

Housing Opportunities Project for Excellence (HOPE), Inc. fights housing discrimination to ensure your civil rights. We are the only full-service non-profit fair housing agency servicing Miami-Dade and Broward Counties.

We have a three-tiered strategy of (1) Education & Outreach, (2) Intake & Counseling, and (3) Private Enforcement. Thanks to federal, state and local funding, all of our services are **free to the public**. We are here to honor the legacy of the civil rights movement by striving for a truly just and equal society.

To become a tester or volunteer, please call (305) 651-4673 in Miami-Dade or (954) 742-3778 in Broward.

Thank you!

## Emotional Support Animal Complaint Settles After Battle with Condo Association



Main picture, left to right: Mrs. and Mr. Johnson pose with Luxmy Panzardi, HOPE Intake & Investigations Coordinator for Broward. Inset picture: Willie, Mr. Johnson's emotional support animal.

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HOPE is pleased to announce that a settlement has been reached in a disability complaint that HOPE filed with HUD on behalf of two of our clients, the Johnsons.

In February 2017, Mrs. Johnson contacted HOPE for assistance with a reasonable accommodation request made for her husband to have an emotional support animal (ESA). She also sought help regarding fines imposed by the condominium association because of the ESA. The Johnsons reside at a condominium community in Lauderhill, Florida. Mr. Johnson is a person with a disability who requires an emotional support animal.

The ESA was acquired on November 6, 2011. At the time the condominium community was pet-friendly. After a no-pet resolution was

passed by the condo association board in April 2015, the association granted Mr. Johnson an exemption to the pet policy with the condition that they would comply with the association's pet rules. These rules included a prohibition against walking the dog on the premises and a requirement to hand-carry the dog while on elevators and staircases.

With HOPE's assistance, the Johnsons' sent a reasonable accommodation request for the ESA to the condo board. The Johnsons never received a response from the condo regarding the reasonable accommodation and the association continued fining the Johnsons for walking the ESA on the community premises. The association fined the Johnsons a total of \$1,100 for repeated violations to the condo pet rules.

(Continued on page 4)



We're on Facebook!  
Please search for:

**HOPE Inc Fair Housing**

We're on Twitter!  
Please find us and follow us at: **@hope\_fhc**



*HOPE Inc.'s mission is to fight housing discrimination in Miami-Dade and Broward Counties and to ensure equal housing opportunities throughout Florida.*

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# The National Effort Continues to Hold Deutsche Bank Responsible for Neglect of Foreclosures in Communities of Color

HOPE and 18 other fair housing organizations joined the National Fair Housing Alliance (NFHA) in the filing of a housing discrimination lawsuit in federal district court in Chicago, IL against Deutsche Bank; Deutsche Bank National Trust; Deutsche Bank Trust Company Americas; Ocwen Financial Corp.; and Altisource Portfolio Solutions, Inc. Ocwen and Altisource are the servicer and property management company responsible for maintaining and marketing a large number of Deutsche Bank's properties. NFHA and its member agencies are represented by Soule, Bradtke & Lambert and Relman, Dane & Colfax PLLC.

The lawsuit is the result of a multi-year investigation undertaken by NFHA and its fair housing agency partners beginning in 2010. An administrative complaint was originally filed with HUD on February 26, 2014 against Deutsche Bank, with the expectation that the bank would review the evidence and implement changes to secure, maintain, and market its bank-owned homes in communities of color to the same standard it did in white neighborhoods. Meetings with representatives of Deutsche Bank, Ocwen, and Altisource were held and photographs illustrating the significant differences in treatment between homes in African American/Latino and white neighborhoods were shared.

No improvements with routine maintenance and marketing issues were identified following those meetings. The HUD complaint was amended to add additional cities and new evidence on the following dates: April 30, 2014; August 7, 2014; January 22, 2015; August 5, 2016; February 14, 2017; and July 26, 2017.

Poorly maintained bank-owned properties create a harmful and dangerous environment for the local community. They also drive down the property value of homes owned by neighbors – causing the overall community to be economically depressed. The practice of neglecting foreclosed properties in African American and Latino communities increases the economic divide, perpetuates segregation, and denies people within these communities the right to fair and safe housing.

# Federal Fair Housing Lawsuit Filed Against Bank of America and Safeguard Management



*Bank of America and Safeguard Properties Management are accused of maintaining foreclosed homes better in predominantly white communities than in communities of color. Since 2012, Safeguard has been responsible for inspecting and maintaining Bank of America's foreclosed properties.*

On June 26, 2018, HOPE joined the National Fair Housing Alliance (NFHA), 18 additional fair housing organizations, and 2 homeowners in Maryland in filing a federal Fair Housing Act lawsuit against Bank of America and Safeguard Properties Management (responsible for maintaining properties in the bank's foreclosure inventory). The lawsuit alleges that the bank and the maintenance company intentionally failed to provide routine exterior maintenance and marketing at Bank of America-owned homes in working- and middle-class African American and Latino neighborhoods in 37 metropolitan areas, while they consistently maintained similar bank-owned homes in comparable white neighborhoods. Two Maryland homeowners joined this federal discrimination lawsuit because of Bank of America's failure to maintain and secure homes next to theirs.

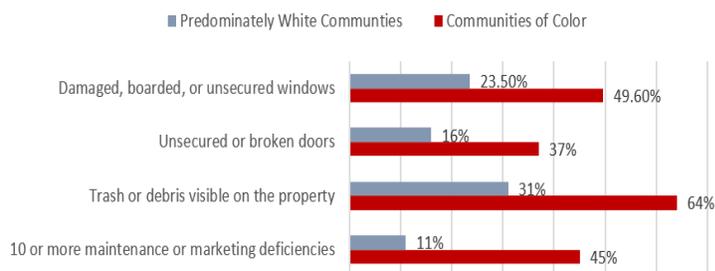
This lawsuit is the result of a multi-year investigation undertaken by NFHA and its fair housing agency partners. In June 2009, NFHA notified Bank of America of maintenance problems that appeared to violate the Fair Housing Act. NFHA met with Bank of America officials for more than a year and offered recommendations to ensure proper treatment of its homes in communities of color. However, after seeing absolutely no improvement in routine exterior maintenance of Bank of America-owned homes in communities of color, NFHA began a multi-year, multi-city systemic investigation. Bank of America was put on notice multiple times since 2009, including the filing of a HUD housing discrimination complaint against it and publication of three reports documenting the nationwide problem of poor maintenance of bank-owned homes in communities of color.

The data presented in the federal lawsuit, which is supported by substantial photographic evidence, shows a glaring pattern of discriminatory conduct by Bank of America/Safeguard. More than 35,000 photos document the relevant routine exterior maintenance conditions of the homes. In

neighborhoods of color, the fair housing groups found evidence of consistently poor exterior maintenance, such as wildly overgrown grass and weeds, unsecured doors and windows, damaged steps and handrails, accumulated trash and debris, unsecured pools, graffiti, and even dead animals decaying in yards.

More than 1,600 Bank of America-owned homes in working- and middle-class white, African-American, and Latino neighborhoods were investigated. The lawsuit alleges that Bank of America-owned homes in predominantly white working- and middle-class neighborhoods are far more likely to have the lawns mowed and edged regularly, invasive weeds and vines removed, windows and doors secured or repaired, debris and trash removed, leaves raked, and graffiti erased from the property. Bank of America took possession of these homes after it foreclosed on the properties and became the owner of record. As owner of these homes, Bank of America is responsible for routine exterior maintenance on all of its properties.

National data shows the following:



The poor appearance of Bank of America-owned homes in middle- and working-class neighborhoods of color destroys the homes' curb appeal for prospective owner-occupant buyers and invites vandalism because the homes appear to be abandoned. Additionally, the blight created by Bank of America/Safeguard results in a decline in home values for African American and Latino families who live next door or nearby, deepening the racial wealth gap and inequality in America.

Continued from page 1, "Settlement Reached..."

HOPE filed a HUD fair housing complaint on behalf of the Johnsons on March 2017. The complaint was assigned by HUD to the Broward County Human Rights Section which conducted an investigation into the discrimination allegations. Throughout the investigation the Johnsons continued to be fined and harassed by the condo association.

In May 2018, a cause finding was issued by the Broward County Human Rights Section against the condo association for discrimination on the basis of disability and retaliation.

With the assistance of HOPE and attorney Matt Dietz (Disability Independence Group), the parties reached a settlement in July 2018. The settlement ensures that the Johnsons are allowed to walk the ESA anywhere within the property and that all of the fines are dismissed. In addition, the Johnsons will receive monetary compensation in the amount of \$10,000.

Housing discrimination against people with disabilities is a very important issue in fair housing. The percentage of complaints based on disability continues to be on the rise, and HOPE is committed to fighting disability discrimination through education and enforcement activities. This settlement is yet another victory in our fight against housing discrimination.



## Join the fight against discrimination! Become a tester!

Please join us in this movement (and make some extra cash as well!) - become a civil rights investigator! Interested people should contact HOPE's Testing Coordinators. Training consists of a paid training session, and after training, available testers are contacted as needed. Each assignment pays \$65-\$100.

Call today! Miami-Dade: (305) 651-4673, Broward: (954) 742-3778.

Applicant must:

- Be 18 years of age or older
- Have no convictions of a misdemeanor involving truth, veracity or honesty or of any felony
- Have good observational and writing skills
- Be able to donate approximately 4 hours for each test
- Be punctual with reliable transportation

## Partnership Highlight

For years, we have teamed up in multiple ways with Miami Dade College (MDC). We've made appearances at community engagement fairs and career fairs at each of the MDC's eight campuses (and workshops at their Meek Education Center). We have been given numerous opportunities to speak to students in classes and meetings. And in addition to MDC providing a platform for HOPE to inform people about our work and how we can help, HOPE is a site for MDC service learning, and the majority of HOPE's volunteers have been MDC students, helping us!

We appreciate this partnership and look forward to keeping it going!



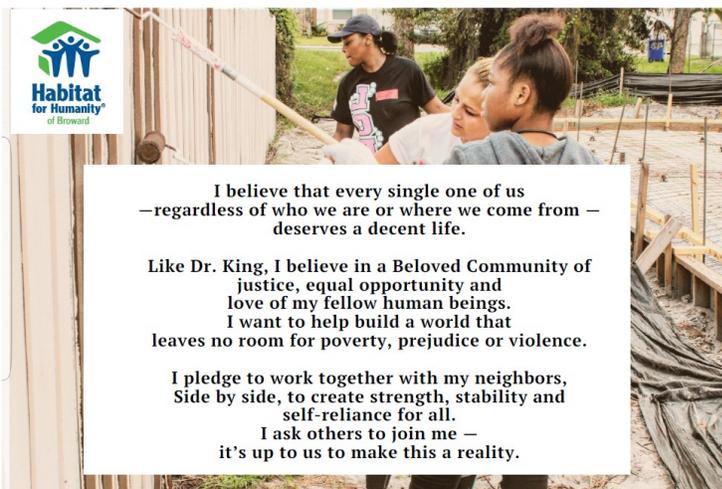
Rob Collins (on right), Education & Outreach Coordinator for Miami-Dade, talks with students on MDC's InterAmerican Campus, earlier in 2018.

# HOPE Participates in Habitat for Humanity Event Honoring Dr. Martin Luther King, Jr.

On April 11, 2018, Habitat for Humanity of Broward hosted the event “Our Beloved Community.” The event was in partnership with The King Center’s MLK 50 Forward initiative and marked the 50th anniversaries of Dr. Martin Luther King, Jr.’s tragic assassination and the passage of the Fair Housing Act. The Act was actually signed exactly 50 years earlier to the day, on April 11, 1968. HOPE President & CEO Keenya Robertson, Esq. was honored to be one of the numerous community leaders who spoke at this commemoration.



L-R: HOPE President Keenya Robertson, Esq. poses with Marcia Barry-Smith, Director of Community Outreach and Program Services for Habitat for Humanity of Broward, and Dr. Rosalind Osgood, Broward County School Board Member for District 5.



In honor of Dr. Martin Luther King, Jr., event participants were urged to pledge to help build the beloved community. Cards with this pledge were distributed at the event and posted on the website and Facebook page for Habitat for Humanity of Broward.

## Welcome to HOPE, Charmaine Williams!

This summer, HOPE brought Charmaine Williams on board as the new Education & Outreach Coordinator for Broward County. HOPE Forum interviewed Ms. Williams to learn more about her:

**HOPE Forum:** Hello Charmaine, and welcome! So we’d like to get to know you...where are you from?

**Charmaine Williams:** Hello and thank you! I’m originally from Mississauga, Ontario, Canada.

**HF:** Ah, okay! How long have you been in the United States?

**CW:** I came to Miami and lived here for 11 years, then I was in New York for 7 years, and I’ve been back in South Florida now for 4 years and change.

**HF:** What’s your educational background?

**CW:** My undergrad degree is actually in physical therapy, from Keiser University. And I have an Associate’s Degree in Business Management.

**HF:** What were you doing before you came to HOPE?

**CW:** I was doing education and outreach for Consolidated Credit [a long-standing partner of HOPE’s].

**HF:** What made you interested in working with HOPE?

**CW:** HOPE is doing such important work. Discrimination is horrible and really shouldn’t still exist in this day and age, but it does. So we need advocates to fight against it!

**HF:** What do you like to do with your free time?

**CW:** I enjoy skydiving, I’m glad to have crossed that off of my bucket list! Also, cooking and reading. And I’d like to travel the world. And I really like doing crafts.

**HF:** Sounds great! Thank you for joining the team!

**CW:** Yes, happy to be here!



A big welcome to Charmaine Williams, HOPE’s new Education & Outreach Coordinator for Broward!

# Affirmatively Furthering Fair Housing

The concept of “affirmatively furthering fair housing” is based on Section 808 (e) (5) of the federal Fair Housing Act which states that the Secretary of HUD shall administer housing and community development programs in a manner that affirmatively furthers the purpose of the Fair Housing Act. We dedicate this space to Miami-Dade and Broward jurisdictions that receive Community Development Block Grant (CDBG) funds and partner with HOPE to implement the following outreach.

## **Broward Area Outreach**

The following jurisdictions were impacted by Broward area outreach activities during the quarter: Broward County, Davie, Fort Lauderdale, Tamarac, and other Broward locations.

**Fair Housing and Predatory Lending Presentations:** These presentations consist of PowerPoint visuals, formal lectures, question and answer periods, and informational packages. All presentations are modified to meet the individual needs of the sponsor. The following presentations were conducted (in English, unless otherwise noted).

- Amazing Community Partners, Inc., Davie: 4/17/18
- Consolidated Credit Solutions, Plantation: 6/23/18
- Rick & Rita Case Boys and Girls Club, Davie: 4/19/18
- Town of Davie Government, Davie: 4/19/18, 4/25/18
- Urban League of Broward County, Fort Lauderdale: 6/9/18

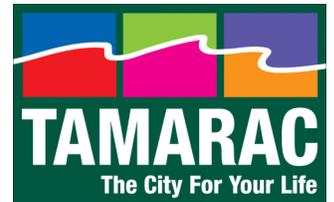
**Housing Provider Rights and Responsibilities Presentations:** These presentations consist of PowerPoint visuals, formal lectures, question and answer periods, and information packages custom designed for the specific needs of local housing providers.

- Housing Authority for City of Fort Lauderdale, Fort Lauderdale: 4/18/18

**Community, Cultural, Health, and Job Fairs:** HOPE participates in local community events to diversify outreach efforts, counseling members of the general public on their rights and responsibilities.

- Broward Women’s Alliance, Fort Lauderdale: 4/9/18
- Habitat for Humanity of Broward County, Fort Lauderdale: 4/11/18
- L.A. Lee YMCA Family Center, Fort Lauderdale: 4/3/18, 5/1/18, 6/5/18
- Neighborhood Housing Services of South Florida, Coconut Creek: 6/30/18

**Media appearances:** These appearances provide us with opportunities to conduct outreach to larger audiences.



**Interested in having us visit your group or organization?**

**We present fair housing information to both housing providers and home-seekers, rentals and sales!**

**Please call  
(305) 651-4673 in Miami-Dade  
or  
(954) 742-3778 in Broward**

**Or ask about being a paid tester and helping us uncover discrimination RIGHT HERE in our community!**

**Do you suspect Housing Discrimination, Harassment or Predatory Lending?**

**Call HOPE TODAY!  
Miami-Dade: (305) 651-4673  
Broward: (954) 742-3778**

# Miami-Dade Area Outreach

The following entitlement jurisdictions were impacted by Miami-Dade area outreach activities during the quarter: the Cities of Miami, Miami Beach, and North Miami, as well as other Miami-Dade locations.

## Fair Housing and Predatory Lending Presentations (in English, unless otherwise noted):

- Centro Campesino (English & Spanish), Florida City: 4/21/18, 5/19/18, 6/16/18
- Cuban American National Council, Little Havana: 4/21/18, 5/19/18, 6/16/18, 6/30/18
- Experts Resource Community Center (English, Spanish, & Creole), Miami Gardens & North Miami: 4/14/18, 5/12/18, 5/26/18, 6/9/18, 6/23/18
- Florida Asian Services Center, North Miami: 4/18/18, 5/9/18, 6/13/18
- Haitian American CDC (Creole & English), Little Haiti: 4/21/18, 5/25/18, 6/30/18
- Housing Foundation of America (Spanish), Perrine: 4/14/18, 6/9/18
- Miami Beach CDC (English & Spanish), Miami Beach: 4/11/18, 5/9/18, 6/6/18
- Miami Beach Guild for the Blind, Miami Beach: 4/13/18
- Miami Homes for All, Downtown Miami: 5/2/18
- Neighborhood Housing Services, Little Havana: 4/21/18, 5/19/18
- North Miami Fair Housing Workshop, North Miami: 4/2/18
- Opa-locka CDC (English & Spanish), Opa-locka & Miami Beach: 4/14/18, 4/28/18, 5/19/18, 6/16/18, 6/23/18, 6/30/18
- Real Estate, Education and Community Housing, Kendall: 5/20/18
- South Florida Behavioral Health Network, Doral: 6/14/18
- Trinity Empowerment (English & Spanish), Goulds: 4/21/18, 5/19/18, 6/16/18
- University of Miami Community Scholars in Affordable Housing, Little Havana: 4/20/18
- University of Miami School of Law, Tenants Rights Clinic, Flagami: 4/4/18

## Housing Provider Presentations:

- Amistad Apartments, Little Havana: 5/24/18
- Carey-Shuler Manor Apartments, Liberty City: 5/21/18
- City of Miami Beach, Condo Board Certification, Miami Beach: 5/9/18
- City of Miami Beach, Community Services Staff, Miami Beach: 5/29/18
- Karis Village Apartments, Goulds: 5/22/18

## Housing Provider Presentations, continued:

- Miami-Dade County Office of Human Rights, Downtown Miami: 5/31/18
- PMC Property Group, Downtown Miami: 5/16/18

## Community Fairs:

- Bethel Apostolic Temple, Job Fair, Westview: 6/29/18
- Caleb Center, Community Fair, Brownsville: 6/27/18
- De Diego Middle School, Career Fair, Wynwood: 5/18/18
- De Hostos Senior Center, Community Fair, Wynwood: 5/4/18
- Florida Senate District 38, Housing Fair, North Miami: 5/23/18
- Jan Mann School, Health Fair, Opa-locka: 5/8/18
- Miami Beach Ciclovía Street Fair, South Beach: 5/6/18
- Miami Beach Gay Pride, South Beach: 4/7/18 & 4/8/18
- Miami Dade College Kendall, Mental Health Fair, Kendall: 4/17/18
- Miami Dade County Public Schools Legal Initiative, St. Thomas University School of Law, Miami Gardens: 5/18/18
- Miami-Dade State Attorney's Office, Seal & Expunge Events, Sweetwater & Westview: 4/26/18, 6/28/18
- Neighborhood Housing Services Homeownership Fair, Liberty City: 6/23/18
- South Florida Reentry Hub, Reentry Fair, Miami Gardens: 6/28/18
- YMCA Healthy Kids Day, Miami Lakes: 4/28/18

## Media Appearances:

- What's on Your Mind, Call-in with host Mike Lantz: 4/17/18
- WIOD Miami Rescue Mission Interview, 610 AM: 4/8/18



MIAMIBEACH



# HOPE FORUM

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## Yes, I want to invest in the future of my community by becoming a member of HOPE!

Please fill out this membership application and mail with your TAX-DEDUCTIBLE contribution to:

**HOPE**  
**Attn: Membership**  
**11501 NW 2nd Ave**  
**Miami, FL 33168**

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_

PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

EMAIL: \_\_\_\_\_

\_\_\_\_\_ Individual (\$35.00)

\_\_\_\_\_ Family (\$75.00)

\_\_\_\_\_ Friend (\$100.00)

\_\_\_\_\_ Non-Profit (\$250.00)

\_\_\_\_\_ Corporate (\$500.00)

\_\_\_\_\_ Good Neighbor (\$1,000.00)

\_\_\_\_\_ Sustaining Partner (\$10,000.00)

\_\_\_\_\_ Juniors For Justice (\$5.00) (13-18 years old)

\_\_\_\_\_ Pennies from Heaven (children 12 and under)

\_\_\_\_\_ I am unable to contribute but please send me *HOPE Forum*

### There are laws against discrimination in the rental or sale of housing on the basis of:

- ◇ Race or Color
- ◇ National Origin
- ◇ Religion
- ◇ Marital Status
- ◇ Pregnancy
- ◇ Familial Status (as in whether you have children)
- ◇ Disability
- ◇ Sex (Gender)
- ◇ Veteran Status
- ◇ Age
- ◇ HIV Status
- ◇ Sexual Orientation
- ◇ Gender Identity
- ◇ Gender Expression
- ◇ Political Affiliation
- ◇ Source of Income
- ◇ Ancestry
- ◇ Being a victim of domestic violence

Do you suspect that you have been a victim of housing discrimination? Help is available; don't delay!

Call the HOPE DISCRIMINATION HELPLINE!  
Miami-Dade: 305-651-HOPE (4673) Broward: 954-742-3778  
TDD: 800-955-8771  
or file a complaint at [www.hopefhc.com](http://www.hopefhc.com)