

# 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 2005 activities possible.

In addition special thanks to:

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

The year 2005 continued the wonderful collaborative efforts of the Fair Housing Council of Suburban Philadelphia (FHCSF) to insure access to justice for victims of housing discrimination. FHCSF continues to be deeply involved in establishing the Quad-County Anti-Predatory Lending Task Force that evolved from the Delaware County Fair Housing Task Force. The FHCSF data collection, advice and knowledge of the communities most vulnerable to discriminatory practices by lending institutions enabled the four counties to actively work toward a solution.

FHCSF has a fruitful collaboration with Community Legal Services of Delaware to aid in establishing a system that will promote fair housing and assistance to those suffering from discrimination. HUD confidence in the work and commitment of FHCSF staff was the key to the 1.4 million dollar grant for the State of Delaware. HUD also awarded FHCSF a multi-year grant to continue to investigating and prosecuting discriminatory activity.

Reflecting on FHCSF 49<sup>th</sup> years as an organization dedicated to the mission of promotion equal housing to all regardless of race, color, national origin, religion, gender, familial status, or disability it is clear that we have been able to garner

the respect of our peer both locally and nationally. The credit for our success should be given to our Executive Director, Jim Berry and his staff who are tireless in their efforts to insure equality in housing. Jim and his small staff of two do the work of ten.

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 2006 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 E. Johnson, Esquire  
President, Board of Directors

**Fair Housing Council of Suburban Philadelphia  
Statement of Activities  
Year Ended December 31, 2004\***

<b>Revenues &amp; Support</b>	
Government Contracts	\$343,171
Grants	\$17,500
Litigation	\$17,000
Contributions	\$22,855
Training sessions and conferences	\$7,730
Dues	\$110
Total Revenues and Support	\$408,366
<b>Expenses</b>	
Compensation	\$158,037
Conferences	\$6,740
Consultants	\$109,798
Copying & Printing	\$2,885
Depreciation	\$1,525
Employee Benefits	\$1,684
Employee Travel	\$4,625
Fundraising Expense	\$1,298
In-kind	\$18,250
Insurance	\$528
Memberships, Contrib. & fees	\$1,472
Office Supplies	\$5,370
Payroll Taxes	\$14,009
Postage	\$4,004
Professional Fees	\$4,500
Proposals	\$8,080
Rent	\$19,563
Repairs & Maintenance	\$2,298
Retirement Plan	\$8,437
Telephone	\$5,966
Testing	\$7,464
Training	\$3,683
Utilities	\$2,934
Total Expenses	\$393,150
<b>Change in Net Assets</b>	\$15,216
<b>Net Assets—January 1, 2004</b>	\$56,256
<b>Net Assets—December 31, 2004</b>	\$71,472

\*This is an audited income statement as of December 31, 2004. 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 2005 will be available by July 2006.

Co. This lawsuit, filed by FHCSP and four other fair housing groups throughout the country, is based on evidence that Prudential engaged in discriminatory practices that restrict or deny homeowners insurance in minority and integrated neighborhoods in the United States.

During 2005, FHCSP continued working with the Community Legal Aid Society, Inc. (CLASI) under a Fair Housing Organizations Initiative grant from HUD to provide a variety of fair housing enforcement services in Kent, New Castle, and Sussex counties in Delaware. Over the past year, FHCSP has assisted CLASI in setting up both a education and outreach program and a testing program in the state of Delaware.

Finally, this year, FHCSP was selected to receive a 3-year Performance Based Funding Initiative grant from HUD. Only eleven fair housing agencies in the country were selected to receive this grant based on excellent past performance. The purpose of this grant is to allow fair housing groups to implement strategic plans and develop long-term systemic investigations. Over the next three years, FHCSP will undertake a number of innovative new projects in addition to our regular education and enforcement programs.

## Message From the Executive Director

Dear Friends of the Fair Housing Council:

The Fair Housing Council's 49<sup>th</sup> year was certainly a productive one. In 2005, FHCSP successfully completed a record number (7) contracts to promote equal housing opportunity in the region. In addition, FHCSP was one of only eleven agencies in the country selected to receive a 3-year Performance Based Funding Initiative grant from HUD that will allow us to implement strategic plans and develop long-term systemic investigations.

The Don't Borrow Trouble Suburban Philadelphia Campaign (DBTSP) was officially launched on Friday, February 11, 2005 at the Montgomery County Courthouse in Norristown, Pennsylvania. FHCSP was the catalyst for implementing DBTSP. DBTSP is a coalition of over 30 organizations who have joined together to address predatory lending issues in the suburban Philadelphia area.

FHCSP worked in conjunction with the Fair Housing Council of Montgomery County and the Housing Alliance of Pennsylvania to hold a two day fair housing conference entitled "**How to be a Local Hero—Development Decisions for Stronger Communities**". This conference featured national experts who provided local governments in Southeastern Pennsylvania with the skills on how to frame the difficult issues decision makers are faced

with in planning, approving, and developing housing. The conference goal was for attendees to be able to communicate the importance of fairness and to win public support to make their communities a place that provides housing opportunities to everyone who lives and works there.

This past year FHCSP and four other fair housing groups throughout the country entered the fifth year of litigation against Prudential Property and Casualty Insurance Company. This lawsuit alleges that Prudential engaged in discriminatory practices in the sale of homeowners insurance to residents of the City of Chester and other minority and integrated neighborhoods in the United States.

Financial support from the members of the FHCSP, HUD, The Philadelphia Foundation, and Delaware County Office of Housing and Community Development provided resources to enhance FHCSP's education, compliance, and enforcement programs.

The FHCSP's Board of Directors support of staff efforts was vital in exceeding all of our objectives for 2005. Carolyn Johnson, FHCSP's Board President, was instrumental in guiding the agency when difficult decisions had to be made. The commitment and perseverance to eradicating housing discrimination by FHCSP's staff—Rachel Wentworth, Megan Bolin, and Lynne Ellison—made 2005 the best year yet to be the Executive Director of FHCSP.

James Berry  
Executive Director

Apartments that their lease would not be renewed when it expired at the end of October and that they would have to move out of the complex. When Tim contacted the leasing office he was told that his lease was not being renewed because his wife was having another child, the complex did not allow four people in a two bedroom unit, and that this occupancy limit was a company policy.

The management company for Audubon Manor Apartments, PMMC, owns nine apartment complexes consisting of over 1,735 rental units in Chester, Montgomery, Lancaster, and Centre counties in PA. FHCSP set up tests to determine whether the apartment complexes were discriminating. Of the complexes owned by PMMC, all but one tested told testers with children that they would not be able to rent two bedroom units, while childless testers were told that apartments were available. In conjunction with the testing, FHCSP researched the occupancy codes for the counties and municipalities where the management company owns and operates apartment complexes. FHCSP spoke with numerous officials confirming that the occupancy codes adopted by the counties and municipalities would allow a family of four to live in the apartment in question.

In addition to investigative and enforcement activities, FHCSP set up an advertising campaign that targeted publications circulated in Chester, Montgomery, and Lancaster Counties.

This past year began the 5th year of litigation against Prudential Property and Casualty Insurance

## Enforcement Report

During 2005, FHCSF's enforcement program was supported by a grant from the U.S. Department of Housing and Urban Development. FHCSF conducted enforcement activities under a Private Enforcement Initiative grant, which allowed FHCSF to continue to conduct testing in response to complaints of discrimination as well as testing random sites for compliance with the Fair Housing Act.

During 2005, FHCSF received 55 complaints of housing discrimination. Of these, 23 complaints alleged discrimination based on disability, 18 based on race, 14 based on familial status, 6 based on national origin, and 1 each based on gender and religion (numbers add up to more than 55 because some complainants alleged discrimination based on multiple protected classes).

On October 4, 2005 the FHCSF and Timothy and Christen Moroney filed a complaint in federal district court and with the Department of Housing and Urban Development against Audubon Manor Apartments and PPMC Management Company for violating the familial status provision of the federal Fair Housing Act.

In July of 2005, FHCSF received a complaint from Tim Moroney. Tim had been living at Audubon Manor Apartments in West Chester in a two bedroom apartment with his wife and 14 month old son since October of 2004. When he first contacted FHCSF, his wife was pregnant and expecting in early August. The family received notice in July from Audubon Manor

## Education Report

During the past year, FHCSF's education programs were supported by funding from the U.S. Department of Housing and Urban Development, the Delaware County Office of Housing and Urban Development, and The Philadelphia Foundation.

During 2005, FHCSF staff spoke at 24 educational events, trainings, and meetings and trained 699 individuals in Fair Housing. These educational programs included:

- Delaware County's First Time Homebuyer Program
- Delaware County Fair Housing Task Force
- Delaware County Property Investors
- Delaware County Apartment Association
- Chester Homebuyer Fair
- Lutheran Children and Family Services
- Carroll Park Community Council
- Delaware County Office of Services for the Aging
- Bucks County Housing Group
- Red Cross Shelters of Lower Bucks County
- Middletown Trace Apartment Owners Association

FHCSF staff also participated in the following local coalitions and task force meetings:

- Chester Partners in Homeownership
- Inclusive Communities Committee of the Housing Alliance of Pennsylvania
- Delaware Valley Fair Housing Task Force
- Don't Borrow Trouble Suburban Philadelphia

- HUD Fair Housing Working Group

This year, FHCSF continued to distribute four educational guides, including *Fair Housing: It's Your Right*, *A Fair Housing Guide for People With Disabilities*, *A Fair Housing Guide to Homeowners Insurance*, and *Non-Discriminatory Rental Practices: A Fair Housing Guide for Landlords and Apartment Management*. In addition to guides handed out at educational events, nearly 7,000 guides were distributed to various organizations, libraries, and individuals in the region.

In addition to the regular education programs, the FHCSF participated in a number of other noteworthy projects and events. FHCSF's newsletter, the *Delaware County Fair Housing News* was expanded to serve the entire 5-county Philadelphia region. The new *Delaware Valley Fair Housing News* is sent to over 4,000 government officials, housing advocates, organizations that serve members of protected classes, industry professionals, and other individuals.

On April 28, during Fair Housing Month, FHCSF, along with the Housing Alliance of Pennsylvania and the Fair Housing Council of Montgomery County, co-sponsored the "How to Be a Local Hero" conference. This regional seminar for local officials and developers focused on the issues of addressing community opposition to affordable housing and technical training on achieving accessibility for persons with disabilities.

FHCSF continued to provide education to real estate agents on how to comply with the Fair Housing

Act. FHCSF writes a regular column in the *Realtor® News*, a publication of the Suburban West Realtors® Association. These fair housing articles reach over 4,200 real estate industry professionals in the Delaware Valley.

During 2005, FHCSF also redesigned its website, located at [www.fhcsp.com](http://www.fhcsp.com). The website contains information about fair housing laws, programs of the Council, resource links, and copies of FHCSF's publications and past newsletters. The redesigned format will make this information clearer and easier for consumers to access.

Finally, a major ongoing initiative this year was FHCSF's continuing participation in the Don't Borrow Trouble Suburban Philadelphia Campaign. The Don't Borrow Trouble Campaign began in the fall of 2002 as the Anti-Predatory Lending Education Initiative, a subcommittee of the Delaware County Fair Housing Task Force. The Don't Borrow Trouble Suburban Philadelphia Campaign was officially launched on Friday, February 11, 2005 at the Montgomery County Courthouse in Norristown, Pennsylvania. The campaign involved over 30 organizations who have joined together to address predatory lending issues impacting low-and moderate-income households in the greater Philadelphia metropolitan area. Public education, legal and housing assistance, and mortgage default counseling will be used as channels for promoting homeownership, individual stability, and success amongst those most vulnerable to predatory lenders.