

Message From the President

The Fair Housing Council of Suburban Philadelphia would like to thank its many individual and corporate supporters who have made the year 2007 activities possible.

In addition special thanks to:

- The U.S. Department of Housing & Urban Development
- Delaware County Office of Housing & Community Development
- Bucks County Department of Community and Business Development
- Lancaster County Human Relations Commission
- National Community Reinvestment Coalition
- The Philadelphia Foundation

Dear Friends of the Fair Housing Council:

The year 2007 began an important part of our shared history – the next 50 years of the Fair Housing Council of Suburban Philadelphia. We intend to continue 50 years of working to insure advocacy and justice for victims of housing discrimination. FHCSF remains the premier fair housing agency in the Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

FHCSF is preparing for our second half-century by re-examining the achievements in the past and by looking to the future to ensure that we remain strong, durable and attuned to any injustice in housing rights in our second half-century.

2007 was our second year of a three year HUD contract to conduct systemic housing investigations in the region. FHCSF was one of only 13 groups in the nation HUD determined were entitled to receive performance based funding because of our track record of being a “high performing” fair housing enforcement agency.

Reflecting on our continuing mission of promotion of 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 peers both locally and nationally. The credit for our success should be given to the dedicated staff, who are relentless in their efforts to insure equality in housing. FHCSF remains the only full service fair housing agency in Southeastern Pennsylvania.

With this in mind, we need to constantly focus on the future. Change is really the constant of the 21st century. In 2007, we have already continued this focus by:

- Making significant progress on the implementation of our Strategic Plan
- Hiring an Education Specialist
- Creating a brochures with concise, understandable messages for consumers and providers
- Establishing a toll free telephone number for our constituents to call
- Building a Board of Directors that is actively engaged in pursuing Best Practices to guarantee FHCSF's continuing success
- Securing funding from Bucks County.

As President of the Board of Directors, I have been honored to work with the Fair Housing Council's dedicated staff and board members. Even as we continue our work today, complaints of housing discrimination continue to increase in our service areas. We enter 2008 with the knowledge that we are developing more sophisticated methods to uncover housing discrimination and to promote fair housing in our communities, particularly our rental communities. We are extremely grateful for the confidence and support of our members and of the governmental and primate entitles that allow us to continue this important work. Thank you,

Christine Joes
President, Board of Directors

**Fair Housing Council of Suburban Philadelphia
Statement of Activities
Year Ended December 31, 2006***

Revenues & Support	
Government Contracts	\$626,418
Litigation Proceeds	\$530,353
Contributions	\$22,898
In-kind Contributions	\$6,250
Other	\$2,225
Total Revenues and Support	\$1,188,144
Expenses	
Compensation	\$205,461
Conferences	\$5,088
Consultants and Subcontractors	\$333,154
Copying & Printing	\$10,948
Depreciation	\$2,274
Employee Benefits	\$831
Employee Travel	\$6,323
Fundraising Expense	\$273
In-kind	\$6,250
Insurance	\$506
Litigation	\$1,282
Memberships, Contrib. & fees	\$3,734
Office Supplies	\$1,024
Payroll Taxes	\$18,240
Postage	\$6,340
Professional Fees	\$16,122
Proposals	\$15,058
Rent & Utilities	\$23,466
Repairs & Maintenance	\$1,007
Retirement Plan	\$10,017
Telephone	\$5,775
Testing	\$10,000
Training	\$7,227
Total Expenses	\$690,400
Change in Net Assets	\$497,744
Net Assets—January 1, 2006	\$109,203
Net Assets—December 31, 2006	\$606,947

*This is an audited income statement as of December 31, 2006. The Council's financial records are audited yearly . A final audited Statement of Activities for the year 2007 will be available by July 2008.

When the agent contacted FHCSF in November, 2006, she indicated that she had e-mail evidence that Mr. Weinberg specifically did not want tenants using a wheelchair to reside at Hill House, regardless of whether they met all credit and income standards. FHCSF conducted an investigation, and determined that the rental policies at Hill House Apartments were discriminatory against people who use wheelchairs.

In July, 2007, FHCSF filed a complaint with the HUD against Hill House Apartments, which was then referred to the Pennsylvania Human Relations Commission (PHRC) for investigation. The parties agreed to the settlement in which Hill House Apartments paid \$30,000 to further fair housing education and advocacy. In addition, Mr. Weinberg agreed to attend a fair housing training to ensure compliance with the Fair Housing Act in the future.

During 2007, FHCSF also continued working with the Community Legal Aid Society, Inc. (CLASI) under a Fair Housing Organizations Initiative grant from HUD to build CLASI's capacity to provide a variety of fair housing enforcement services in Kent, New Castle, and Sussex counties in Delaware. Over the past year, FHCSF has continued to assist CLASI in setting up both a education and outreach program and a testing program in the state of Delaware.

This year, FHCSF completed the second year of a 3-year Performance Based Funding Initiative grant from HUD. The purpose of this grant is to allow fair housing groups to implement strategic plans and develop long-term systemic investigations.

Message From the Executive Director

Dear Friends of the Fair Housing Council:

2007 marked FHCSF's 51st year of working to educate and advocate for equal access to quality, affordable housing for everyone in Southeastern Pennsylvania. FHCSF was established in 1956 by a caring group of volunteers who took a strong stand in support of housing integration in their Delaware County communities. Today, a dedicated Board of Directors and professional staff work together to carry out an ambitious programs of education and methodical investigations of rental, sales, accessibility, lending and homeowners insurance practices, and education.

FHCSF's initiatives include both direct staff-driven activities, and enhanced organizational collaborations with other community groups. FHCSF's effectiveness is also due in large part to the collaborations with our key external partners including: social service, civil rights, fair housing, disability, legal services and housing counseling agencies, homeless and domestic violence survivor shelter providers, Realtors, homebuilders, newspaper publishers, apartment owners/managers, lenders, insurers, and municipal, county, state and federal government.

A tangible measure of FHCSF's impact is the 46,765 housing units FHCSF's enforcement initiatives have directly opened to members of protected classes. The greater impact is the individuals who have gained access to the jobs, schooling and resources they need to provide a better life for themselves and their families because of FHCSF's efforts to ensure that the region continues to grow into a vibrant, diverse group of communities where all

neighbors are tolerated and respected, regardless of their socio-cultural background, family status or appearance.

In 2007, individuals and corporate donors, The U.S. Department of Housing & Urban Development, Delaware County Office of Housing and Community Development, Bucks County Department of Community and Business Development, Lancaster County Human Relations Commission, the National Community Reinvestment Coalition, and the Philadelphia Foundation provided the resources to carry out FHCSF's education, compliance and enforcement programs.

James Berry
Executive Director

who are qualified and want to occupy a unit in the community must be allowed to do so. If a community reaches the 80% threshold without discriminating against families with children, it can legally begin the process of conversion. Loags Corner Mobile Home Park did not achieve the 80% threshold required to begin the process for conversion.

The parties agreed to a settlement in which Horning Farm Agency paid \$50,000 to Glen Brown and FHCSF. In addition, Horning Farm Agency employees will attend fair housing training to ensure continued compliance with the Fair Housing Act.

In 2007, FHCSF also settled a complaint against Hill House Apartments located in Philadelphia, for violating the disability provision of the federal Fair Housing Act and Pennsylvania Human Relations Act. Hill House is an eleven story high-rise apartment building, located in the Chestnut Hill section of Philadelphia.

A former leasing agent for Hill House Apartments, contacted FHCSF and indicated that her former employer and the owner of Hill House Apartments, Paul Weinberg, was discriminating against potential applicants based on disability. This agent had worked at the Hill House Apartments for about a year as the Office Manager. During her time at Hill House, she witnessed several instances where an interested and qualified applicant had been denied tenancy from Hill House due to discriminatory policies. As an aspiring real estate professional, she was aware that housing discrimination is illegal, and was fed up with the discriminatory policies of her employer. Therefore, in November of 2006 she decided to terminate her employment with Hill House Apartments, and filed an employment discrimination complaint separate from FHCSF.

based on familial status, 5 based on national origin, 6 based on gender, 2 based on religion, 1 based on age, and 3 based on protected classes not covered by the Fair Housing Act or other fair housing related issues (numbers add up to more than 94 because some complainants alleged discrimination based on multiple protected classes).

This year FHCSF, along with Chester County homeowner, Glen Brown, settled a federal lawsuit against Loags Corner Mobile Home Park and Horning Farm Agency, Inc. for violating the federal Fair Housing Act and the Pennsylvania Human Relations Act. FHCSF's enforcement efforts determined that Loags Corner Mobile Home Park and Horning Farm Agency, Inc. were discriminating against families with children in the process of illegally converting its mobile home parks into 55 and over communities.

In September of 2006, FHCSF received a complaint from Glenn Brown who lived by himself in a two bedroom manufactured home in Loags Corner Mobile Home Park in Elverson, PA (Chester County). The community is owned and operated by Horning Farm Agency, Inc. Several years ago, a sign was put up within the community identifying it as a "FUTURE ADULT COMMUNITY" despite numerous young families living there. Mr. Brown purchased another home in October 2006 and listed his manufactured house for sale. Families had expressed an interest in Brown's home but because Loags Corner would not consider any prospective tenants with children, he was unable to sell it.

HUD issued a statement of policy clarifying the process for converting a community to Housing for Older Persons. This memo states that in order to legally convert, 80% of the units must be occupied by someone age 55 or over. Prior to reaching the 80% threshold, a community cannot reserve units for persons 55 and over or advertise itself as a 55 and over community. Families with children

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, the Bucks County Department of Community and Business Development, and The Philadelphia Foundation.

In 2007, FHCSF created the new staff position of Education Specialist. The new Education Specialist will be responsible for implementing a more proactive educational program to better educate housing providers, consumers, social service agencies, and other community members of their rights and responsibilities under the Fair Housing Act.

During 2007, FHCSF staff spoke at 25 educational events, trainings, and meetings and trained 1,461 individuals in Fair Housing. These educational programs included:

- Delaware County First Time Homebuyers
- Delaware County Fair Housing Task Force
- Bucks County Fair Housing Committee
- Chester City Homebuyer Fair
- Delaware County Homebuyer Fair
- Bucks County Homebuyer Fair
- Chester County Homebuyer Fair
- Lansdowne Human Relations Commission
- Country Commons Apartments
- Horning Farm Agency
- Consumer Credit Counseling Services of the Delaware Valley
- Women Against Abuse
- ReMax Executives
- Chester Community Improvement Project
- Delaware County Daily Times
- Center for Independent Living

- Housing Alliance of PA “Homes Within Reach” Conference

FHCSP 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 County Fair Housing Task Force
- Bucks County Fair Housing Committee
- Don’t Borrow Trouble Suburban Philadelphia
- HUD Fair Housing Working Group

This year, FHCSP 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, over 7,000 guides were distributed to various organizations and individuals in the region.

FHCSP also established a new toll free phone number and developed new consumer and provider brochures with simple messages about fair housing to promote the new toll free number.

In addition, FHCSP’s newsletter, the *Delaware Valley Fair Housing News* was sent to over 6,600 government officials, housing advocates, organizations that serve members of protected classes, industry professionals, and other individuals in the five-county region.

FHCSP continued to provide education to real estate agents on how to comply with the Fair Housing Act. FHCSP 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. FHCSP also wrote a column for the Montgomery County Association of Realtors® in 2007.

Finally, an ongoing initiative this year was FHCSP’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 campaign involves over 50 organizations who have joined together to address predatory lending issues impacting low- and moderate-income households in Bucks, Chester, Delaware, and Montgomery Counties.

Enforcement Report

During 2007, FHCSP’s enforcement program was supported by a grant from the U.S. Department of Housing and Urban Development. FHCSP conducted enforcement activities under a Private Enforcement Initiative grant, which allowed FHCSP to continue to conduct testing in response to complaints of discrimination as well as testing random sites for compliance with the Fair Housing Act. In addition, Lancaster County Human Relations Commission contracted with FHCSP to conduct testing in Lancaster County and the National Community Reinvestment Coalition contracted with FHCSP to conduct mortgage testing in the region. In 2007, FHCSP completed 164 testing investigations, monitoring rental, sales, accessibility, insurance, and mortgage lending practices throughout the region.

During 2007, FHCSP received 94 complaints of housing discrimination. Of these, 25 complaints alleged discrimination based on disability, 24 based on race, 40