies	Lack of awareness of fair housing laws	MaineHousing produces a Rental Housing Guide which provides information on housing resources and information, including fair housing information and contact information for fair housing and legal assistance agencies. The Rental Housing Guide is widely distributed and is also posted on MaineHousing's website. www.mainehousing.org/Documents/Rental/RentalHousingGuide.pdf
Programs and policies	Lack of awareness of fair housing laws	MaineHousing works directly with various fair housing and legal services agencies, upon request, to mediate and resolve applicant and landlord/tenant issues.

Action Type	Impediment	Action / Accomplishment
Programs and policies	Lack of awareness of fair housing laws	Multifamily housing programs financed or administered by MaineHousing require that owners operate the program in a nondiscriminatory manner, including marketing and outreach efforts to those populations least likely to apply. All MaineHousing project-based Section 8 and HOME properties and ESG grant recipients must adopt and implement an Affirmative Fair Housing Marketing Plan.
Programs and policies	Lack of awareness of fair housing laws	As a matter of standard business practice, MaineHousing program documents and contracts include language requiring subrecipients of MaineHousing funding to adhere to Fair Housing rules and regulations.
Programs and policies	Lack of awareness of fair housing laws	Source of income is a protected class under Maine's fair housing and equal access laws, and MaineHousing assists in enforcement and compliance with this law by requiring all landlords receiving any funding (not just federal funding, but all sources of funding) from MaineHousing to accept assistance under the Programs, and to assist persons denied access to housing and programs by referring them to and working with legal advocacy programs and the Maine Human Rights Commission.
Programs and policies	Racial & cultural barriers to homeownership	MaineHousing funds ESL financial literacy education provided through Portland Adult Education and Community Financial Literacy.
Programs and policies	Racial & cultural barriers to homeownership	MaineHousing actively participates in seminars, events and activities for ethnically diverse populations. Participation includes Wabanaki Circle meetings, NAACP meetings, the annual Bayside International Fair, and the Festival of Nations. MaineHousing also works with Native American housing staff and the Four Directions Development Corporation housing counselor (newly appointed to the hoMEworks Board of Directors).
Programs and policies	Racial, ethnic, or cultural barriers.	MaineHousing displays an <i>I Speak</i> card in its main lobby to assist persons with limited English proficiency to request language assistance. We also have a contractual relationship with a national language interpreter and translation service to respond promptly. Written translation of documents is also available upon request.
Programs and policies	Racial, ethnic, or cultural barriers.	The Fair Housing poster is translated in the twelve most-spoken languages in the State of Maine and displayed in the MaineHousing lobby. MaineHousing also displays a variety of Fair Housing brochures translated in several languages.

Action Type	Impediment	Action / Accomplishment
Programs and policies	Racial, ethnic and cultural barriers	MaineHousing actively participates on Maine's Cabinet of the Office of Multicultural Affairs.
Programs and policies	Racial, ethnic and cultural barriers	MaineHousing sponsored a Homeownership Tent at the 7th Annual Greater Portland Festival of Nations on Saturday, July 25, 2009 to promote a variety of homeownership related programs. The Homeownership Tent served as a one-stop information place for homeowners. MaineHousing promoted its home buyer and energy efficient programs.
Training	Lack of awareness of fair housing laws	All new employees attend employee orientation training. During orientation, employees are given a copy of the Equal Access Handbook, and they sign that they have received it.
Training	Lack of awareness of fair housing laws	A list of "Fair Housing, Equal Access, and Affirmative Marketing -- Education and Training for Employees and Staff working on behalf of MaineHousing" is available upon request.
Training	Racial, ethnic and cultural barriers	MaineHousing has established an ongoing Diversity Committee that sponsors educational activities such as lunch time films and lectures on diversity topics. MaineHousing has also created a Diversity Library for staff and purchased artwork that is displayed throughout the building.
Training	Racial, ethnic and cultural barriers	MaineHousing funded two Affiliates who provide financial literacy training to individuals who are not English proficient. It funded 6 classes - Portland Adult Education's (20 hour financial literacy classes) and 8 financial literacy classes for those of African heritage through Community Financial Literacy.
Monitoring	Lack of awareness of fair housing laws	A MaineHousing Fair Housing/Equal Access Team meets on a regular basis. The Team is responsible for facilitating and monitoring MaineHousing's fair housing related activities.
Monitoring	Lack of understanding of duty to provide reasonable accommodations & modifications	MaineHousing regularly reviews programs, policies and procedures to ensure continuing equal access.
Monitoring	Barriers faced by persons with disabilities	In September, 2010 following a major building renovation, an Accessibility Survey was conducted. Identified issues were addressed.

Action Type	Impediment	Action / Accomplishment
Monitoring	Barriers faced by persons with disabilities	MaineHousing's Construction Services Manager provided technical assistance to Homeless Shelters in the State, helping them to identify accessibility issues. MaineHousing also provided funding the shelters to make them accessible.

Fair Housing Fact Sheet for Maine

2006-2008 Maine Population and Select Economic Indicators by Race

Race	Population	Percentage of Population	Percentage who are Homeowners	Percentage Never Married	Median Household Income	Percentage Living in Poverty	Percentage Unemployed
White	1,253,397	95.3%	73.8%	25.8%	\$47,304	11.8%	5.5%
Black or African American	14,899	1.1%	27.3%	47.2%	\$33,200	46.4%	13.4%
Asian	11,922	0.9%	50.6%	37.4%	\$43,843	19.1%	N/A
American Indian or Alaska Native	6,785	0.5%	45.1%	33.3%	\$23,125	33.8%	15.8%
Native Hawaiian or Pacific Islander	350	0.03%	47.8%	N/A	\$48,728	N/A	N/A
Other	4,504	0.3%	47.8%	39.9%	\$40,724	20.9%	N/A
Two or More Races	23,212	1.8%	48.5%	39.8%	\$32,129	23.7%	12.2%
Total	1,315,069						

Source: American Community Survey 2006-2008 3-Year Estimate.

2009 Maine Population by Gender and Age

Age Group	Male	Female	Total
0 - 17	141,613	135,056	276,669
18 - 24	59,243	56,064	115,307
25 - 44	161,997	167,540	329,537
45 - 64	195,003	202,595	397,598
65 - 85	77,910	95,483	173,393
85+	9,135	20,197	29,332
Total	644,901	676,935	1,321,836

Source: Claritas 2009.

2000 Maine Population by Religion

Religion	People	Percentage
Catholic	283,024	22.2%
Protestant	157,494	12.3%
Jewish	8,290	0.7%
Muslim	809	0.1%
Other	13,924	1.1%
Not Reported	811,382	63.6%
Total	1,274,923	100.0%

Source: Association of Religious Data Archives 2000.

2008 Maine Population with Disabilities

Age	People	Percentage
Under 21	17,310	8.4%
21 to 65	112,731	54.6%
Over 65	76,522	37.0%
Total	206,563	15.9%

Source: American Community Survey 2008 1-Year Estimate.

2006-2008 Maine Households with Public Assistance

Form of Public Assistance	Number of Households	Percentage
Cash Assistance or Food Stamps	75,311	13.8%
Supplemental Security Income	26,035	4.8%
Other Public Assistance Income	24,360	4.5%
Total	125,706	23.1%

Source: American Community Survey 2006-2008 3-Year Estimate.

2006-2008 Maine Households by Familial Status

Head of Household	With No Children Under 18		Total
	With Children Under 18	Children Under 18	
Two Parents	103,362	173,381	276,743
Single Female	34,795	18,127	52,922
Single Male	13,233	8,748	21,981
Total	151,390	200,256	351,646

Source: American Community Survey 2006-2008 3-Year Estimate.

2006-2008 Maine Households with Same-Sex Couples

Head of Household and Partner	Number of Households	Percentage
Both Female	2,563	0.47%
Both Male	1,931	0.35%
Total	4,494	0.83%

Source: American Community Survey 2006-2008 3-Year Estimate.

2005-2009 Legal Immigration into Maine

2010 English as Second Language in Maine Schools

	2005	2006	2007	2008	2009	5 Year Total
Number of Immigrants	1,908	1,719	1,488	1,617	1,675	8,407
Top 5 Countries						
Somalia	202	198	199	346	422	1,367
Canada	182	133	88	93	82	578
China	124	139	104	84	71	522
Sudan	121	122	72	69	66	450
Philippines	107	97	89	60	53	406

Source: Department of Homeland Security 2005-2009.

Top 10 Languages	Number of Students
Somali	1,567
Spanish	516
French	329
Arabic	278
Khmer (Cambodian)	259
Chinese	246
Vietnamese	186
Passamaquoddy	173
Russian	106
Acholi (Uganda)	83

Source: Maine Department of Education 2010.

2007 Maine Mortgage Denials by Race

Race	Total Loans Originated	Total Loans Denied	Ratio of Loans Originated to Denied
White	39,416	18,003	2.2
Black or African American	186	174	1.1
Asian	277	161	1.7
American Indian or Alaska Native	152	165	0.9
Native Hawaiian or Pacific Islander	47	36	1.3
Other	4,255	3,617	1.2
Total	44,333	22,156	2.0

Source: Home Mortgage Disclosure Act (HMDA) Data 2007.

2007 Top 5 Reported Reasons for Maine Mortgage Denial by Race*

Race	Number of Applicants	Credit History	Debt to Income Ratio	Collateral	Incomplete Application	Other	No Reason Given
White	18,082	23.8%	15.7%	15.7%	6.0%	18.3%	36.5%
Black or African American	178	21.3%	14.6%	12.9%	2.8%	24.1%	44.9%
Asian	159	20.8%	22.6%	13.2%	6.3%	22.7%	37.1%
American Indian or Alaska Native	166	25.9%	18.1%	9.6%	6.6%	14.0%	42.8%
Native Hawaiian or Pacific Islander	39	25.6%	7.7%	5.1%	7.7%	10.3%	56.4%

Source: Home Mortgage Disclosure Act (HMDA) Data 2007.

*Percentages may not add to 100% because multiple reasons may be given.

July 2004-July 2009 Housing Discrimination Complaints and Cases in Maine

Type of Complaint	Number of Complaints	City/Town	Number of Cases
Disability	371	Portland	76
Race or Color	119	Augusta	42
Familial Status	74	Bangor	40
Retaliation	57	Lewiston	37
Gender	50	South Portland	24
National Origin or Ancestry	34	Auburn	10
Other	159	Other	279
Total Complaints	864	Total Cases*	508

Source: Maine Human Rights Commission July 2004 - July 2009.

*One case may have more than one complaint. 160 (31%) of the 508 cases ended with "No Cause Finding," and 64 (13%) cases were withdrawn with "No Financial Settlement."