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MEMORANDUM REPORT

FAIR HOUSING ACTION PLAN 2007

The report, *City of Racine Analysis of Impediments to Fair Housing*, was prepared for the city by the Metropolitan Milwaukee Fair Housing Council in 2006. The *Analysis of Impediments* (AI) report was prepared in partial fulfillment of the City's responsibility under the Federal Community Development Block Grant Program to "affirmatively further fair housing".

The report includes multiple recommendations and states "These recommendations, which are listed in no particular order of priority, should be used as a starting point for the City of Racine to develop and implement a comprehensive fair housing action plan." (AI, p. 51). This memorandum presents the Fair Housing Action Plan that the City will pursue in 2007.

The following actions and implementation steps are the Fair Housing program's priorities for 2007. This Action Plan will be updated each year for the coming calendar year based on the impediments identified in the analysis, and the resources available to the program.

In this Action Plan, the recommendation in the AI to which the action relates is noted in parenthesis at the end of the description of each action.

Fair Housing Action Plan 2007

1. Increase use of the Affirmative Action/Human Relations Commission (AA-HRC) in adjudication of fair housing complaints.

Although the City's Fair Housing ordinance gives AA-HRC authority to enforce the fair housing provisions of the City's ordinance and investigate complaints under the

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ordinance, it has rarely exercised that authority and complaints have been referred to State and Federal Agencies instead. Adjudication of complaints by the Commission has the potential to produce faster resolutions to complaints and a more accessible process for plaintiffs. Outcome Measures: Number of complaints referred to and reviewed by the AA-HRC. (AI #2)

2. Increase Training of AA-HR Commissioners

This is directly related to the ability of the Commission to accomplish the duties in recommendation. 1. The Commission needs to be able to conduct itself with confidence in its role, knowledge of the fair housing ordinance, and appropriate procedures. The Fair Housing Director will also participate. Outcome Measures: Number of training session and number of commissioners participating. (AI #3)

3. Amend the Fair Housing Ordinance

The AI makes several recommendations for improving the City's fair housing ordinance. The AA-HR Commission initiated an ordinance revision over one year ago. The Commission must complete its review and forward recommended amendments to the Common Council. Outcome Measure: Submittal of recommended amendments to Council (AI #1)

4. Improve Reporting on the Fair Housing Program

The AI recommends that reports by the Fair Housing Director include information on the nature of all fair housing inquiries, data on protected class bases of complaints, numbers of tests and investigations, and descriptions of final outcomes of complaints referred to the Wisconsin Equal Rights Division, US Department of Housing and Urban Development or other administrative agencies. The Director

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will implement a new reporting format and cycle of reports to comply with the recommendation. Outcome measure: Production of quarterly reports with the recommended information. (AI #4)

5. Maintain Annual Action Plan

While the Fair Housing program has submitted annual reports in compliance with regulations, the reports have not been a management tool as expected in the AI.

The program will institute more formal reporting and updating of this Annual Action Plan. Outcome Measure: Completion of Fair Housing Action Plan for 2008 by December 31, 2007 (AI-general recommendation).

6. Participate in Anti-Predatory Lending Program

Since February 2003, with the adoption of an anti-predatory mortgage lending policy, the City has acted on its concern for unwary homebuyers being sold mortgages with predatory terms. Through the Fair Housing program, the City has joined the recently developed collaboration with the UW-Extension Program and Legal Action of Wisconsin to review the number of local foreclosures that have occurred and to see what correlations exist between the foreclosures and predatory lending. The goal of the collaboration is to better comprehend the marketing of predatory mortgages to vulnerable borrowers and to develop clear information for dissemination to homebuyers/new homeowners to assist them in avoiding foreclosure and remaining in their homes. Outcome Measure: Number of meetings of the collaborative attended, production of draft information sheet for homebuyers. (AI #11).

7. Advocate for Open and Inclusive Real Estate and Rental Markets

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The Fair Housing program will continue the ongoing series of presentations to community based organizations, churches, first time homebuyer seminars, real estate agents, landlords, etc. These efforts have always provided the fair housing perspective for the participants with two purposes in mind: first, a prevention purpose so that, by advocating fair housing practices to lenders, realtors, landlords, and others in the housing marketplace, they can recognize and correct discriminatory practices on their own; and second, a public awareness purpose so that victims can recognize housing discrimination and understand how to have discrimination redressed. Outcome Measure: Number of presentations given classified by type of audience. (AI #14)

Prepared by the Fair Housing Department and the Department of City Development: July 2007.

Approved by the Affirmative Action and Human Relations Commission: \_\_\_\_\_.

Approved by the Common Council: \_\_\_\_\_.