



ON FAIR GROUND

A SEMI-ANNUAL FAIR HOUSING NEWSLETTER OF THE LEXINGTON-FAYETTE URBAN COUNTY HUMAN RIGHTS COMMISSION

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Fall 2008

Mayor Appoints Commission on Lending Practices

The Human Rights Commission report, "Regardless of Income, African-Americans in Lexington Remain at Risk of Receiving High Cost Home Mortgage Loans" received recognition by Mayor Newberry. The report prompted the Mayor to take action by appointing 13 members to a Commission on Leading Practices. The Commission's purpose will be to make recommendations concerning the findings of the report.



According to the findings, Lexington ranked first in the state of Kentucky in disparities between loans to low and moderate-income borrowers by race. Also, we found nearly half of all loans to

African-American borrowers with low to moderate-income were high cost loans. The Commission also found that African-American borrowers were 2.23 times more likely to receive a high cost loan than their white counterpart. The Mayor's response was that, "The findings of this report should be unacceptable to all Lexington citizens and I am asking the Commission to recommend ways to improve."

The Executive Director, William Wharton, made two specific recommendations for the Commission on Lending Practices to implement: 1) look at financial literacy programs and make sure that are

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HUD Awards Grant Money to REACH

REACH, Inc. has been selected by the United States Department of Housing and Urban Development (HUD) as one (1) of only five (5) housing counseling agencies in Kentucky to be awarded grant funds to support housing counseling activities. Overall, the state of Kentucky received \$264,849 with REACH receiving \$67,174.25. The



money will allow REACH to help more low to moderate-income clients in pursuing homeownership.

Lexington with a mission to assist low-to moderate income individuals and fami-

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accessible to the population that need them, and 2) encourage to ethical lenders to provide financial services to the broader community.

Currently, the City has joined the Mayors’ National Dollar Wise Campaign in addition to offering financial education classes for the city’s employees. The Mayor, in light of the report, suggests that these classes will be expanded.

The 13 member Commission on Leading Practices will include representatives from the Human Rights Commission, the financial community, affordable housing advocates, Realtors, and advocates for the poor. Judy “J.J.” Jackson, Vice President Of Institutional Diversity at the University of Kentucky will chair the Commission. The 13 members are:

- Judy “J.J.” Jackson (Chair), Vice President of Institutional Diversity at UK.
- Janet Beard, Vice President Community Affairs, Fifth Third Bank



Chris Ford, President & CEO of REACH, Inc. was appointed as one of the members of the Mayor’s Lending Commission. Mr. Ford was also appointed to the Human Rights Commission earlier this year

- Deborah Benberry Williams, Vice President & Regional CRA Manager, National City Bank
- Jack Burch, Executive Director, Community Action Council
- Judy Craft, President, Lexington Bluegrass Association Of Realtors
- Art Crosby, Executive Director, Lexington Fair Housing Council
- Chris Ford, President & CEO, Reach, Inc.
- Joe Johnikin, Treasurer, Black Church Coalition
- Janice Mullins, Asst. Vice President & CRA Specialist, Central Bank & Trust Co.
- P.G. Peebles, President, Urban League of Lexington-Fayette County
- Kevin Smith, President & CEO, Community Ventures Corporation
- Michael Terry, CRA Manager, Republic Bank & Trust
- William Wharton, Executive Director, Lexington-Fayette Urban County Human Rights Commission

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lies in becoming financially self-sufficient and obtaining affordable housing. REACH is also a HUD-approved counseling agency that provides pre-purchase counseling, budget and credit counseling, post-

purchase education, predatory lending education and mortgage delinquency counseling. REACH held a press conference to announce their accomplishment in which REACH President & CEO, Chris Ford expressed the importance of the funding and how the money will be utilized.

FY2009 First Quarter Summary

Compliance

New Intakes	9
Staff Closed Complaints	11
Monetary Benefits	3
(Amount totaling \$8,693)	

Community Relations

Meeting/Event Related to Fair Housing	20
Training Sessions	2
Trainings Conducted	3
On-Site Visits	4

Housing News

Lexington Fair Housing Council to Receive Grant Funds

The United State Department of Housing and Urban Development (HUD) announced that it had awarded a \$260,477 grant to the Lexington Fair Housing Council. This Private Enforcement Initiative grant will help aid the agency in investigation of discrimination claims and enforce the Fair Housing Act on both a state and local level.

Realtor® Community Housing Foundation Appoints Board of Directors

Realtor® Community Housing Foundation Appoints William Wharton to a two year term on their Board of Directors. RCHF is a community partnership between real estate professionals and other concerned community members of the Bluegrass. The RCHF is a nonprofit organization that was created in 1992. The organization has hundreds of volunteers from all walks of life. The volunteers are skilled at remodeling and making home improvement. The RCHF goal is to strengthen neighborhoods and the local economy by creating a community commitment to home ownership.

2009 Outstanding Achievement in Fair Housing Award-Nominations Are Now Being Accepted

For the third consecutive year, the Lexington-Fayette Urban County Human Rights Commission is sponsoring the Outstanding Achievement in Fair Housing Award to recognize individuals and/or organizations that have shown exemplary performances in fair housing practices. These individuals and organizations have profoundly impacted the way that fair housing is conducted over the course of their entire lifetime or who have made significant contributions that support the spirit and letter of fair housing laws which they have demonstrated through words, deeds, business policies, or other means.

Previous winners include:

- Individuals: Robert Jefferson (2007) and Lillian Gentry (2008)
- Organization: Greater Lexington Apartment Association (2007) and Lexington-Bluegrass Association of Realtors (2008)
- Business: Heritage and Canterbury Apartments (2007)

More information on the Outstanding Achievement in Fair Housing Award and nomination forms can be found on our web site at www.lfuchrc.org.

Fayette Circuit Court of Appeals Upholds Commission Decision in Housing Sexual Harassment Complaint

On November 19, 2008, the Fayette Circuit Court issued an Order and Opinion which affirmed the Commission decision in the housing case of C. Cleophas Johnson, Jr. v. LFUC Human Rights Commission, et al. In June 2003, a Lexington woman filed a complaint with the Commission alleging she received unwelcome sexual comments and advances from Mr. Johnson. when she applied for rental assistance at a local non-profit where he worked. She alleged that he conditioned receipt of the assistance on submission to his sexual advances. After an investigation, the Commission found Probable Cause to believe discrimination occurred. After failing to conciliate, the case went to Public Hearing where the Hearing Examiner found in favor of the woman and Mr. Johnson appealed the decision to the Fayette Circuit Court. The Court affirmed an award of \$10,000 in pain, embarrassment and humiliation for the victim and a civil fine penalty of \$5,000 to the local government to vindicate the public interest.



Recent Publications

Recently, the Commission has released three (3) publications:

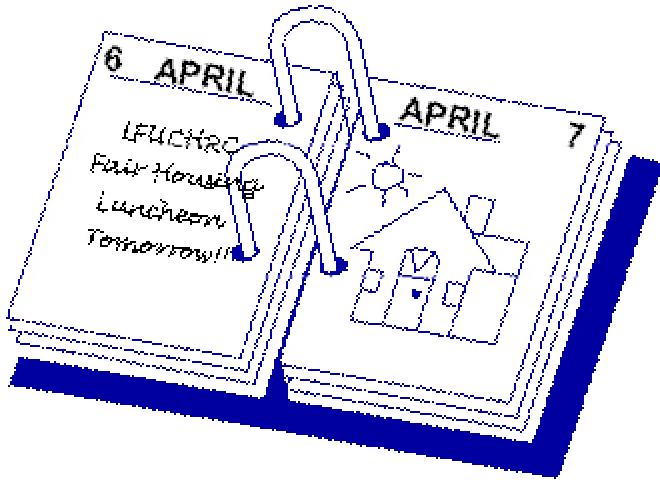
?Regardless of Income, African-Americans In Lexington Remain at Risk of Receiving High-Cost Home Mortgage Loans. This study looks at disparities and the ongoing presence of barriers of high cost lending patterns associated with mortgage lending in our community, which especially effect African-Americans.

?Fair Housing Advertising Audit. For a period beginning in May of 2008 and concluding the end of June 2008, the staff of the Lexington-Fayette Urban County Human Rights Commission attempted to undertake an audit or review of advertising and marketing of the local housing market with the various media sources for compliance with fair housing laws. Said audit included rental, sale of homes, homeownership insurance, and lending.

?The Publishers Guide to Fair Housing. A guide for publishers to assist in informing its employees and clients that real estate advertising is covered by federal, state, and local fair housing laws and explain the basic provisions of those laws, describe the specific guidelines your company uses in abiding by those laws, and explain the consequences for non-compliance.

Full copies of the publications may be found on the Commission's web site at: www.lfuchrc.org.

SAVE THE DATE!



April 7, 2009

Lexington-Fayette Urban County Human Rights Commission 13th Annual Fair Housing Luncheon



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