

Message From the President

Dear Friends of the Fair Housing Council:

The Fair Housing Council of Suburban Philadelphia would like to thank its many individual and corporate supporters who have made the year 2003 activities possible.

In addition special thanks to:

- The U.S. Department of Housing & Urban Development
- Delaware County Office of Housing & Community Development
- Philadelphia Foundation
- Chester County Department of Community Development



The year 2003 marked the 47th year of the Fair Housing Council of Suburban Philadelphia (FHCSF), an agency dedicated to the mission of promoting equal housing to all regardless of race, color, national origin, religion, gender, familial status, or disability. Thanks to the commitment and hard work of the Staff and Board of Directors, the Council has been very successful in its many activities to promote fair housing.

One of the highlights of the year was the receipt of HUD's Best Practices Award. This prestigious award, given to only 14 organizations in the country each year, recognizes the effectiveness of the Council's educational programs. The Best Practices Award both acknowledges the quality of an agency's programming, and also recommends that the agency's "best practices" serve as an example to guide the work of other organizations nationwide.

Other noteworthy accomplishments of the Council this year include the finding of probable cause on discrimination complaints against Ridley Mews Apartments and Crosby Square Apartments. Both familial status complaints were investigated by the FHCSF, filed with the Pennsylvania Human Relations Commission, and are now awaiting public hearings following this finding of probable cause. In addition, work continues on the ongoing lawsuit

against Prudential Insurance Company, filed in 2001. These complaints, along with FHCSP's participation in a countywide task force on predatory lending, continued testing of both complaints and random sites, and counseling of numerous consumers about their fair housing rights, have kept both Staff and Board very busy this year.

In July of 2003, the Council said goodbye to Jan Chadwick, the Assistant Director of FHCSP for the past 11 years. Jan received a fellowship to George Washington University to work on her Ph.D. in public policy, where she will continue to pursue her interest in equal rights. Jan's hard work, knowledge, and superior organizational ability will be sorely missed by the Council. However, we wish her the best of luck in this exciting new endeavor.

As President of the Board of Directors, I have been honored to work with the Fair Housing Council's dedicated Staff and Board members. Unfortunately, despite our efforts, housing discrimination continues to exist in the suburban Philadelphia region. We enter 2004 with renewed dedication to promote fair housing in our communities. We are extremely grateful for the confidence and support of our members and of the governmental and private entities that allow us to continue this important work. Thank you.

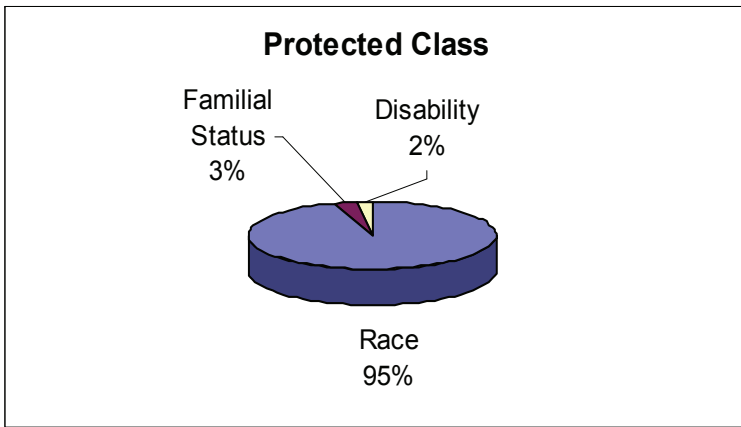
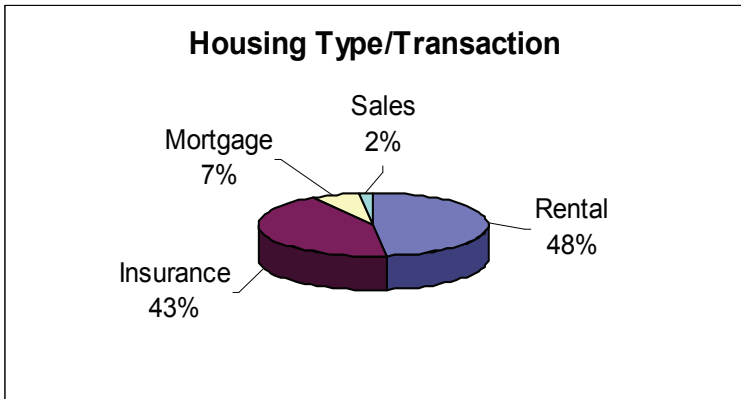
Carolyn Johnson, Esq.
President, Board of Directors

**Fair Housing Council of Suburban Philadelphia
Statement of Activities
Year Ended December 31, 2002***

Revenues & Support	
Government Contracts	254,988
Grants	20,250
Litigation	12,005
Contributions	24,958
Dues	1,175
Total Revenues and Support	\$313,376
Expenses	
Compensation	151,465
Conferences	801
Consultants	18,279
Copying & Printing	5,116
Depreciation	1,674
Employee Benefits	5,042
Employee Travel	5,759
Fundraising Expense	969
In-kind	18,250
Insurance	500
Memberships, Contrib. & fees	4,262
Office Supplies	2,557
Payroll Taxes	13,539
Postage	2,449
Professional Fees	4,500
Proposals	7,490
Rent	18,868
Repairs & Maintenance	3,290
Telephone	4,296
Testing	11,383
Training	2,391
Utilities	2,633
Total Expenses	\$294,553
Change in Net Assets	\$18,823)
Net Assets—January 1, 2002	\$105,174
Net Assets—December 31, 2002	\$123,997

*This is an audited income statement as of December 31, 2001. The Council's financial records are audited yearly by Ostroff, Fair & Company, P.C., Certified Public Accountants. A final audited Statement of Activities for the year 2003 will be available by July 2004.

When the Council receives a complaint, staff members may assist the victim in filing a complaint, help the disabled victim to negotiate a reasonable accommodation or a reasonable modification, refer the victim to an outside agency or private attorney or investigate the site by sending testers to test for compliance with fair housing laws. In addition to complaint based tests, the Council worked on testing projects this year with the U.S. Department of Housing & Urban Development and Chester County. The following charts show a breakdown of these tests based on the housing type tested and the protected class tested for.



Message From the Executive Director

Dear Friends of the Fair Housing Council:

In 2003, FHCSPP promoted economic empowerment and expanded housing choice for members of the protected classes by testing and investigating rental, sales, mortgage lending, insurance and accessibility in new construction to determine compliance with the Fair Housing Act; provided consumers and members of the real estate industry with accurate, understandable information concerning their rights and responsibilities under the Fair Housing Act; assisted persons with disabilities in achieving independent living by providing counseling, investigative and legal assistance; and collaborated with regional social service organizations to provide consumer education and staff training. However, FHCSPP's overarching outcome goal is to reduce and prevent housing discrimination against members of the protected classes in the Greater Philadelphia region by empowering them through education regarding fair housing.

FHCSPP's Board of Directors, under the leadership of President Carolyn Johnson, Esq., provided the support and encouragement that enabled the staff to fulfill our mission. 2003 marks the end of terms for several of FHCSPP's longtime board members—Lynne Green, Cary Isard, Carole Karash and Jean Moore. The staff acknowledges and appreciates their contribution of countless hours over the past six years.

2003 also marked the end of Jan Chadwick's 11 years as the FHCSP's Assistant Director. Her unwavering commitment and tireless efforts were instrumental in elevating the FHCSP's status to that of one of the nation's premier fair housing agencies. Rachel Wentworth, FHCSP's Test Coordinator for the past three years, became the Assistant Director and has proven to be an excellent replacement.

FHCSP truly appreciates the financial support we receive from our members and funders. It is this support that enables us to accomplish our goal of reducing and preventing housing discrimination in the region.

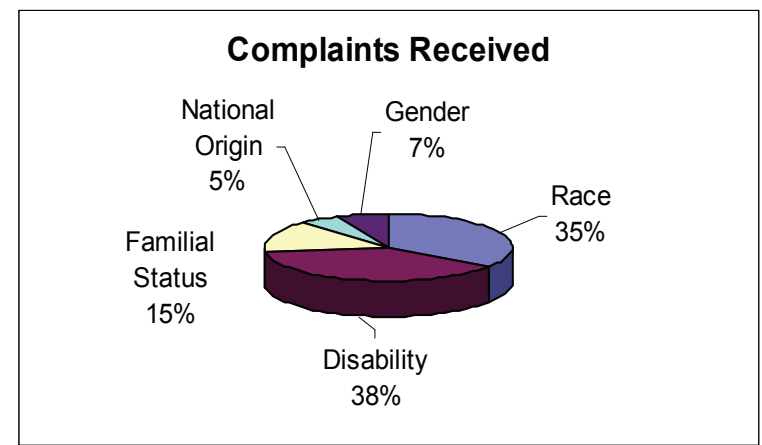
James Berry
Executive Director



Also this year, FHCSP spent a considerable amount of time working on a lawsuit that was filed in the fall of 2001. FHCSP, the National Fair Housing Alliance (NFHA), Housing Opportunities Made Equal of Richmond Virginia, the Toledo Fair Housing Center, and Metropolitan Milwaukee Fair Housing Council filed suit in federal district court in Washington, D.C. against Prudential Insurance Company of America and Prudential Property and Casualty Insurance Company (Prudential) for violations of the federal Fair Housing Act.

The suit is based on ongoing evidence that Prudential engaged in pervasive discriminatory practices and policies that restrict, limit or deny homeowners insurance in predominantly African American, Latino and integrated neighborhoods in the United States.

Once again, FHCSP received a considerable number of complaints of housing discrimination this year. The following chart shows a breakdown based on the type of discrimination individuals are reporting.



remove impediments to fair housing. The Task Force has recently been discussing landlord/tenant issues in the County.

FHCSP has continued to disseminate its fair housing educational guides. These guides cover most topics in fair housing including: *Non-Discriminatory Rental Practices: A Fair Housing Guide for Apartment Management*; *A Fair Housing Guide to Homeowners Insurance*; *Need a Loan? Would you like some extra money? Don't Lose Your Home!* (a guide about predatory lending); *A Fair Housing Guide for Persons With Disabilities*; *Fair Housing: It's Your Right* (a general consumer's guide to fair housing); and *Fair Lending: A Fair Lending Compliance Program for Mortgage Lenders*. In addition to these materials developed by the Council, we also have fair housing materials in Spanish, Chinese, Korean, and Vietnamese.

Enforcement Report

FHCSP's educational programs are at the core of the Council activities. However, it is also necessary to provide investigation of complaints and enforcement mechanisms to assure fair housing compliance. FHCSP's programs of education and enforcement go hand-in-hand.

This year FHCSP worked on two Fair Housing Initiatives Program Grants from the U.S. Department of Housing & Urban Development through their Private Enforcement Initiatives Program. This funding allows FHCSP to test complaints of housing discrimination when they come in and continue testing for compliance with fair housing laws throughout the housing industry.

In 2002 FHCSP filed complaints with the Pennsylvania Human Relations Commission (PHRC) against Ridley Mews Apartments and Crosby Square Apartments on the basis of familial status. This summer the PHRC found probable cause, and these cases are now awaiting public hearings.

U.S. Department of Housing and Urban Development Selects FHCSP to Receive National Best Practices Award

In May of 2003, the Equal Rights Center selected the Fair Housing Council of Suburban Philadelphia as one of 14 housing agencies to receive the U.S. Department of Housing and Urban Development's Fair Housing Best Practices award for innovative programs in 2002. The Equal Rights Center identified housing groups that developed best practices for fair housing education, compliance, and enforcement programs. The 14 recipients were selected by a national advisory committee, which included leaders and experts from the housing industry, public interest groups, and both rural and urban non-profit agencies. The winners were evaluated based on such factors as how well the program assisted underserved and difficult to reach communities, how easily the program can be replicated, how it demonstrated leadership, and how well it collaborated with other agencies to maximize resources. The Equal Rights Center published a summary of the best practices in a manual that is used as a model for new and emerging housing organizations, providing a framework for program development.

Education Report

The Council's Education program is one of its most important functions. Through our educational activities we disseminate information to consumers, housing counselors, advocates, government employees and housing providers. Without this information individuals cannot know what their rights and responsibilities are under the law. Fair Housing is a Civil Rights law with very little public enforcement. Housing discrimination today rarely occurs in the blatant ways that it did decades ago. Instead, discrimination is often subtle and difficult to recognize. The Council attends and hosts educational programs, and prepares educational materials so that individuals can recognize housing discrimination when they encounter it, housing counselors can recognize it when their clients encounter it, government employees understand the ramifications of housing discrimination on their constituents, and housing providers understand their responsibilities under the law.

This year, Council staff spoke at 21 different agencies and events and more than 778 individuals were trained in Fair Housing. The following is a list of the many events:

- Delaware County First Time Homebuyers Program (9 sessions)
- Pressing Issues in Fair Housing 2003
- Chester Homebuyer Fair
- Delaware County Fair Housing Task Force (3 meetings)
- U.S. Department of HUD—Regional Fair Housing Working Group
- Homeownership Counseling Association
- Apartment Association of Greater Philadelphia (3 sessions)
- Bucks County Housing Group
- Catholic Social Services

In April 2003, FHCSF hosted its third annual conference “**Pressing Issues in Fair Housing**” to celebrate National Fair Housing month. This is a conference for government employees, elected officials, housing counselors, non-profit employees and all others who are interested in a better understanding of fair housing issues as they relate to our communities. The focus of this year's conference was predatory lending. Our featured speaker was Stella Adams, the Executive Director of the North Carolina Fair Housing Center, who discussed developing strategies to combat predatory lending. Other speakers included Patrick L. Meehan, United States Attorney for the Eastern District of Pennsylvania, Wanda Nieves, of the Office of Fair Housing & Equal Opportunity for the U.S. Dept. of Housing & Urban Development, and Sandra Bacote, of the Pennsylvania Human Relations Commission.

This year the Council published two issues of the publication *Delaware County Fair Housing News*. This publication is currently mailed to 1,830 industry professionals and advocates in Delaware County and receives rave reviews from various recipients. This publication is sponsored by a grant from the Delaware County Office of Housing and Community Development.

FHCSF published one issue of its fair housing newsletter *Fairways* this year. This newsletter, once referred to as the “cutting edge of fair housing issues in the region” by Tri-County MLS, currently has a circulation of 1,533 members, consumers, housing providers, government employees, and fair housing advocates across the nation.

Three meetings of the Delaware County Fair Housing Task Force were held in 2003. The purpose of this Task Force has been to gather information about impediments to fair housing choice in Delaware County, to develop an action plan to address the impediments identified, and to disseminate information that will help