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# ANNUAL REPORT



FAIR

HOUSING

COUNCIL



ANNUAL REPORT 2014

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

If you're reading this, chances are that you care about the ongoing fight for equality in our communities. Equality in housing means all of us – regardless of race, disability, national origin, religion and other characteristics – have the opportunity to live in healthy, vibrant neighborhoods, with access to great health care, employment and educational resources, recreational spaces and other community assets that help create a high quality of life.

If you indeed care about equality, I challenge you to ask yourself – what do you do, today, to make it a reality? How do you ensure that you live out your belief in equality in a very real and tangible way?

If you're struggling to answer that question, let me make a suggestion: get involved in the Fair Housing Council. For nearly four decades, the Council has been implementing fair housing enforcement and educational activities that, step by step, make our world a more fair and healthy place. I invite you to be part of those efforts. With your contributions of time and financial support, we can continue to 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 the Council!

Sincerely,

Michael Vruno  
Board of Directors Chairperson

## Providing Quality Service for 37 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 individuals 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 works to promote fair housing throughout the State of Wisconsin by combating illegal housing discrimination and by creating and maintaining racially and economically integrated housing patterns. MMFHC serves Milwaukee, Washington, Waukesha, Ozaukee, Dane, Outagamie, Brown, Winnebago and Calumet Counties, as well as the City of Fond du Lac. In addition, MMFHC conducts some out-of-service-area activities.

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

## Enforcement Program Activities

MMFHC provides complaint intake and investigative services to persons who allege violations of local, state and federal fair housing laws. As a part of these services, 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 156 housing discrimination complaints in 2014. Due to the complex nature of discrimination, some complaints were based on more than one protected class.

The protected class basis of complaints in 2014 was as follows:

### Metropolitan Milwaukee

Age	2
Ancestry	3
Disability	31
Familial Status	8
Lawful Source of Income	4
Marital Status	1
National Origin	6
Race/Color	31
Religion	1
Sex	4
Sexual Orientation	1
Status as Victim of Domestic Abuse, Sexual Assault or Stalking	1

### Dane County

Age	1
Disability	22
Familial Status	7
Lawful Source of Income	1
Marital Status	3
National Origin	1
Race	5
Religion	3
Section 8 Rent Assistance	4
Sex	1
Sexual Orientation	1
Status as Victim of Domestic Abuse, Sexual Assault or Stalking	1

### Northeast Wisconsin

Age	1
Ancestry	1
Disability	16
Familial Status	8
Lawful Source of Income	2
Race	7
Religion	1

### Out of Service Area Complaints

Ancestry	1
Disability	7
Familial Status	5
Lawful Source of Income	2
National Origin	1

### Referral of Complaints

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

Attorneys	19
US Department of Housing and Urban Development (HUD)	6
Wisconsin Equal Rights Division (ERD)	5
City of Madison Department of Civil Rights	1

COMPLAINTS

## During 2014, MMFHC assisted complainants in achieving successful resolutions to many different types of cases.

In addition, the year was notable for the resolution of 10 MMFHC investigations into systemic forms of discrimination against persons with disabilities who have service animals (also called assistance or support animals). Through the use of testing, MMFHC uncovered practices such as:

- Outright denial of prospective tenants with service animals
- Telling testers of monthly surcharges for service animals, ranging from \$10 to \$50 a month
- Requirements for additional security deposits for service animals, ranging from \$125 to \$300
- Demands for non-refundable ‘pet fees’ of \$100 to \$150
- Steering prospective tenants with service animals to other apartment complexes, or to first-floor apartments only (even when units were available on other floors)

Subsequent action by MMFHC’s General Counsel Katherine L. Charlton led to the resolution of each case. Resolution of the cases included housing providers agreeing to change their policies in order to provide equal opportunity housing for persons with disabilities. In addition, in some cases, the owners and managers of the properties agreed to attend fair housing training.

## Fair Lending Program

The Fair Lending Program promotes fair lending and foreclosure prevention, and seeks to eradicate predatory lending practices and mortgage rescue scams. This work is conducted through leadership of groups such as Take Root Milwaukee, the Alliance for Economic Inclusion, the Wisconsin Housing Advocacy Coalition, the Wisconsin Consumer Roundtable and other local, regional and national partnerships. Staff monitor financial institutions’ fair lending practices and Community Reinvestment Act (CRA) activities, and provide technical assistance and education for lenders, partner agencies and the general public.

- Investigated 16 mortgage rescue scam allegations and assisted homeowners to file complaints with local, state and federal regulatory and administrative agencies. In addition, staff continued to assist 12 homeowners who filed mortgage scam allegations in 2013. This assistance helped homeowners recover \$3500 from mortgage rescue scammers. Complaints requesting \$56,917 in refunds from scammers are still pending.
- Conducted 9 presentations on unfair marketing and maintenance of bank-owned, foreclosed homes to 35 community leaders in the Milwaukee area.
- Conducted 23 presentations on fair lending rights and mortgage rescue scams to 701 individuals.
- Coordinated two regional foreclosure prevention events, presenting fair lending information to over 200 borrowers behind on their loan payments. Borrowers were able to meet with a nonprofit homeowner counselor and/or with their loan servicer at the events and make progress toward avoiding foreclosure.
- Investigated loans that were alleged to violate fair housing laws, discussed options for remedy with clients, and made referrals to regulatory agencies, as appropriate.
- As Immediate Past Chair of the Board of Directors of the National Community Reinvestment Coalition (NCRC), the Fair Lending Program’s Senior Administrator participated in meetings of NCRC’s Bankers Community Council and the Mortgage Finance Community Council, which meet quarterly with executives from the nation’s largest mortgage lenders and mortgage insurers to address fair lending practices, prevent foreclosures, and work to increase underserved populations’ access to capital.
- Invited and hosted staff from the federal Consumer Financial Protection Bureau to Milwaukee to conduct training on new federal rules for mortgage loan servicing for housing counselors and lenders.
- Facilitated two HUD-approved NCRC training courses in Milwaukee; one for housing counselors, and one for credit counselors.
- Convened two fair lending roundtable discussions for housing counselors, lenders and Realtors regarding how to serve the lending needs of immigrants without social security numbers.
- Compiled community input and lending data, wrote bank performance comment letters to bank regulators, and met regularly with banks to suggest ways to refine their products and services to better serve low- and moderate-income communities and communities of color.
- Coordinated the broadcast of a television commercial featuring Milwaukee Mayor Tom Barrett, who warned viewers about mortgage rescue scams and urged victims of such scams to contact MMFHC.





## 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 2014, a HUD grant permitted MMFHC to begin a new educational campaign on expansion of housing choices for consumers.

This year, 52 fair housing presentations and seminars were conducted. These presentations and seminars reached over 632 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 discrimination, and more.

## Fair Housing Training for Housing Providers

In 2014, MMFHC staff conducted 24 fair housing rental management training seminars throughout its service area. Over 680 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 15 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 2014, MMFHC provided information and referral services to over 820 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 2014 activities to promote racially and economically integrated communities include the following:

- Presented to the statewide Home for Everyone Conference and the Madison YWCA Racial Justice Summit on expanding housing choice, inclusive housing policy and affirmatively furthering fair housing.
- Collaborated with Milwaukee County Housing Division staff to develop affirmatively furthering fair housing criteria for the Community Development Block Grant cooperation agreements signed by local jurisdictions.
- Served on the City of Milwaukee's Housing Trust Fund Advisory Board.
- Surveyed Milwaukee County Housing Choice Voucher participants regarding their experience searching for housing outside of the City of Milwaukee. Subsequently, staff partnered with researchers at Loyola University and the Poverty & Race Research Action Council to release a report on the benefits and the challenges of the County's security deposit assistance program.
- Participated in the Milwaukee Housing Coalition and the Waukesha Housing Action Coalition, which work to increase housing choices for low-income households.
- Participated on the Poverty & Race Research Action Council's Civil Rights Task Force on Federal Housing Policy.
- Provided technical assistance to an affordable housing developer regarding the fair housing implications of community opposition to a proposed development.
- Served on Milwaukee County's Rent Assistance Program Informal Hearing panel.

## MMFHC Continues National Leadership Role in Enforcement Training

In addition to its involvement in training fair housing organizations through the National Fair Housing Alliance's Fair Housing School, MMFHC completed a special project in 2014 designed to improve the quality and consistency of testing investigations and enforcement actions across the U.S. This two-year demonstration project, called Investigative Support for Testing and Enforcement Programs (ISTEP), was supported by a HUD grant awarded to MMFHC through a competitive process. The project was so successful that MMFHC received another grant to continue it in 2015.

ISTEP enabled MMFHC to assemble a team of experienced fair housing practitioners and attorneys who provided intensive training and ongoing technical assistance to six non-profit organizations that operate fair housing testing programs

in different regions of the country. Throughout the project, MMFHC and its team of experts provided comprehensive training on testing and enforcement work to test coordinators and directors of these other organizations.

Post-training assessments showed that ISTEP participants made changes in their enforcement work that resulted in greater consistency in the quality of testing investigations, improved their ability to respond to housing discrimination complaints, increased the number of complaints referred to attorneys and administrative agencies, and increased the number of lawsuits filed. This, in turn, resulted in the improved capacity for victims to seek legal remedy and strengthened overall enforcement of fair housing laws.

## Reclaiming Our Neighborhoods

In addition, in 2014 the Inclusive Communities Program continued the new initiative launched in 2013 called Reclaiming Our Neighborhoods. Reclaiming Our Neighborhoods makes grants in support of activities that reinvest in communities harmed by the foreclosure crisis and by the unfair marketing and maintenance of bank-owned, foreclosed homes.

In 2013, MMFHC invited qualified community organizations to submit proposals for funding, and awarded three grants, each to a set of groups working in partnership. The three funded projects began work in November 2013 and continued throughout 2014:

### ACTS Housing, Housing Resources Inc, Washington Park Partners and Harambee Great Neighborhood Initiatives

This project, led by ACTS, expanded access to affordable and responsible homeownership while improving neighborhoods that were most damaged by the foreclosure crisis. Each partner organization contributed services to this project, including assistance to 98 families in purchasing vacant, foreclosed homes for owner occupancy; pre-purchase and post-purchase homebuyer education; and grants for repairs for homes that were previously foreclosures. In addition, ACTS helped 78 families manage rehabilitation projects on their homes, which served to stabilize existing housing and allow longtime homeowners to stay in their neighborhoods.

### Layton Boulevard West Neighbors (LBWN) and Select Milwaukee

LBWN and Select Milwaukee partnered to acquire, renovate and sell 4 foreclosed properties to owner-occupant families. Further, this project assisted 3 homebuyers in acquiring and rehabbing foreclosed properties and connected 33 homeowners on targeted blocks with financial wellness, foreclosure prevention, mortgage modification, or refinance counseling.

### Sherman Park Community Association, Washington Park Partners and Harambee Great Neighborhood Initiative

In order to improve housing stock and facilitate needed housing repairs in Sherman Park, Washington Park and Harambee neighborhoods, these partner organizations surveyed residential properties, contacted owners in need of repair assistance and connected homeowners with resources to address their housing repair needs. 1,770 properties were identified as needing repair or rehabilitation. Over 40 owner-occupants received grants for repairs totaling more than \$120,000. Absentee owners were provided information about resources to help make repairs.

Overall, the Reclaiming Our Neighborhoods initiative exceeded expectations in 2014, as it allowed community leaders to deploy proven strategies for transforming the foreclosure crisis into neighborhood improvement opportunities. These partnerships will continue their work in 2015.





## Fair Housing Leadership and Advocacy

In 2014, 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  
Board Member, Northwest Side  
Community Development Corporation

### Lemuel Eaton

Member,  
Office of the Commissioner of Insurance,  
Title Insurance Advisory Committee  
Member,  
Housing Resources Inc. Board of  
Directors

### Nicole Lemke

Member,  
Brown County Homeless  
and Housing Coalition  
Member,  
Fox Cities Housing Coalition  
Member,  
WinnebagoLand Housing Coalition

### Kori Schneider Peragine

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  
Member,  
Wisconsin Fair Housing Network  
Member,  
Milwaukee Housing Coalition  
Member,  
Waukesha Housing Action Coalition

### Bethany Sanchez

Immediate Past Chair and current  
member of the Board of Directors of  
the National Community Reinvestment  
Coalition  
Member,  
Federal Reserve Bank of Chicago's Beige  
Book Advisory Group  
Chair,  
Take Root Milwaukee's Foreclosure  
Outreach Workgroup  
Member,  
FDIC's Alliance for Economic Inclusion

Member,  
Wisconsin Consumer Roundtable  
Steering Committee Member,  
Wisconsin Affordable Housing Coalition  
Member,  
Latino Fraud Fighters Coalition  
Member,  
Urban Economic Development Association  
of Wisconsin Program Committee

### 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

### Carla Wertheim

Faculty Member,  
National Fair Housing Alliance Fair  
Housing School



# PEOPLE

## 2014 MMFHC Staff

William R. Tisdale,  
President and Chief Executive Officer

Carla Wertheim,  
Executive Vice President

Sarah Aragon,  
Program Assistant

Felita Daniels Ashley,  
Senior Program Coordinator

Margaret Bowitz,  
Senior Administrator – Case  
Management Services

Barbara Collins,  
Program Assistant II

Gabriella Dieguez,  
Program Assistant II

Lemuel Eaton,  
Senior Program Coordinator – Fair  
Lending Program

Olena Eichinger,  
Lead Accountant

Timothy Gannon,  
Program Assistant

Gail Hyde,  
Senior Accountant

Justin Klug,  
Program Assistant

Nicole Lemke,  
Program Services Coordinator II\*

Deanna Richardson,  
Senior Administrator –  
Investigative Services

Bethany Sanchez,  
Senior Administrator –  
Fair Lending Program

Erika L. Sanders,  
Director – Program Services

Rachel Scalise,  
Support Services Coordinator IV

Christine Schneider,  
Project Coordinator - Special Projects

Kori Schneider Peragine,  
Senior Administrator -  
Inclusive Communities Program

Andre Simpson,  
Program Assistant

Caitlin Taylor,  
Program Assistant

Celestine Walker,  
Support Services Coordinator

Megan Wanke,  
Administrative Services Manager

## 2014 Board of Directors

Michael Vruno,  
Chairperson

Keith Cowan,  
Vice Chairperson

James Connolly,  
Secretary

Johnny Kimble, Jr.,  
Treasurer

Carol Lobes

Richard Strode

William R. Tisdale

Henry Venzant

Mary Yank

## 2014 MMFHC Advisory Committee

The Honorable Carl Ashley

Mary Bruce

Milwaukee County Supervisor  
Willie Johnson, Jr.

Andrew Ruehl

## 2014 FHCGM Advisory Committee

Carol Lobes, Chairperson

Dane County Supervisor  
Carousel Andrea Bayrd

Paul Fieber

Fabiola Hamdan

Tracy Miller

Toriana Pettaway

Merry Fran Tryon

## 2014 FHCNW Advisory Committee

Stephen Hintz

Rosemary Jonas

Lisa Schneider

Scott Schnurer

## 2014 General Counsel

Katherine L. Charlton  
of Hawks Quindel, S.C.

## 2014 Funding Sources

US Department of Housing and  
Urban Development - Fair Housing  
Initiatives Program

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 Fond du Lac CDBG Program

City of Oshkosh CDBG Program

City of Wauwatosa CDBG Program

Dane County CDBG Program

Community Shares of Wisconsin

BMO Harris Bank

Wisconsin Fair Housing Foundation

\* Fair Housing Center  
of Northeast Wisconsin office staff

FAIR

HOUSING

**Metropolitan Milwaukee Fair Housing Council**

600 East Mason Street, Suite 401, Milwaukee, WI 53202  
414.278.1240 (phone) • 414.278.8033 (fax)

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**Fair Housing Center of Greater Madison**

*a program of the Metropolitan Milwaukee Fair Housing Council*  
612 West Main Street, Suite 200, Madison, WI 53703  
608.257.0853 (phone) • 608.257.1445 (fax)

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**Fair Housing Center of Northeast Wisconsin**

*a program of the Metropolitan Milwaukee Fair Housing Council*  
4650 West Spencer Street, Suite 20, Appleton, WI 54914  
902.560.4620 (phone) • 920.560.4621 (fax)

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**[www.fairhousingwisconsin.com](http://www.fairhousingwisconsin.com)**