



FAIR HOUSING

YOUR MONTHLY UPDATE TO HOUSING NEWS, INFORMATION AND EVENTS

January 2019

2019

Have you looked at your Fair Housing policies lately?

It's time to review your Fair Housing Act policies!

Every January, MHI takes this opportunity to use this first newsletter of the year to suggest that NOW is a good time to review your organization's Fair Housing Act policies.

Passed fifty years ago, the Fair Housing Act prohibits discrimination in housing because of race, color, religion, national origin, sex, disability and familial status. Along with state statutes and local city and county ordinances, these laws make up what is generally referred to "protected classes" of persons under discrimination laws.

Policies are Key!

Everyone in the business of manufactured homes should have written Fair Housing policies. Such

policies not only reduce the risk of suffering financial loss due to a Fair Housing Act claim, but having them in place is simply good business practice.

A good set of written Fair Housing policies inform employees of the organization's commitment to anti-discrimination and sets the expectations as to how they should conduct themselves accordingly.

Additionally, these policies set the unwavering standard in your organization that all applicants and residents are treated consistently.

An organization's Fair Housing policy doesn't have to be long. It should be clear, concise and include the protected classes in all relevant laws (federal, state, and local).

Along with the basic anti-discrimination policy, organizations should adopt written standards on reasonable modifications and accommodations, screening and occupancy.

Make sure your policy includes an interactive process on how to request accommodations and modifications, as well as how to file a complaint.

Training and Compliance

Give a copy of your policies to all employees (not just those in the front office) and train employees on compliance. MHI members may use the training webinars archived on the association's website.

Finally, actively manage your employees' behavior relative to Fair Housing.



Shutdown Shuts Down Fair Housing Enforcement Actions

Usually in this section, recent Fair Housing actions are featured. With the current government shutdown, enforcement actions (at least on the federal level) are on hold. Many enforcement actions happen via state or local enforcement. Those cases remain active.

As readers may be interested in how the shutdown is impacting manufactured housing overall, MHI recently published an article in its newsletter on the topic. [Click here](#) to read the entire article, the highlights of which are below.

Department of Housing and Urban Development (HUD): The shutdown affects HUD, which regulates the construction of HUD Code homes and provides financing for manufactured housing through the Federal Housing Administration's (FHA) Title I and Title II programs. All "non-essential" staff at HUD (about 95 percent or 7,109 employees) are not reporting to work.

According to its "contingency plan," the FHA will continue to endorse single-family loans during the shutdown, but it is not endorsing Title I loans. While Title II loans can still be closed, there will likely be delays in endorsements given the high number of furloughed HUD staffers.

Because the Office of Manufactured Housing Programs is not open during the shutdown, alternative construction approvals will be delayed, as will progress on HUD's comprehensive review of manufactured housing regulations. MHI is also concerned about the impact a long shutdown could have on the availability of HUD labels. MHI is working with the Administration and Congress to ensure there is not a negative impact on the ability of manufacturers to continue production.

- **Internal Revenue Service (IRS):** The IRS will process tax returns and refunds as scheduled. Many lenders require prospective borrowers to provide copies of their prior tax returns as a part of the application and approval process. Due to the shutdown there could be delays in the IRS sending out copies of old returns.
- **Environmental Protection Agency (EPA):** Under the EPA's shutdown plan, most employees are now furloughed. EPA has posted a notice that for the duration of the government shutdown, all ENERGY STAR tools, resources, and data services will not be available.

If you have any questions regarding Fair Housing or would like back issues, please contact MHI's Senior Vice President of State and Local Affairs and General Counsel, Rick Robinson at rrobinson@mfghome.org.

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