

Delaware County Fair Housing News

April 2000

Fair Housing News is a publication of the Fair Housing Council of Suburban Philadelphia. Funding for this project was made possible by a grant from Delaware County's Office of Housing & Community Development. For questions or comments regarding the information contained in this newsletter contact the Council at (610) 604-4411 or at fhcsp@craftech.com.

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What does Fair Housing mean for you?

Every year the Council hears countless individuals state, "The Fair Housing Act doesn't apply to us. That law covers ...". Then they fill in the blank. The reality is that the Fair Housing Act covers any housing related transaction. The Fair Housing Act covers the largest apartment complexes and the private landlord who may only own one rental unit. It covers manufactured housing communities, condominium complexes, assisted living facilities, newspaper housing advertising, Realtors, mortgage companies, insurance companies, mortgage-insurance companies, appraisers, township zoning boards, and any other person or company that affects a housing related transaction.

The following are two examples of commonly misunderstood fair housing issues:

Condominium Associations:

We often hear people at condominium complexes stating that the Fair Housing Act does not apply to them because they are privately owned housing. This is a misconception. Condominium complexes must offer housing to all persons on an equal basis. Most obviously this includes all of the protected classes including race, color and national origin. But it also includes not creating rules and regulations that limit families with children, state that each child must have their own bedroom, or that certain buildings are designated as adult only buildings. Condominium associations must also make reasonable accommodations and allow modifications for persons with disabilities. One Association we recently dealt with refused to allow an owner (a wheelchair user) at his expense, to electrify one of the entrances so that he could get in and out of the building by pressing a button. Another was fining an owner who could not lift her garbage can because of a nerve disorder. The association had a policy of the owners not leaving their garbage cans outside and they refused to make any type of accommodation for this disabled owner. These types of activities are illegal under the Fair Housing Act.

Township Zoning Boards:

Some local issues that have come to our attention have been in reference to a change in a local zoning code regarding multi-family dwellings, a group home request, and a side-yard setback request. In a case involving Kennett Square Township, a community group purchased a home with the intention of renovating it into low-income

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Coatesville Zoning Ordinance violates Fair Housing Act

The A.J. Madanat family wanted to purchase a former medical office and convert it into a group home. In November the Coatesville zoning hearing board denied their request. Also in November, the Coatesville city council amended the zoning ordinance to create a 500-foot minimum distance requirement between group homes in the city.

The Madanat's attorney told the zoning hearing board that the limit violates the Fair Housing Act because it is applied only to homes for people with disabilities. "Any limit," he said, "violates the Fair Housing Act unless you put it on people who don't have disabilities. There is nothing you can do to spread out group homes."

County Common Pleas Judge Juan Sanchez agreed. His ruling in early April stated that the ordinance was unenforceable because it treats people with handicaps as a special class. Citing the Fair Housing Act as amended in

1988, the Americans with Disabilities Act, and the Civil Rights Act of 1968, Sanchez writes the "motive in enacting a facially discriminatory ordinance is irrelevant in determining whether the ordinance is lawful."

"The ordinance prevents handicapped persons from exercising their choice in housing. The city seeks to avoid saturation of handicapped individuals within its residential districts. The city's reason for the 500-foot space requirement – prevent saturation, promote integration and preserve residential districts – is not an adequate justification ... The city's rationale for enacting the 500-foot rule is irrational and unfounded, even though it honestly believes it to be otherwise."

Adapted from: Lowe, Bill. "Judge rules Coatesville ordinance violates Fair Housing Act." *Daily Local News*, 6 April 2000, Sec. A3.

"The motive in enacting a facially discriminatory ordinance is irrelevant in determining whether the ordinance is lawful."

(What Does Fair Housing... Continued from page 1)

apartments. The groups assumed target market was for Mexican immigrant farm workers. During a public meeting, the zoning board changed the local zoning laws to exclude further development of multi-family dwellings in the township. A change in a local zoning law, that has the effect, regardless of intent, of excluding a minority group, is illegal under fair housing laws. In another case, in Willistown Township, a group home requested a variance (a reasonable accommodation) of a township's zoning code of no more than 5 unrelated people in a household. The home requested to have 8 occupants based on cost and need effectiveness. The township denied the request. A Judge determined that the township was in violation of the Fair Housing Act because it had not shown any undue hardship or burden or would require any fundamental alteration to the town's zoning laws. In the side-yard setback case, a Ridley township family requested a reasonable accommodation to the township's zoning codes. A family member had recently been in a car accident and had become a wheelchair user. The family needed to put an addition on their home so he could have a private bedroom and have access to a bathroom. The township denied the request because of their side-yard setback codes. A federal Judge ordered a full trial on the matter, at which point a settlement was reached where the township permitted the modifications to the home and paid the family \$25,000.

For more information on these cases please visit our website at <http://fhcsp.fairhousing.com> and follow links to articles from previous *Fairways* Newsletters.

Eight Year Battle with Pennsylvania Newspaper Industry Finally Ends with \$160,000 Settlement

Final Lawsuit over thousands of fair housing violations resolved after federal court upholds right of fair housing groups (standing) to sue to stop discriminatory advertising practices

On July 8, 1999, two federal district court judges ordered the Trenton based Journal Register Company ("JRC") to no longer publish housing advertisements that expressed a preference for those without children in any of the newspapers it owns and publishes in Philadelphia and surrounding counties. The court further ordered the newspaper chain to continually train all of its advertising personnel in the law, and to pay the Fair Housing Council of Suburban Philadelphia ("FHCSF") \$160,000. JRC, who had been under a three year court order since October, 1996, will also now be under a new three year order which will last until July, 2002.

In 1996, a FHCSF lawsuit over thousands of allegedly illegal ads published from 1989 to 1996 resulted in a three year federal court order and ordered JRC to pay \$150,000 to remedy its illegal conduct. Much of the money was used by the FHCSF to buy fair housing advertising to counteract the discriminatory messages of the many JRC newspapers.

However, JRC purchased the InterCounty News Group ("ING") in 1997, and, despite the 1996 court order, ING's over half dozen newspapers continually published allegedly discriminatory housing ads even as late as May, 1999. Thus, the federal court issued a new Order, which will last until July, 2002, requiring a further payment of \$160,000 to the FHCSF, that local JRC papers, old and new, no longer publish any discriminatory ads, and that local JRC papers continually train their staff in the fair housing laws. The new order also resolves a dispute regarding the JRC owned Pottstown Mercury and Main Line Times newspapers, both of whom allegedly published over a thousand discriminatory housing ads from 1988 to 1994. The JRC has denied all wrongdoing as to all of its papers.

This dispute resolves the last outstanding discriminatory advertising lawsuit by the FHCSF. Since 1991, the FHC has engaged in an extensive effort to end housing advertising that stated, "no children," "adults only," "one bedroom apartment, one person only," and other similar ads that expressed a preference for those without children. The FHCSF's effort involved fair housing education for dozens of hours for the Realtor, real estate and newspaper industries, and of those who rent or buy housing, placement of dozens of fair housing newspaper advertisements for several years to counter the discriminatory message of the ads, investigation of scores of Realtors, landlords and newspapers, logging of hundreds of hours of work by the board and staff, filing of almost one hundred fair housing administrative complaints with the Pennsylvania Human Relations Commission and U.S. Department of Housing and Urban Development, and filing of almost two dozen federal lawsuits.

The result of this effort has been complete eradication of housing advertising that denies families with children places to live throughout the Delaware Valley, the opening up of more than ten thousand apartments and homes to families with children in hundreds of communities, and a series of committed actions by the Realtor, real estate and newspaper industries to end all such illegal practices and advertising in the future. Further, to assure illegal discriminatory advertisements will not appear again, over a dozen Realtors, landlords and newspapers were placed under three year court orders, required to pay a total of over \$500,000.00, required to no longer publish illegal advertisements, and required to continually train all of their staff in the law.

The FHCSF thanks all who worked towards the ending of this overt discriminatory practice which harmed thousands of families and promoted segregation of hundreds of communities. We would especially thank those in the Realtor, real estate and newspaper industries who worked with the FHCSF and agreed that fair housing advertising issues had been ignored too long by these industries and that it was time to insure that places to live were advertised in newspapers using non-discriminatory language.

Fair Housing Council of Suburban Philadelphia v. The Mercury, et al., 96-CV-1382, Eastern District of Pennsylvania, U.S. District Court, Order dated July 8, 1999, J. Green, J. Broderick. Attorney for FHCSF: Clifford Boardman. Attorney for JRC: Gregory Harvey. Local JRC newspapers include: The Pottstown Mercury, The Main Line Times, The Daily Local News, The Delaware County Times, The Suburban, The Reporter, The Phoenix, and InterCounty News Group (which has included up to nine separate papers).

"...It shall be unlawful...to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation or discrimination.

**The Fair Housing Act
Sec. 804 (c)**

Notes From The Delaware County Office of Housing & Community Development

By David M. Collins

The Delaware County Office of Housing and Community Development (OHCD) just recently completed its Consolidated Annual Performance Report for FY98 (July 1, 1998 to June 30, 1999). An integral part of that report and OHCD's mission is the removal of impediments to fair housing in the County.

OHCD continues to pursue the actions outlined in its five-year Fair Housing Action Plan, which was completed with the Analysis of Impediments in FY 96. One of the largest impediments discovered through that analysis was the lack of knowledge and information available for both housing providers and consumers about fair housing issues, fair housing laws, and the resources that exist to address fair housing impediments and discrimination. Discriminatory practices and negative ethnic attitudes were also discovered as underlying causes of the lack of fair and affordable housing for certain households throughout the County. Improving access to fair lending, increasing the availability of affordable housing in general, and increasing housing choices and affordability for households with special needs were also included in the list of priorities to be addressed in the Action Plan. A concern that has arisen recently is subprime lending, mortgages or home equity/improvement loans available to borrowers with poor credit where those borrowers pay higher interest rates and fees. Of particular concern is so called predatory lending, where subprime lenders target segments of communities where concentrations of households with poor credit reside.

OHCD funds both the Fair Housing Council of Suburban Philadelphia and the Community Housing and Human Relations Board (CHHRB) to carry out fair housing activities on the County's behalf. OHCD values highly the comprehensive education work provided by the Council and the

comprehensive housing information and referral service clearinghouse service developed by CHHRB, known as HOMEBase.

This year, as part of its efforts to address the concerns contained in the Fair Housing Action Plan, the Fair Housing Council of Suburban Philadelphia performed the following activities:

- Held Fair Housing seminars for housing consumers and nonprofit organization staff throughout the County and published two issues of the Delaware County Fair Housing News, a newsletter that provides an overview of the Fair Housing Act, who is subject to it and what issues affect the parties involved.
- Manned an information table at the Chester City Partner's Homeownership Mortgage Fair and held two sessions on Fair Housing at the fair, including discussions on sub-prime and predatory lending.
- Conducted research and assembled information and materials to develop an educational program to teach housing counselors and consumers about sub-prime and predatory lending.
- Jointly sponsored a Fair Housing Accessibility Seminar that was also sponsored by the Delaware County

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HUD adopts final guidelines implementing the Housing for Older Persons Act (HOPA)

The Fair Housing Act exempts “housing for older persons” from the Act’s prohibition of discrimination against families with children in two categories: 100% of the occupants must be 62 years of age or older or 80% of the occupied units must be occupied by at least one person who is 55 or older. The new requirements under HOPA are equivalent to the original provisions of the Fair Housing Act regarding the age categories. HOPA also requires that a facility or community seeking to claim the 55 and older exemption show the following two factors: (1) that the housing be intended and operated for persons 55 years of age or older; and (2) the housing facility or community publish and adhere to policies and procedures that demonstrate its intent to qualify for the exemption. The housing facility or community must also comply with rules issued by HUD for the verification of occupancy.

One major change made by HOPA was the elimination of “significant facilities and services” previously required by the Act to meet the 55 and older exemption. The Act originally required that housing designed for persons 55 years of age or older provide “significant facilities and services specifically designed to meet the physical or social needs of older persons.” This requirement has now been eliminated from the law.

HOPA also added the new requirement that a housing facility or community seeking the 55 and older exemption comply with HUD regulations on verification of occupancy. This should be performed through reliable survey, affidavit or other documentation of the individual’s choosing, a copy of which should be retained for record keeping purposes, which confirms that the 80% threshold is being met. A self-certification of his or her age by an individual will be adequate to meet this standard. Copies of information gathered in support of the occupancy verification may be kept in a separate file with limited access, created for the sole purpose of complying with HOPA and should be reviewed and updated every 2 years.

In regards to the housing facility or community publishing and adhering to policies and procedures that demonstrate its intent to qualify for the 55 and older exemption, the regulations state that simply publishing that this is an “adult community” is not sufficient to meet this standard. Clear policies and procedures must be published and adhered to. When advertising, the guidelines state that the best practice is to refer to such housing as “Senior Housing” or “A 55 and older community” or “retirement community” and discourages the use of the term “adult housing” or similar language. While the use of adult housing or similar phrases, standing alone, do not destroy the intent requirement of HOPA, the regulations state that they send a clear message which is inconsistent with the intent to be housing for older persons. If a community or facility has clearly shown its intent in other ways, and clearly meets the 80% requirement, then the intent requirement has been met even if the phrase “adult” or similar terminology is occasionally used. However, a community that describes itself as “adult”, leaves itself vulnerable to complaints about its eligibility for the exemption, which could result in an investigation or litigation to determine whether the community in fact qualifies for the exemption. To read the HOPA guidelines in their entirety, please visit the Council’s website at <http://fhcsp.fairhousing.com> and follow links to fair housing laws.

Housing for older persons means housing —

**(a) intended for, and solely occupied by, persons 62 years of age or older; or
(b) intended and operated for occupancy by at least one person 55 years of age or older in at least 80% of the occupied units.**

*Fair Housing Act 42
U.S.C. 3607 (b)(2) b, c, &
cii.*

HOMEBase



HOMEBase is a “One Stop Shop” for affordable housing opportunities and housing assistance services in Delaware County. **HOMEBase** enables Delaware County residents to call one number to inquire about a variety of housing services to meet their needs.

When a caller connects to **HOMEBase**, they speak confidentially with a trained staff-person about their current housing situation. Housing needs are discussed; options are explored; and after a search of the database, referrals are made to programs appropriate to their needs and circumstances. The **HOMEBase** database includes agencies within Delaware County and the region offering programs such as: transitional housing; emergency rental assistance; first time home-buyers programs; low-cost rentals, accessible housing for the disabled; housing counseling; credit/debt management and repair; housing mediation and legal services; fair housing education and advocacy; neighborhood food closets and co-ops; home modifications and services for victims of domestic violence, to name a few.

**To contact HOMEBase
please call the Community Housing & Human Relations Board at
(610) 565-7711**

Rental Housing and Lead Based Paint

Children under the age of six are particularly vulnerable to lead poisoning both because they are more likely to ingest lead in housing situations and because ingested lead can adversely affect the development of children’s brains, central nervous systems, and other organ systems. Recent studies have shown that simply breathing dust particles that are in the air because of the opening and closing of lead-based painted windows can be just as hazardous as the “ingestion” of lead paint. The importance of this issue has raised questions concerning lead-based paint and the requirements of the Fair Housing Act to rent to families with children.

So what is a housing provider’s responsibility regarding this issue?

First, it is illegal under the Fair Housing Act to not rent to families with children, unless the landlord is otherwise exempt for instance, as housing for older persons. Case law has stated that a landlord cannot discourage a potential tenant or determine for them that a property is safe or unsafe for their children. Examples include: steep stairways, steep balconies, busy streets and the presence of dangerous equipment. Case law has determined that it is up to the parent to determine if a situation is appropriate for their children, not for the landlord to make that determination for them. The presence of lead based paint is a similar situation.

If a unit has not undergone lead hazard control treatments, the housing provider must advise the family of the condition of the unit (see section 1018 of the Residential Lead-Based Paint Hazard Reduction Act of 1992), but may not decline to allow the family to occupy the unit because the family has children. It would also violate the Fair Housing Act for a housing provider to seek to terminate the tenancy of a family residing in a unit where lead-based paint hazards have not been controlled against the family’s wishes because of the presence of children in the household.

A housing provider may affirmatively market units where lead-based paint hazards have been removed to families with children. In addition, if a landlord has removed the lead-based paint hazards from certain apartments, those apartments can be set-aside specifically for families with children. It is recommended that if the housing provider plans to use this method, that the units chosen for lead-based paint removal be distributed throughout the complex and not segregated to one building or area of the complex. *For more information on this topic, visit our website at <http://fhcsp.fairhousing.com> and follow links to fair housing laws.*

Poor and Black Areas Targets for Loan Abuses

Consumers in black or low-income neighborhoods are much more likely to receive high-cost home loans than consumers in predominately white or moderate-income neighborhoods, according to a federal study released April 12, 2000. These high-cost loans, called subprime loans because they carry a rate that is higher than the market average, are in theory aimed at consumers who have a troubled credit history and therefore stand a greater chance of defaulting. But the study by the Department of Housing and Urban Development suggests that many consumers in black or other underserved neighborhoods have been disproportionately--and unfairly--steered to these loans, and therefore pay more than they should to borrow money to own a home. These borrowers may also be vulnerable to predatory lending practices.

The HUD analysis shows:

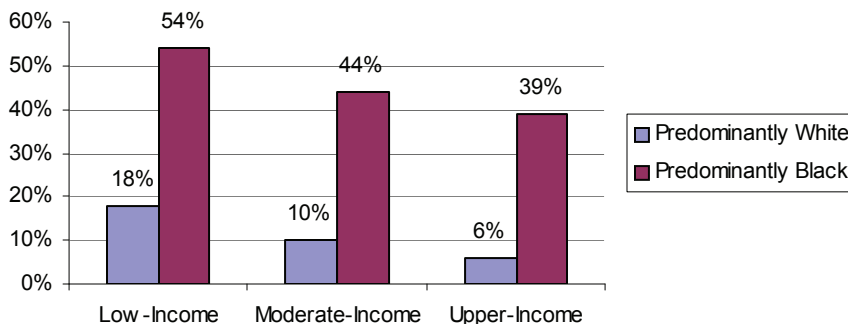
- 1) From 1993 to 1998, the number of subprime refinance loans increased ten-fold.
- 2) Subprime loans are three times more likely in low-income neighborhoods than in high-income neighborhoods.
- 3) Subprime loans are five times more likely in black neighborhoods than in white neighborhoods. Specifically,

while subprime refinance mortgages accounted for one-tenth of the refinance mortgages in predominantly white neighborhoods in 1998, in predominantly black neighborhoods, **half** of the refinance mortgages were subprime. This means that only one in ten families in white neighborhoods pay higher fees and interest rates, but **five in ten families in African American communities are saddled with higher rates and costs.**

- 4) Homeowners in high-income black neighborhoods are twice as likely as homeowners in low-income white neighborhoods to have subprime loans. In fact, as neighborhood income increases, the disparity between the African-American and white neighborhoods grows larger. Homeowners in low-income black communities are almost 3 times as likely as homeowners in low-income white communities to have subprime financing. For moderate-income neighborhoods, black neighborhoods are 4 times as likely, and in upper-income neighborhoods, black neighborhoods are 6 times as likely

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Sub-prime Share of 1998 Refinance Mortgages by Neighborhood Race and Income



Note: Predominantly White: At least 85% White; Predominantly Black: At least 75% Black.
 Low Income: Not more than 80%; Moderate-Income: 80-120%; Upper-Income: More than 120%

What Is Predatory Lending?

By Ira J. Goldstein, Ph.D.

Because of declines in interest rates and changes to the tax laws, mortgage refinances and home equity loans are being sought at unprecedented levels. Oftentimes, an applicant's credit history does not meet the relatively strict standards of the "A credit" or prime mortgage market. Accordingly, many people have sought credit through institutions making credit available to people with less than perfect credit histories. The trade-off for making these loans available to those considered riskier is that the lender charges more (i.e., higher interest rates, points, etc.). These loans are oftentimes referred to as subprime.

Predatory lending is a term that represents the unconscionable actions of lenders typically operating within the subprime market. Generally predatory lending occurs when lenders seek out or target an individual or community because some unique aspect of that individual or community disposes them, or makes them vulnerable to, the loan the predatory lender wishes to make. The product that the lender sells is unfavorable - perhaps even financially ruinous - for the borrower.

Unbeknownst to the borrower, they might possibly qualify for a loan under substantially better terms or conditions than that offered by the predatory lender (e.g., fewer points, lower interest rate, lower fees, less "packed" into the loan, etc.).

Some of the most common predatory practices include:

- misrepresenting (or hiding) critical loan terms
- failing to advise consumers of their right of rescission

- "flipping" (i.e., frequently refinancing at the lender's suggestion) loans causing both the transaction costs to pile up and the principal balance to rise
- establishing repayment terms that lenders knew could never be met by borrowers thus increasing the likelihood of default and foreclosure
- "packing" the loans with extraordinarily expensive (single premium) credit life / disability insurance
- charging undisclosed and/or improper fees (e.g., brokers receiving fees for which there were no services rendered, home improvement contractors receiving referral fees)
- foreclosing on loans to obtain properties at a discount
- selling foreclosed properties at a substantial profit

Existing anecdotal and documentary evidence suggests that the typical victim of the predatory lender is elderly, female, and lower / moderate income; in many cities, the predatory practices disproportionately affect minority group members and

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minority communities. The effect of predatory lending practices on lower income people is especially damaging since the large lien or foreclosure on the home takes away the only asset at their disposal. In some cases, the home may have been the only vehicle available to achieve an inter-generational transfer of wealth. And, as blocks and communities experience a proliferation of predatory lenders, they are destabilized at an accelerated pace.

There are many state and federal laws to protect you from predatory lending practices. If you think that you are victim of predatory lending practices, you are encouraged to seek out the assistance of organizations like the Fair Housing Council of Suburban Philadelphia or legal advocacy groups so that you can be properly counseled and where appropriate, referred to a law enforcement agency.

(Notes From Delaware County... Continued from page 4)

OHCD, Chester County OHCD, the National Association of Home Builders Research Center, and Home Builders Association of Chester and Delaware Counties.

The Community Housing and Human Relations Board (CHHRB) also performed the following activities to address concerns noted in the Fair Housing Action Plan:

- Developed and refined a comprehensive housing information and referral service clearinghouse to provide County residents with more efficient and understandable access to the array of housing services offered by County agencies, organizations, and businesses.
- Facilitated the County-wide Fair Housing Task Force and other collaborative efforts with a variety of housing entities to improve information sharing, as well as to more effectively identify fair housing issues and take actions to accomplish the goals and objectives identified in the County's Fair Housing Action Plan.
- Provided fair housing education and outreach to several housing providers and agencies serving members of protected classes.
- Solicited funds and donated labor and materials for the construction of handicapped ramps.

(Poor & Black Areas Targets... Continued from page 7)

as white neighborhoods to have subprime financing.

During the upcoming year, the Council will be working with area groups to develop educational materials designed to inform consumers about the subprime market and warn them of predatory abuses. The Council will also be gathering information about alleged predatory lending in our service area. If your organization is interested in hosting an educational seminar or you believe you know of some predatory lending abuses, please contact the Council offices.

Adapted from "Subprime lending report: Unequal Burden: Income & Racial Disparities in Subprime Lending in America." U.S. Department of Housing & Urban Development. April 2000.

Accessible Design and Construction

On Wednesday, April 7, 1999, the Council co-sponsored a seminar on Accessible Design and the Fair Housing Act. The seminar was held at the Chadd's Ford Ramada Inn and was attended by over 100 attorneys, builders, developers, architects, Realtors, local and federal government employees, and fair housing and disability advocates. The seminar was a joint project between the Council and the Homebuilders Association of Chester & Delaware Counties (HBA), and funding was provided by the Council, the HBA, the Chester County Office of Housing and Community Development (OHCD), the Delaware County OHCD, the U.S. Dept. of Housing & Urban Development (HUD), and the National Association of Homebuilders (NAHB) Research Center.

Speakers at the Seminar included Rhonda Daniels and Jay Murdoch of the NAHB Research Center, Ira Goldstein of HUD, and Jim Varhola, a member of the PA Accessibility Advisory Board with the PA Department of Labor & Industry Affairs.

Two of the most important laws that were discussed were the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA). Under the FHA, the accessibility provisions apply to the following types of housing:

- New buildings designed for first occupancy after March 13, 1991
- All housing, including privately financed housing
- Buildings with four or more units
- All units in elevator buildings; ground floor units in non-elevator buildings
- Single-story townhouses/patio homes
- Timeshares; dormitories; homeless shelters

- Existing buildings with additions of four or more units

Buildings covered by the law must comply with the following requirements:

- The building entrance must be on an accessible route.
- All public and common use areas of the building must be accessible.
- All the doors must be designed sufficiently wide to allow passage by wheelchair users into and within the premises.
- There must be an accessible route into and through the dwelling unit.
- Light switches and other environmental controls must be located in accessible locations.
 - Reinforcements in bathroom walls are required to allow later installation of grab bars.
 - Kitchen and bathrooms must be designed so that an individual in a wheelchair can maneuver about the space.



Generally, the ADA does not apply to residential housing. However, certain ADA issues arise with the accessibility of common use areas in residential developments if the facilities are open to persons other than owners, residents, and their guests. Examples include: sales and rental offices, sales areas in model homes, pools and clubs open to the general public, and reception rooms that can be rented to non-residents.

When determining what laws apply to your building, it is important to remember that many codes, federal, state and local, may cover your building. In order to avoid confusion regarding which accessibility standards apply to multi-family and other residential projects, architects, builders

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Featuring

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- ❖ General and Specific information about Fair Housing Laws
- ❖ Information on Predatory Lending
- ❖ Information about the Council's past and upcoming cases
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- ❖ View Select articles from past Council newsletters
- ❖ Find out more about the Council, how to become a member and/or a tester

**Do you have fair housing questions?
Then participate in our discussion forum!**

Visit our site at

<http://fhcsp.fairhousing.com>

(Accessible Design Continued from page 10)

and developers should remember the following:

- Don't count on having just one code or law apply.
- If there is a conflict between codes and laws, the most stringent design and technical requirements generally apply.
- Local governments are not responsible for interpreting or enforcing the ADA, FHA or other federal accessibility requirements. Their building departments and inspectors only enforce state and local accessibility codes or laws.
- Architects and builders are still responsible for following all applicable federal and state laws.
- A building permit or certificate of occupancy from a local government does not shield a builder from enforcement action under federal laws.

The Council has a limited quantity of manuals available free of charge for those persons who could not attend this conference. For more information about the guidelines, copies of the materials, or direction as to where to have your questions answered contact the Council office at (610) 604-4411 or fhcsp@crafttech.com.



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Educational Programs & Materials Available

We at the Fair Housing Council of Suburban Philadelphia hope that the publication *Delaware Fair Housing News* is both interesting and informative for yourself, your employees and your clients. This publication is available free of charge, and we would like to increase the distribution to all individuals who would find it of use. If you know of anyone that you think would benefit from the receipt of this publication, please contact the Council with their name and address. Additional copies of this issue will also be available for a limited time.



In addition the Council has a full array of educational materials available. These include a fair housing consumer's booklet, a fair housing booklet for housing providers, a fair lending guide for mortgage professionals, and we will soon have consumer material available regarding subprime and predatory lending. If you are interested in receiving complimentary copies of any of these materials, please contact the Council.

Finally, the Council has a very active educational training program both for industry professionals and consumers. Each year the Council trains over a thousand people in various aspects of fair housing law. The Council participates in sessions at the Delaware Valley Association of Realtors and at Delaware County's Homeownership First Program. We speak at mortgage fairs and homeless shelters. We train housing counselors, mortgage brokers, and many, many others. If your agency would like to set up a training in general fair housing laws or on a more specific topic such as predatory lending, please contact the Council to discuss the possibilities.

