



# ANNUAL REPORT



FAIR

HOUSING

COUNCIL



ANNUAL REPORT 2010

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**Letter from Michael Vruno,  
Board of Directors Chairperson**

Dear Supporters,

Fair housing for all people – it sounds so simple, but it’s so difficult to achieve.

Individual and systemic forms of discrimination still continue in every Wisconsin community. Add to that the effects of the economic downturn – job loss, under-employment, stagnant wages – and there’s no question that housing consumers are finding fewer and fewer choices available to them, and that more Wisconsinites are at risk of homelessness and foreclosure.

In this context, the Fair Housing Council’s work is more important than ever, but reduced federal, state and local resources mean that the Council is being called upon to do more with less.

I ask all people interested in inclusive communities: Will you help us extend our reach? Will you help ensure that your community’s needs for fair housing services are met?

With your support, we can make great things happen in our neighborhoods and in our State. Please visit [www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com) and join me as a member of this excellent organization!

Sincerely,



Michael Vruno  
Board of Directors Chairperson



## Providing Quality Service for 33 Years

Prompted by prevailing patterns of racial and economic segregation, widespread discrimination in the housing market and an inadequate number of fair housing enforcement agencies, 40 citizens organized the Metropolitan Milwaukee Fair Housing Council (MMFHC) in 1977. A non-profit, membership-based organization, MMFHC is comprised of men and women who share a desire to create open and inclusive communities throughout Wisconsin.

Shortly after its formation, MMFHC received funding to embark on an ambitious full-service fair housing program. This continues today, as MMFHC seeks to guarantee all people equal access to housing opportunities while creating and maintaining racially and economically integrated housing patterns. MMFHC serves Milwaukee, Washington, Waukesha, Ozaukee, Racine, Dane, Outagamie, Brown, Winnebago and Calumet Counties, and conducts some out-of-service-area activities as well.

MMFHC operates two satellite offices, the Fair Housing Center of Greater Madison (FHCGM) and the Fair Housing Center of Northeast Wisconsin (FHCNW). FHCGM has been in existence since 1998, and FHCNW's work began in 2002.

During the past 33 years, MMFHC has established an impressive record of accomplishments and assumed a leadership role in the struggle for equal opportunity in housing.

## Enforcement Program

### Enforcement Program Activities

MMFHC provides complaint intake, case management and investigative services to persons who allege violations of local, state and federal fair housing laws. MMFHC counsels clients on their options for administrative and judicial remedy, assists clients in filing complaints with administrative enforcement agencies and makes referrals to attorneys. In addition, MMFHC conducts investigations into systemic forms of discrimination in the housing market and maintains a pool of volunteers who assist in fair housing enforcement activities.

## Intake of Fair Housing Complaints

MMFHC received 236 housing discrimination complaints in 2010, an increase from 2009, when 183 complaints were received. Due to the complex nature of discrimination, some complaints were based on more than one protected class.

The protected class basis of complaints in 2010 was as follows:

### Metropolitan Milwaukee

Disability	44
Race	26
Familial Status	12
Sex	11
Age	11
Marital Status	5
Status as Victim of Domestic Abuse, Sexual Assault or Stalking	4
National Origin	6
Lawful Source of Income	3
Sexual Orientation	2
Religion	1

### Dane County

Disability	19
Race	14
Section 8 Participation	12
Lawful Source of Income	9
Arrest/Conviction Record	8
Familial Status	4
Age	2
Marital Status	2
Sex	2
Domestic Partnership	1
National Origin	1
Sexual Orientation	1

### Northeast Wisconsin

Disability	19
Race	15
Familial Status	9
Sex	7
Age	5
Lawful Source of Income	5
Arrest/Conviction Record	1
National Origin	1
Status as Victim of Domestic Abuse, Sexual Assault or Stalking	1

### Out of Service Area Complaints

Disability	16
Race	8
Familial Status	6
Lawful Source of Income	3
Marital Status	3
Age	3
Sex	2

### Referral of Complaints

The following are the numbers of complaints referred to administrative enforcement agencies and attorneys.

Attorneys	17
U.S. Department of Housing and Urban Development	4
Wisconsin Equal Rights Division	6

# COMPLAINTS

## Outreach and Education Program

The MMFHC Education and Outreach Program provides fair housing presentations and seminars to consumers, advocates and the general public. Staff also conduct training for property owners and managers, real estate agents and other members of the housing industry, and provide fair housing technical assistance to government agencies, civil rights organizations, social service agencies and housing providers.



### Fair Housing Presentations and Seminars

The MMFHC Outreach and Education Program provides presentations and seminars to community-based organizations, social service agencies, educational institutions, advocacy groups, neighborhood organizations, religious congregations and the general public.

In 2010, Outreach and Education Program staff conducted 120 fair housing presentations and seminars: 49 in the metropolitan Milwaukee area, 29 in Dane County, and 42 in the FHCNW service area. These presentations and seminars reached over 2375 individuals. Audience members received valuable information on the purposes and provisions of federal, state and local fair housing laws; the nature and prevalence of illegal housing discrimination; how to recognize a possibly discriminatory experience; the remedies available to victims of illegal housing discrimination, and more.

### Fair Housing Training for Housing Providers

In 2010, MMFHC staff conducted 34 Fair Housing Rental Management Training Seminars throughout its service area. Over 870 individuals received training; these individuals own or manage thousands of rental units. The seminars cover in-depth information about local, state and federal fair housing laws; how to make reasonable accommodations and modifications for tenants with disabilities; advertising rental units in compliance with fair housing laws; non-discriminatory negotiation with prospective tenants, and much more. Attendees learn how to implement fair housing practices at every stage of a housing transaction, from showing available units to terminating tenancies.

### Community Events

MMFHC staff participated in over 30 community events such as Juneteenth Day celebrations, commemorations of the Dr. Martin Luther King, Jr. Holiday, community festivals and neighborhood fairs. Staff use these opportunities to recruit volunteers, distribute educational materials and build relationships with other organizations.

### Information and Referral Services

In 2010, MMFHC provided information and referral services to over 1120 callers with non-fair housing inquiries. Such inquiries are most commonly related to issues such as housing subsidies or financial assistance, tenant rights, housing repairs and other landlord-tenant concerns. When callers with non-fair housing questions contact MMFHC, they are provided general information about the protections provided by fair housing laws and are referred to an appropriate community group, government agency, social service agency or source of legal assistance.

## Inclusive Communities Program

The Inclusive Communities Program provides technical assistance to community organizations, developers and local policy makers on inclusionary housing policies and the promotion of racial and economic integration. This Program also provides assistance with consumers' access to pro-integrative housing choices, and conducts research, analysis and documentation of fair and affordable housing opportunities and impediments.

The Inclusive Communities Program's 2010 activities to promote racially and economically integrated communities include the following:

- Served on the Southeast Wisconsin Regional Planning Commission Regional Housing Study Advisory Committee.
- Participated in the Milwaukee Housing Coalition and the Waukesha Housing Action Coalition, which are groups of legal, disability rights and advocacy organizations working to increase housing choices for low-income Milwaukee-area households.
- Served on the City of Milwaukee's Housing Trust Fund Advisory Board.
- Provided technical assistance to the Waukesha County Housing Trust Fund Campaign.
- Provided technical assistance to US Representative Gwen Moore's office regarding the Government Accounting Office's audit of HUD's "affirmatively further fair housing" policies and procedures.
- Participated with other civil rights and fair housing experts on the Poverty & Race Research Actions Council's Civil Rights Task Force on Federal Housing Policy.
- Prepared an Analysis of Impediments to Fair Housing report for the City of Appleton.
- Began Analysis of Impediments to Fair Housing reports for Memphis, Tennessee and Eau Claire, Wisconsin.

## Fair Lending

The Fair Lending Program conducts intake of predatory lending, rescue scams and other fair lending complaints, and provides case management and counseling for complainants on their options for remedy. In addition, it promotes fair lending and foreclosure prevention, and seeks to eradicate predatory lending practices through a community coalition, the Milwaukee Homeownership Consortium. Staff also monitor financial institutions' fair lending practices, and provide technical assistance and education for lenders and the general public.

In 2010, MMFHC Fair Lending Program activities included:

- Conducted complaint intake and assisted 283 new households that had encountered lending-related problems; 73% of these households were in predominantly minority or racially integrated neighborhoods.
- Investigated loans that may be fraudulent or predatory, discussed options for remedy with clients, reported concerns to appropriate regulatory agencies, and provided in-depth assistance to borrowers, such as negotiating loan modification or repayment agreements with lenders.
- Conducted 35 presentations on fair lending rights to 1281 individuals.
- Coordinated three day-long foreclosure prevention events in Milwaukee, providing in-person meetings to over 600 delinquent borrowers who were able to meet with a nonprofit homeowner counselor and/or with their servicer on the spot, make progress toward understanding their options and work out solutions to avoid foreclosure.
- Met with local lenders, offering suggestions to help them refine their operations to better serve low and moderate income communities and communities of color.
- As Vice-Chair of the Board of Directors of the National Community Reinvestment Coalition (NCRC), the Fair Lending Program Director participated in NCRC's Bankers Community Council and the Mortgage Finance Community Council, which meets regularly with executives from the nation's largest mortgage lenders and mortgage insurers to address predatory lending practices and foreclosure prevention, as well as to craft national anti-predatory lending legislation.
- Planned and hosted a "Scam and Eggs Breakfast" co-hosted by the FDIC, which informed 60 community leaders about how to avoid foreclosure rescue scams.
- Collaborated with partner organizations in Dane County to present foreclosure prevention events in Madison, connecting borrowers with housing counselors and other resources.

In 2010, MMFHC staff played leadership and advocacy roles in a variety of other organizations, promoting MMFHC's mission and raising its visibility. A sampling of staff activities follows:

# LEADERSHIP & ADVOCACY



### Felita Daniels Ashley

- Member, Wisconsin Fair Housing Network

### Kristi Clover

- Member, Brown County Homeless and Housing Coalition
- Member, Fox Cities Housing Coalition
- Member, Toward Community
- Member, Winnebago Land Housing Coalition

### Lemuel Eaton

- Member, Office of the Commissioner of Insurance, Property and Casualty Committee
- Member, Office of the Commissioner of Insurance, Title Insurance Advisory Committee
- Member, Milwaukee Foreclosure Mediation Program
- Member, Housing Resources Inc. Board of Directors

### Bethany Sanchez

- Vice-Chair, National Community Reinvestment Coalition Board of Directors
- Mayoral Appointee, Steering Committee of the Milwaukee Foreclosure Partnership Initiative
- Vice-President, Urban Economic Development Association of Wisconsin Board of Directors
- Vice-Chair, National Community Reinvestment Coalition's Mortgage Finance Community Council
- Vice-Chair, City of Milwaukee Housing Trust Fund Advisory Board

### Kori Schneider Peragine

- Member, Regional Housing Study Advisory Committee of the Southeastern Wisconsin Regional Planning Commission
- Member, City of Milwaukee Housing Trust Fund Advisory Committee
- Member, Poverty and Race Research Action Council's Civil Rights Task Force on Federal Housing Policy

### Carla Wertheim

- Faculty Member, National Fair Housing Alliance Fair Housing School

### William R. Tisdale

- Member, U.S. Congresswoman Gwen Moore's Advisory Committee on Housing
- Member, Wisconsin Advisory Commission to the US Commission on Civil Rights

## 2010 MMFHC Staff

William R. Tisdale, President  
and Chief Executive Officer

Carla Wertheim,  
Executive Vice President

Margaret Bowitz, Director – Case  
Management and Training Services

Joanne Chalhoub, Investigator\*\*\*

Maira Clark, Fiscal Manager

Kristi Clover,  
Program Services Coordinator\*

Barbara Collins, Program Assistant II

Leticia Cureno,  
Fair Lending Services Coordinator

Felita Daniels Ashley,  
Program Services Administrator

Gabriella Dieguez,  
Program Assistant II

Lemuel Eaton,  
Fair Lending Services Administrator

Barbara Guyer,  
Administrative Services Manager

Gail Hyde, Senior Accountant

Tobi LeMahieu,  
Program Services Administrator\*\*

Deanna Richardson, Senior  
Administrator – Enforcement Program

Bethany Sanchez,  
Director – Fair Lending Program

Erika L. Sanders,  
Director – Program Operations

Rachel Scalise,  
Program Assistant II - Support Services

Christine Schneider, Project  
Coordinator - Special Projects

Kori Schneider Peragine,  
Senior Administrator -  
Inclusive Communities Program

Megan Wanke, Intake Analyst/  
Support Services Coordinator

Kathleen Williams,  
Program Assistant II

\* Fair Housing Center of Northeast  
Wisconsin office staff

\*\* Fair Housing Center of Greater  
Madison office staff

\*\*\*Works in both Fair Housing Center  
of Northeast Wisconsin and  
Fair Housing Center of Greater  
Madison service areas

## 2010 Funding Sources

US Department of Housing and Urban  
Development Fair Housing Initiatives  
Program

State of Wisconsin Department of  
Commerce

State of Wisconsin Department of  
Administration

City of Milwaukee Community  
Development Block Grant (CDBG)  
Program

Milwaukee County CDBG Program

Waukesha County CDBG Program

City of Appleton CDBG Program

City of Green Bay CDBG Program

City of Madison CDBG Program

City of Neenah CDBG Program

City of Oshkosh CDBG Program

City of Wauwatosa CDBG Program

Dane County CDBG Program

Community Shares of Wisconsin

Greater Milwaukee Foundation

National Community Reinvestment  
Corporation

Wells Fargo Foundation

Associated Bank

M & I Foundation

Mortgage Guaranty Insurance  
Corporation (MGIC)

National City Bank

Helen Bader Foundation

Women's Fund of Greater Milwaukee

City of Eau Claire Housing Division

Community Benefit Trust Fund

Westbury Bank

## 2010 MMFHC Board of Directors

Michael Vruno, Chairperson

Keith Cowan, Vice Chairperson

James Connolly, Secretary

Johnny Kimble, Jr., Treasurer

Carol Lobes

Richard Strode

William R. Tisdale

Slack Ulrich

Henry Venzant

Mary Yank

## 2010 MMFHC Advisory Committee

Timothy J. Elverman, Chairperson

The Honorable Carl Ashley

Mary Bruce

Representative Tamara Grigsby

Mildred Harpole

Milwaukee County Supervisor Willie  
Johnson, Jr.

Ruth Zubrensky

## 2010 FHCGM Advisory Committee

Carol Lobes, Chairperson

Reverend Gregory Armstrong

Carousel Andrea Bayrd

Paul Fieber

Fabiola Hamdan

Tracy Miller

Toriana Pettaway

Merry Fran Tryon

## 2010 FHGNW Advisory Committee

Kathy Groat, Chairperson

Gayle Hardt

Stephen Hintz

Rosemary Jonas

Pastor G. Manns

Lisa Schneider

Scott Schnurer

## Legal Counsel

General Counsel –  
Katherine L. Charlton,  
Hawks Quindel, S.C.

Litigation Counsel –  
Michael J. Cohn,  
Pledl & Cohn, S.C.



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**Fair Housing Center of Northeast Wisconsin**

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