



**FAIR HOUSING
RHODE ISLAND**

**FAIR HOUSING RI
TECHNICAL ASSISTANCE GUIDE**

www.fairhousingri.org

FAIR HOUSING RI

TECHNICAL ASSISTANCE GUIDE

Rhode Island Housing is very pleased to bring you information on Fair Housing Laws and Affirmative Fair Housing responsibilities. The Fair Housing RI Technical Assistance Guide was produced as part of the Fair Housing RI campaign. It was funded by a grant from the U.S. Department of Housing and Urban Development, Office of Fair Housing, and they have approved its contents.

Fair Housing RI is a statewide coordinated campaign administered by Rhode Island Housing. The campaign's goal is to raise awareness about state and federal fair housing rights and responsibilities and to create a central fair housing resource center at fairhousingri.org. Rhode Island Housing's partners in this initiative include the Housing Network of Rhode Island and the Rhode Island Housing Resources Commission. The Rhode Island Commission for Human Rights serves in a consultant capacity in support of the initiative.

The purpose of the Fair Housing RI Technical Assistance Guide is to give general information regarding fair housing rights and responsibilities. Rhode Island Housing is committed to achieving equitable availability of good homes for all Rhode Islanders. Rules or actions that limit access to housing by granting preferences to or failing to reach certain populations may violate fair housing standards. Even rules and practices that serve certain otherwise legitimate public purposes can result in unlawful discrimination. We urge everyone to have an open and transparent marketing and resident selection process. We strongly encourage all municipalities and developers to undertake affirmative marketing efforts in order to reach residents statewide.

Sponsors, developers, sellers, renters and managers of housing should be aware and understand that just because something is not expressly prohibited by federal law does not mean that it is lawful. Rhode Island laws and regulations may apply standards that differ from federal law, and state and federal court decisions also provide guidance as to the application of laws and policies. Moreover, various funding programs may have their own fair housing requirements that go beyond federal law.

This guide provides information about the law, and is designed to help users understand general fair housing principles. However, legal information is not the same as legal advice: the application of law to specific circumstances. We recommend you consult a lawyer if you want professional assurance that this information, and your interpretation of it, is appropriate to your particular situation.

Some of the information contained in the guide is subject to change. Please visit www.fairhousingri.org for the latest version. If you have any questions, please contact Rhode Island Housing at 401 457-1234.

Fair Housing RI Technical Assistance Guide

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FEDERAL AND RHODE ISLAND STATE FAIR HOUSING LAWS

Fair Housing Law¹

State and Federal laws provide “fair housing” protections for certain populations to prevent discrimination in access to housing. Under federal law, individuals seeking housing may not be discriminated against based on their race, color, religion, sex, ancestral origin, familial status or disability.² Rhode Island’s fair housing laws are more comprehensive than their federal counterparts. In addition to prohibiting discrimination based on the previously listed criteria, state law also prohibits housing discrimination based on marital status, sexual orientation, age (18+), gender identity or expression and being a victim of domestic abuse. It is also illegal to discriminate against someone because of his/her association with members of a protected class.

Additional Protections for Persons with Disabilities

Residents and applicants with a physical or mental disability (including, but not limited to, hearing, mobility and visual impairments, cancer, chronic mental illness, AIDS, AIDS Related Complex, or mental retardation) that substantially limits one or more major life activities, have additional fair housing protections.

■ Landlords may not:

- Refuse to let a tenant with a disability make reasonable modifications to their dwelling or common use areas, at the tenant’s own expense, if necessary to use the housing fully. (Where reasonable, the landlord may permit changes only if the tenant agrees to restore the property to its original condition when they move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the person with a disability to use the housing on an equal basis with non-disabled persons.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

What Housing is Covered?

The state and federal fair housing laws cover most private and publicly funded housing. However, certain housing is exempt from the provisions of the federal laws, including:

- A single-family house sold or rented by the owner.³
- Owner-occupied structures of four units or less.⁴
- Dwellings developed for sale by or rentals managed by religious organizations to give preference and limit the housing to persons of their religion must be operated for non-commercial purposes. Membership in the religion cannot be restricted on the basis of race, color or national origin.⁵

1. The information contained herein is a summary of state and federal fair housing laws. For the full text of the federal Fair Housing Act, 42 U.S.C. Section 3601-56 visit www.hud.gov. For a full text of the Rhode Island Fair Housing Practices Act, Title 34, chapter 37 of the General Laws of RI, visit www.sec.state.ri.us.

2. Familial status means that people with children cannot be treated differently than people without children. Disability means any person who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such an impairment.

3. There is no such exemption under state law.

4. There is no such exemption under state law. However, it is legal under state law to discriminate on the basis of sexual orientation or gender identity/expression when the structure is owner-occupied and has 3 units or less, one of which is occupied by the owner.

5. Rhode Island state law further stipulates that, to qualify for this exemption, religious organizations cannot restrict membership on the basis of sex, sexual orientation, disability and gender identity/expression.

- Housing for older persons is exempt from the prohibition against familial status discrimination if any of the following are true:
 - HUD has determined that it is specifically designed for and occupied by elderly persons under a federal, state or local government program.
 - It is intended for and occupied solely by persons who are 62 or older.
 - It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Under state law, the housing accommodation must have significant facilities/services designed to meet the needs of older persons in order to qualify for the state exemption.

What Actions are Prohibited?

Discrimination in the sale or rental of a dwelling. This includes:

- Refusing to negotiate for the sale or rental of a unit.
- Failing to accept or consider an offer.
- Refusing to sell or rent a unit.
- Failing to process an offer for sale/rental of a unit.
- Imposing different sales or rental prices.
- Using different qualification procedures or criteria.
- Denying or delaying processing of an application.
- Evicting or using different eviction criteria.

Discrimination in the terms and use of the housing. This includes:

- Using different lease provisions or terms of agreement of sale, such as security deposits, down payment requirements, or closing requirements.
- Failing or delaying maintenance or repairs.
- Refusing to provide municipal services or insurance.
- Representing that there are covenants, deeds, trusts or lease provisions that restrict the sale or rental of a unit to members of a protected class, or enforcing such restrictions if they do exist.
- Limiting use of privileges, services or facilities.
- Denying or limiting services in connection with sale or rental of a unit because a person failed to provide sexual favors.

Discriminatory conduct in the marketing of housing. This includes:

- Providing inaccurate or untrue information about the availability of dwellings for sale or rent to any person, including testers, regardless of whether that person is actually seeking a unit or not.
- Indicating through words or conduct that an available unit is not available for inspection, sale or rent.
- Limiting information about available units for sale or rent.
- Restricting or attempting to restrict choice in order to perpetuate segregated housing patterns (steering) within a housing development or a neighborhood. This might involve withholding information, exaggerating information, or communicating assumptions about where an applicant might be “comfortable.”
- Making unavailable or denying a dwelling through practices, including taking adverse action against an employee who refuses to participate in discriminatory treatment.
- Employing codes and other devices to accept or reject applicants and limit options.

Discriminatory advertisements, statements and notices.

Owners must market all available units in a nondiscriminatory manner. It is unlawful to use advertisement that indicates a preference, limitation or discrimination. This includes applications, flyers, brochures, deeds, signs, banners, posters or billboards, as well as oral statements. It is important to note that, by law, these marketing restrictions apply to all housing, including those types that are exempt from laws on discrimination as they relate to the sale or rental of housing.

Examples of actions prohibited by this requirement include:

- Using words, phrases, photographs, illustrations, symbols or forms that suggest that dwellings are available, or not available, to members of certain protected classes.
- Expressing to agents, brokers, employees, prospective sellers or renters, or any other person(s) a preference for or limitation on any purchaser or renter based on protected class status.
- Refusing to advertise for the sale or rental of units or requiring different charges or terms for such advertising based on protected class status.

Engaging in blockbusting practices.

Blockbusting is defined as, discriminating or coercing a party to sell a home to someone of a protected class, then using scare tactics to cause others in the neighborhood to sell at depressed prices.

It is unlawful to attempt to induce a person to sell or rent a dwelling by representing the neighborhood as becoming populated by a protected class or classes, when motivated by profit (whether or not this profit is realized), including:

- Engaging in activity that conveys that a neighborhood is “changing.”
- Encouraging a person(s) to sell or rent a dwelling through assertions that the entry of persons from a protected class into the neighborhood will result in undesirable consequences to the neighborhood, such as the lowering of property values, increase in crime or decline in quality of the schools.

Example: A sales agent arranges a sale in which a minority family enters a previously all-white neighborhood. The agent then engages in blockbusting by contacting other owners in the neighborhood and informing them that their property values will fall if they do not sell right away at a depressed-offered price.

Discrimination in the provision of brokerage services. It is unlawful to deny access to, or membership or participation in, any real estate-related service, such as the Multiple Listing Service (MLS). This includes:

- Setting different fees for access.
- Denying or limiting benefits to members.
- Imposing different standards or criteria for membership in a real estate sales or rental organization.
- Establishing geographic boundaries or office location or residence requirements for access to, or membership or participation in, MLS or other broker organization or service.

Discrimination in residential real estate-related transactions.

In addition to the prohibitions against discrimination in the direct provision of housing, state and federal laws specifically prohibit discrimination in the provision of any housing-related service, including:

- The making or purchasing of loans and providing of financial assistance for the acquisition, rehabilitation, construction, maintenance or repair of a dwelling based on an applicant's protected class status.
- Discriminating in terms or conditions of the provision of loans secured by residential real estate.
- The selling, brokering, or appraising of residential real property in a discriminatory way.
- The purchase, rental, construction or improvement of a dwelling, imposing different policies, practices, procedures or qualification criteria on applicants for loans or other financial assistance based on protected class status.

Retaliation and association.

In addition to the forms of discriminatory behavior that are specified under the law, the law also deems the following as unlawful:

- It is illegal for anyone to threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- It is illegal to discriminate against someone because they associate with someone who is a member of a protected class, whether or not that person is a member of a protected class him or herself.

Overt discrimination versus indirect discrimination.

Civil-rights laws specifically forbid deliberate acts of discrimination. Most federal appeals courts also hold that racially neutral policies with discriminatory effects violate fair housing laws. The term commonly used to describe these sorts of unlawful activities is "disparate impact." For example, a selection preference for local residents that does not state a racial preference may still be illegal if it effectively precludes participation by qualified racial minorities. It is important to be aware of not only specifically prohibited acts but also acts that might unintentionally result in discrimination.

How are Fair Housing Laws Enforced?

Any person may seek remedy for unlawful housing discrimination by filing a complaint of discrimination with HUD, in federal district court, or with a state or local agency. In Rhode Island, complaints may be filed with the Rhode Island Commission for Human Rights. Please see the “Fair Housing RI Resources” section at the end of this document for a list of some organizations dedicated to the support of fair housing practices. A person can also commence a private civil action in a U.S. district court or state court to obtain appropriate relief.

Fair Housing and Low- and Moderate-income Housing

In 2004, the Rhode Island General Assembly passed a bill that dealt with the obligations municipalities have to promote the development of low- and moderate-income housing. Under this bill, most municipalities in the state are now required to include an Affordable Housing Plan as part of the housing element of its comprehensive plan. The Affordable Housing Plan must identify the affordable-housing needs in the community and identify goals and policies that will be adopted by the municipality to meet the identified needs.

The legislation gave municipalities authority to create local programs designed to encourage the development of low- and moderate-income housing, by using tools such as inclusionary zoning, increased density and other techniques that help lower the costs to the developer of affordable housing. (In addition to municipal subsidies, varieties of state and federal resources are also available to subsidize the development of low- and moderate-income homes. Please see the resources pages of this packet or visit the Rhode Island Housing web page at www.rhodeislandhousing.org to find out more about these programs.)

In response to the legislation, a number of municipalities have undertaken, or are considering undertaking, local efforts to support the development of low- and moderate-income housing. The process of creating a local subsidy is fairly straightforward and generally requires the involvement of outside partners.

First, the municipality itself must adopt an ordinance establishing its housing program. This ordinance should provide details about the subsidy provided, the income limits for homes created through the program, the required period of affordability required and how those restrictions will be enforced.

Second, the municipality needs to seek the involvement of a housing developer. The developer builds the homes and markets them to eligible buyers or renters, consistent with the requirements of the municipal subsidy program.

Finally, the developer must contract with an Approved Monitoring Agent to ensure that long-term affordability restrictions contained within the municipality’s program will be enforced and that only income-eligible buyers and renters are selected. In Rhode Island, all Approved Monitoring Agents are familiar with state and federal fair housing laws and can be valuable partners in helping to ensure that fair housing laws are followed. Rhode Island Housing maintains a list of Approved Monitoring Agents on its webpage at www.rhodeislandhousing.org.

While all of these parties involved in implementing the municipal program are responsible for ensuring that state and federal fair housing laws are followed, the municipality is likely to be held to a higher standard since it is the entity that created the program. To best protect itself from liability, a municipality should do more than merely avoid adopting policies that discriminate against protected groups; instead, it should take affirmative steps to ensure that those groups are given an opportunity to take advantage of its program, particularly in the marketing and sale or rental of affordable homes created under the program.

This information is designed to serve as a guideline. Following the recommendations and utilizing the templates found herein does not preclude nor guarantee immunity to legal actions. Municipalities and developers should consult their own legal counsel when undertaking affordable-housing marketing and selection planning. The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development’s Fair Housing Initiative Program. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.



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GUIDE TO AFFIRMATIVE FAIR MARKETING AND RESIDENT SELECTION

What Does it Mean to Affirmatively Further Fair Housing?

A municipality affirmatively furthers fair housing when it proactively promotes the value of fair housing in its approach to marketing, community outreach and resident selection. Such marketing and outreach efforts should encourage application by households who are least likely to apply because of characteristics protected by fair housing law. Using affirmative fair marketing techniques is one way to exhibit efforts at compliance with state and federal fair housing laws.

Our Guide to Affirmative Fair Marketing suggests some ways to effectively and affirmatively market low- and moderate-income housing units and provides templates and other resource documents for your use. *This guide is designed to be as comprehensive as possible; however, following these guidelines does not preclude nor guarantee immunity to legal actions.* Additionally, the requirements of the housing program's subsidy should be checked carefully to ensure that marketing and selection plans comply with any stipulations or conditions of the funding.

We have provided Fair Housing RI Resources in this guide that include contact information for local, state, federal and national organizations dedicated to the definition, practice, support and enforcement of fair housing ideas and laws. The organizations on this list can serve as resources for further guidance in the creation of your Affirmative Fair Marketing plan, as well as for the execution and administration of your selection process.

Guide to Affirmative Fair Marketing

STEP ONE: Determine a Selection Process for Buyers or Tenants

There are two basic types of selection processes for buyers and renters - first-come-first-served/wait list and lottery. These options are covered in detail, in Step Seven (Selection Processes) of this guide. However, whatever selection process you choose, it is critical that it be:

- Fair and unbiased.
- Consistently applied to all applicants.
- Clearly defined.
- Clearly explained to potential tenants/buyers.

STEP TWO: Establish Eligibility Requirements

Eligibility requirements control the universe of households who qualify for a housing program. The subsidy provider usually establishes the specific eligibility requirements. The developer, in conjunction with the Approved Monitoring Agent, is responsible for ensuring that all program participants meet the baseline qualifications for the particular development.

Baseline qualifications for applicants are based on the housing subsidy program requirements and may include, but are not limited to, some or all of the following:

- Maximum household gross income for various household sizes.
- Household size that is appropriate for the configuration of the unit.

- Requirements for down-payment and closing costs.
- Certificate of completion of a Homebuyer Education session.
- Mortgage prequalification letter.
- Ineligibility of individuals and their families who have a financial interest in the development.

Reference materials provided in the Appendix that can be useful: Income Limits Chart; Application Checklist; Fair Housing RI Resources.

STEP THREE: Establish Selection Preferences

The most equitable process for distributing affordable homes would have no preferences and be equally accessible to all applicants. However, municipalities sometimes choose to establish local selection preferences, to support the needs of their residents or achieve other goals.

Examples of some typical preference categories are:

- Current residents of the municipality, persons currently working in the municipality, and those hired but not yet started to work in the municipality.
- Families of children attending school in the area.
- Veterans.
- Persons with disabilities.
- Homeless persons or those displaced by fire or natural disaster.

Units are assigned using the selection preferences, and any remaining units would then be made available to other applicants. A developer may also apply a preference only to a portion of the total units, using separate lottery pools (a Preference Pool and an Open Pool) and making the designated number of selections from each pool.

In housing markets characterized by patterns of residential segregation or other barriers to housing opportunities for people protected by civil rights laws, local selection preferences can lead to a conflict with fair housing laws. A local preference that on its face does not appear to be directed towards a protected class may nonetheless disproportionately affect members of the group. Please refer to the information, “Overt Discrimination versus Indirect Discrimination,” on page 5 in the Federal and Rhode Island State Fair Housing Laws section of this guide.

Municipalities and developers that choose to impose a local preference should be acutely aware of their obligations. While local preferences are legal, they cannot come into conflict with fair housing laws. Any local preference should be based on an assessment of local housing needs and must make sense in the context of the geographic area in which the homes are located. Failure to examine the impact of local preferences on fair housing requirements adequately could leave the community and the developer open to legal challenge.

Census data can be a useful tool when determining the possible effects of the selection preferences you are considering and also in planning your marketing outreach efforts.

Reference materials provided in the Appendix that can be useful: Demographic Profile of Rhode Island Municipalities (based on 2000 U.S. Census); Fair Housing RI Resources.

STEP FOUR: Create an Affirmative Fair Marketing Plan

In each development that contains low-to-moderate-income units, the developer should prepare a written plan for marketing the units and for tenant or buyer selection. This plan should be provided to the Approved Monitoring Agent early in the development process, before marketing of the units begins.

The marketing plan should address, but not be limited to the following topics:

- Sales prices or rents of the affordable units.
- Eligibility restrictions including maximum income of households applying for the affordable units.
- Description of affirmative marketing and outreach efforts planned.
- Description of the process to be used to distribute low-to-moderate-income units, including descriptions of any selection preferences.
- Use restrictions to be employed to ensure continued affordability of ownership units.
- Sample advertisements to be used.
- Identification of where ads will be placed.
- Tentative schedule for outreach efforts and application deadlines.

Reference materials provided in the Appendix that can be useful:

Marketing and Outreach Homeownership Project Plan Example; HUD Affirmative Fair Housing Marketing Plan; Homeownership Advertisement Example; Fair Housing RI Resources.

STEP FIVE: Undertake a Comprehensive Sales/Rental Outreach Strategy

The goal of affirmative marketing is to target the specific audience to be served by the affordable-housing units. The marketing efforts should be planned to attract and encourage those who are under represented in the community and are therefore less likely to hear about or apply for the housing. A good marketing strategy will cast a wide net. Advertisements for the affordable housing units should:

- Be placed in local and regional media that serve general and targeted minority populations.
- Be produced in appropriate languages.
- Describe the property (not the tenant).
- Reflect the region's diversity in the people pictured in the ad.
- Provide the sales prices or rental fees of the low-to-moderate-income units.
- Clearly state the application period and deadlines.
- Include the HUD Fair Housing logo – using the logo announces that you are committed to the spirit and the laws of fair housing.

Notices about the availability of housing should be sent to:

- Rhode Island Commission for Human Rights.
- Area houses of worship.
- Local and regional housing agencies.
- Organizations serving minority populations.
- Local housing authorities.
- Civic groups.
- Social service agencies.
- Other non-profit agencies.
- Rhode Island Housing (information on low-to-moderate-income homes can be posted on our webpage).

A carefully planned, comprehensive, affirmative marketing plan, which has been successfully implemented, makes it easier to achieve a goal of equitable opportunity to compete for affordable homes.

Reference materials provided in the Appendix that can be useful: Demographic Profile of Rhode Island Municipalities (based on 2000 U.S. Census); Marketing and Outreach Homeownership Project Plan Example; HUD Affirmative Fair Housing Marketing Plan; Homeownership Advertisement Example; Fair Housing RI Resources.

STEP SIX: Execute the Application Process

The application process, whether a wait-list method of selection or a lottery is chosen, should require:

- Application period to be at least 60 days.
- Applicants to submit all required materials by a specified deadline.
- Applicants to sign a statement authorizing the release of the information requested to the developer and Approved Monitoring Agent.

PLEASE NOTE: The level of documentation required from an applicant may depend on the source of subsidy.

The application process should be fully accessible to everyone. Reasonable accommodations should include, but not be limited to:

- Allowing other methods of obtaining and submitting applications for those who are unable to accomplish this in person (including use of USPS mail, FedEx, UPS etc.).
- Making applications available in other formats (large print, Braille etc.).
- Assisting the applicant in filling out the application.

Screening

Once baseline requirements for the development have been established, the developer and/or the Approved Monitoring Agent may undertake screening and verification of information to ensure that the applicant satisfies the requirements. Applicants should not be asked for information that does not relate to the baseline requirements. Keep in mind the following rules:

- All applicants must be treated equally.
- Screening rules must be uniformly applied.
- Qualifying questions, if asked, must be asked of all prospective residents.
- Qualifying questions, if asked, must be stated in exactly the same wording each time.

Examples of some acceptable screening techniques are:

- Verifying income.
- Running credit checks - must stipulate the cut-off credit score and apply to all applicants without exception.
- Requiring personal and credit references.
- Performing identification or criminal background checks.
- Verifying past tenancies.

Duties of the Approved Monitoring Agent are:

- To ensure that all required income verification is received from interested buyers/renters.
- To determine whether applicants meet the basic income eligibility requirements.
- To issue Certificate of Income Eligibility to applicants based on the maximum income levels allowable for each unit size.

PLEASE NOTE: Certificate of Income Eligibility is valid for up to six months, at which point it must be renewed by the Approved Monitoring Agent. A new Certificate may be issued upon submission of most recent income information.

Reference materials provided in the Appendix that can be useful: Homeownership Application Example; Disclosure Form Example; Deed Rider Signature of Understanding Example; Rhode Island Income Limits; Long-term Affordability Restrictions Q&A; Fair Housing RI Resources.

STEP SEVEN: Execute the Selection Process

In selecting residents for admission, most developments employ either a first-come-first-served approach or a lottery system. Each approach has its benefits and drawbacks, and you should carefully evaluate the system that works best for your situation.

First-Come-First-Served/Wait List System

A first-come-first-served selection process with a wait list is self-explanatory. All selection applications must be date and time stamped upon receipt and the initial selection made in order by the stamp. Preferences may be applied when using a wait-list selection process. Housing units would be awarded first to those who meet one or more of the preference criteria until the percentage of units designated for preference distribution had been assigned. The remaining units would be distributed to those applicants that did not fall into any of the preference categories. The largest units should be distributed first, proceeding down the list and assigning them to appropriately sized households, which may be defined by the housing subsidy program.

Once all selections are made, the original wait list must be retained. If a unit subsequently becomes available for any reason, the same approach must be used in the selection of the applicant from the original wait list. The wait list must be employed in a first-on-first-off manner by the date and time stamps to achieve the selection for these subsequently available units. It is important to have a transparent process, clearly communicated to all applicants, and to employ a broad marketing approach and a comprehensive outreach plan as described in sections four and five.

The wait-list process works well for community-based, non-profit developers that have an on-going presence in the community and established relationships with the pool of potential buyers. However, this method may be less well suited for private developers who do not have a long-term relationship within the community. The private developer may want to consider partnering with a community-based or local non-profit or an Approved Monitoring Agent in an effort to reach the targeted pool of potential buyers.

Please refer to the Fair Housing RI Resources section that has been included for organizations with which such partnerships might be formed.

Lottery System

The lottery method of resident selection allows eligible applicants equal opportunity to obtain affordable housing by indiscriminately ranking them through random selection from a pool or pools of applicants. The lottery system is advantageous because it eliminates the possibility of resident selection made based on personal characteristics rather than on eligibility. Additionally, it eliminates the possibility of unfair advantage taken by those with prior inside knowledge of availability of affordable units.

A lottery process can be executed for both types of resident selection: selection in which local preferences will be applied, and selection with no local preference. Many of the steps undertaken in the lottery process are applicable to both selection options.

Implementing an effective lottery requires careful, strategic planning and entails the employment of targeted outreach efforts, as did the marketing phase of the project. A thorough and comprehensive outreach portion of the lottery system plan can ensure an applicant population sufficient to meet the ideal of equitable opportunity, even in cases where local preference is to be applied.

The phases of the lottery system are:

- Preparation, planning and decisions.
- Public outreach and informational meetings.
- Lottery pool creation and selection process.

The major tasks in each of these phases and all of the steps of the lottery system are provided in detail in the Guide to the Lottery Process, which begins on page 17.

Accessible Units

The federal Fair Housing Act includes accessibility requirements for newly constructed covered multifamily dwellings. In this context “covered multifamily dwellings” are defined as:

- Buildings consisting of four or more units if such buildings have one or more elevators.
- Ground floor units in other buildings consisting of four or more units.

These accessibility requirements apply to all “covered multifamily dwellings” with or without government assistance or insurance.

When planning a covered multifamily development, it must be designed and constructed in such a manner that:

- The public and common-use areas of the building or development are equally accessible to and usable by persons with disabilities:
 - All doors in the covered dwellings are designed to allow passage into and within all premises and are sufficiently wide to allow passage by persons in wheelchairs;
 - All covered dwellings contain the following features of adaptive design:
 - An accessible route into and through the dwelling.
 - Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.
 - Reinforcements in bathroom walls to allow later installation of grab bars.
 - Usable kitchens and bathrooms such that an individual in a wheelchair can maneuver about the space.

Additionally, in developments with HUD assistance, 5 percent of the units must be set aside as handicapped accessible in accordance with the Uniform Federal Accessibility Standards (UFAS) and an additional 2 percent of the units must be designated as accessible to the visually and hearing impaired.

In general, when establishing selection preferences for persons with disabilities, it is important to keep in mind that no priority can be assigned to one disability over another. Those with mental, developmental and other disabilities must be considered eligible for this preference pool equally to those with physical and mobility disabilities.

However, in HUD-assisted housing, when selecting residents to occupy the units required to be designed specifically to be accessible, the units must go first to those who need the accessibility features. These units can only be made available

to applicants who do not need the accessibility features if no otherwise eligible applicants who need these features are found in either selection pool. Should an accessible-rental unit be awarded to a non-disabled applicant, provisions should be included in the lease to stipulate the following:

- If, at a later date, a potential resident needing an accessible unit applies, the non-disabled renter agrees to move to a comparable non-accessible unit as soon as one becomes available. This move will be made at the expense of the property owner/landlord.

Reference materials provided in the Appendix that can be useful: Demographic Profile of Rhode Island Municipalities (2000 U.S. Census); Guide to a Lottery Process; Fair Housing RI Resources.

STEP EIGHT: Financing the Selected Applicants

Once the lottery is completed, give the applicants selected to purchase units a reasonable, pre-specified period during which they must secure financing.

The way this often works is:

1. The applicant is pre-qualified by a mortgage provider.
2. The applicant contacts the developer after receipt of preliminary approval.
3. The developer and applicant enter into a Purchase and Sale Agreement.
4. The executed Purchase and Sale Agreement is submitted to the lender.
5. The lender issues a firm financing commitment.

Predatory lending is an issue that can have serious negative impact. It is in the best interest of all involved to ensure that buyers are able to afford the home for the long-term.

Some steps that can help to achieve that goal include:

- Directing all interested applicants to homebuyer-education classes that include information about purchasing affordability-restricted homes.
- Encouraging applicants to pre-qualify for financing.
- Directing all interested applicants to a loan application workshop where they have access to responsible lenders.
- Referring interested applicants to Rhode Island Housing’s Loan Center or another lender approved by the Don’t Borrow Trouble Rhode Island initiative.

Contact information for Rhode Island Housing and Don’t Borrow Trouble Rhode Island can be found in the Fair Housing RI Resources section of this document.

STEP NINE: Closing the Sale

After closing on the sale of a unit, the developer should provide the Approved Monitoring Agent with a copy of the executed deed and use restriction, the acknowledgement of understanding of deed restrictions statement signed by the purchaser, and evidence of recording.

This information is designed to serve as a guideline. Following the recommendations and utilizing the templates found herein does not preclude nor guarantee immunity to legal actions. Municipalities and developers should consult their own legal counsel when undertaking affordable-housing marketing and selection planning. Funding under a grant with the U.S. Department of Housing and Urban Development's Fair Housing Initiative Program supported the work that provided the basis for this publication. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.



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GUIDE TO A LOTTERY PROCESS

Preparation, Planning and Decisions

Census data for Rhode Island that provides important information regarding the percentage of minority population by location has been provided in the Appendix. This can be a useful tool in the planning of your affirmative marketing campaign and in determining the potential effect of any selection preferences you may be considering.

- Determine the racial/ethnic groups least likely to apply. Take into consideration the location of the development and use the census data provided in the Appendix. Compare the demographic breakdown of the municipality with the demographics of the Housing Market Area (usually defined as the Metropolitan Statistical Area or MSA). Racial/ethnic groups, as defined by HUD are:
 - White
 - Black/African-American
 - Asian
 - Hawaiian/Pacific Islander
 - American Indian/Native Alaskan
 - Hispanic/Latino
- Determine if any selection preferences will be applied.
- Consider whether any of the proposed selection preferences for the development will have an adverse impact on opportunity for any of the groups least likely to apply. An adverse impact can arise when the process discourages a particular racial or ethnic group or groups from applying for residency/ownership or limits the opportunity for selection. An example of such an adverse impact would be for a community with a population that was 95 percent White to establish a 100 percent preference for local residents. Such an action would not only discourage application by minorities, but would also result in an inequitable opportunity for selection for minorities. A selection system that results in such an adverse impact may be found to violate fair housing laws. If the preference will have such an adverse impact or will reduce the effectiveness of affirmative marketing by making it more difficult for members of the groups least likely to apply to obtain a unit, consideration should be given to not using a preference or to lowering the percentage of units designated for distribution to the preference group.
- Determine who the participants will be in the public outreach efforts. Some valuable parties might include, but not be limited to:
 - Municipal official
 - Lottery administrators
 - Project developers

Details on the roles of each of these participants are provided later in this section.

- Establish the schedule of the selection process:
 - Advertising and outreach.
 - Set the application deadline (this should be at least 60 days following the last public outreach informational meeting if planned, or the last advertisement if meetings will not be held).

- If informational meetings are planned, set the date(s) and time(s) for the public outreach informational meeting(s) to attract as many potential applicants as possible:

- *Evenings

- *Weekend days

- Conduct advertising and outreach, using appropriate publications and contacting appropriate organizations and community groups. Examples of these outlets are found below. It is important to include publications and community contacts targeting the groups least likely to apply. Where minority groups are the least likely to apply, include publications and organizations serving the minority populations within the Housing Marketing Area. If the development is located in a municipality with a low minority population, and there are no publications or organizations serving minorities within the Housing Marketing Area, it is important to include such publications and organizations in the nearest city with a substantial minority population.
- Set the dates for the distribution of notifications about the public outreach meeting(s).
- Determine the best outlets for the meeting notification distributions, geared toward reaching your target audience. As with your marketing campaign, some suggestions are:
 - Rhode Island Commission for Human Rights
 - Area houses of worship
 - Organizations serving minority populations
 - Local and regional housing agencies
 - Local housing authorities
 - Civic groups
 - Lending institutions
 - Social service agencies
 - Other non-profit agencies
 - Rhode Island Housing
(information on low- and moderate-income homes can be posted on our web site)

Other suggestions are available in the Rhode Island Outreach Media Outlets section included in this Appendix.

- Determine the location of the public outreach meeting(s), if planned. Some suggested locations are:
 - Town buildings
 - Schools
 - Libraries
 - Public meeting rooms
 - Community centers

Public Outreach Informational Meeting

Participants may include, but are not limited to:

- Municipal Officials (to welcome the audience and describe the municipality role in the affordable housing project).
- Developer and/or Property Managers (to describe the project, answer specific questions about the units, to clearly explain the information requested on the application and to answer questions about the lottery process).
- Approved Monitoring Agents (to explain affordability restrictions, income eligibility and income certification process).
- Lottery Administrators (to answer questions about the lottery process).

PLEASE NOTE: Developers may choose to administer a lottery themselves or contract with another entity, such as the Approved Monitoring Agent, to provide that service.

Potential applicants should be provided with the following materials:

- An outline of the income qualifications for each size unit.
- The sales prices or rental fees for the affordable units.
- Details of any selection preferences.
- Written description of the eligibility requirements.
- Written explanation of the process by which the units will be distributed (including the application deadline date).
- Written explanation, in clear and simple terms, of any affordability restrictions.

Sufficient personnel should be on hand after the information session to assist applicants who may want to begin/complete their application.

PLEASE NOTE: Attendance at a meeting/workshop should not be a pre-condition for the approval of a lottery application. All the materials shown above and the applications should also be available to the public through general outreach distribution.

Lottery Pools and General Selection Information

In a lottery that does not involve local preferences, there will be only one lottery pool: the Open Pool, into which all the registration numbers will be placed for selection.

In a lottery where local preferences are involved there will be two lottery pools: the Preference Pool into which the registration numbers for those who meet one or more of the preference criteria are placed, and the Open Pool into which the registration numbers for all those parties who did fit into any of the preference criteria are placed. **All parties who fall in the Preference Pool must also be included in the Open Pool.**

Each applicant's registration should indicate the size of unit/number of bedrooms required.

Lottery Selection Process – No Local Preferences Applied

- Each qualified applicant is assigned a ballot with a registration number.
- Ballots with the registration numbers for applicant households are placed in the Open Pool.
- The ballots are drawn randomly from the Open Pool and placed on a list in the order in which they were drawn.
- Distribution of the units should be made, largest to smallest, by proceeding down the list and assigning them to appropriately sized households.
- Once all the larger units have been assigned to appropriately sized households in this manner, the selection order returns to the top of the list for the next group of units.
- The list with all remaining unselected households must be maintained and employed in the same manner should alternate buyers/renters be needed.

PLEASE NOTE: The housing subsidy program may define the appropriate household size. Generally, the appropriate size of a household would be the number of bedrooms necessary to accommodate two persons per bedroom, with the proviso that a family may choose a smaller unit if they wish.

Lottery Selection Process – Local Preferences Applied

- Each qualified applicant is assigned a ballot with a registration number.
- Ballots with the registration numbers for applicant households are placed into all pools for which they are qualified.

PLEASE NOTE: Those not qualified under the local preference will be placed in the Open Pool only. Those qualified under the local preference will be placed in both the Preference Pool and the Open Pool.

- Ballots should be drawn randomly from the Preference Pool and placed on the Preference list in the order in which they were drawn.
- Ballots should be drawn randomly from the Open Pool and placed on the Open list in the order in which they were drawn.
- In the final lottery (with preference), distribution will come from the two selection pools, the Preference Pool and the Open Pool. This distribution of the available units must be:
 - Awarded according to the appropriate household size for the unit available that was established for the lottery.
 - Awarded, largest to smallest.
 - Distributed first from the Preference Pool until the percentage of units set aside for local preference has been reached or the Preference Pool has been exhausted.
 - Distributed from the Open Pool until all affordable units have been awarded.

NOTE: Per the above process, the Preference Pool contains only those applicants who meet one or more of the preference criteria. The Open Pool will contain all members of the Preference Pool and all other applicants who did not meet any of the preference criteria.

- Once all the larger units have been assigned to appropriately sized households in this manner, the selection order returns to the top of the lists for the next group of units.
- **The lists for both pools with all remaining unselected households must be maintained and employed in the same manner should alternate buyers/renters be needed.**

Reference materials provided in the Appendix that can be useful: Demographic Profile of Rhode Island Municipalities (2000 U.S. Census); Fair Housing RI Resources (including Rhode Island Outreach Media Outlets).

This information is designed to serve as a guideline. Following the recommendations and utilizing the templates found herein does not preclude nor guarantee immunity to legal actions. Municipalities and developers should consult their own legal counsel when undertaking affordable-housing marketing and selection planning. Funding under a grant with the U.S. Department of Housing and Urban Development's Fair Housing Initiative Program supported the work that provided the basis for this publication. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.



FAIR HOUSING
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APPENDIX

Demographic Profile of Rhode Island Municipalities

	Total Population	Minority Population	Percentage White	Percentage Minority
State of Rhode Island	1,048,319	157,128	85.0	15.0
Barrington	16,819	610	96.4	3.6
Bristol	22,469	643	97.1	2.9
Burrillville	15,796	227	98.6	1.4
Central Falls	18,928	8,108	57.2	42.8
Charlestown	7,859	294	96.3	3.7
Coventry	33,668	809	97.6	2.4
Cranston	79,269	8,566	89.2	10.8
Cumberland	31,840	1,037	96.7	3.3
East Greenwich	12,948	564	95.6	4.4
East Providence	48,688	6,577	86.5	13.5
Exeter	6,045	220	96.4	3.6
Foster	4,274	117	97.3	2.7
Glocester	9,948	151	98.5	1.5
Hopkinton	7,836	249	96.8	3.2
Jamestown	5,622	138	97.5	2.5
Johnston	28,195	941	96.7	3.3
Lincoln	20,898	931	95.5	4.5
Little Compton	3,593	45	98.7	1.3
Middletown	17,334	1,886	89.1	10.9
Narragansett	16,361	681	95.8	4.2
New Shoreham	1,010	22	97.8	2.2
Newport	26,475	4,203	84.1	15.9
North Kingstown	26,326	1,130	95.7	4.3
North Providence	32,411	2,599	92.0	8.0
North Smithfield	10,618	178	98.3	1.7
Pawtucket	72,958	17,954	75.4	24.6
Portsmouth	17,149	717	95.8	4.2
Providence	173,618	78,952	54.5	45.5
Richmond	7,222	219	97.0	3.0
Scituate	10,324	193	98.1	1.9
Smithfield	20,613	547	97.3	2.7
South Kingstown	27,921	2,481	91.1	8.9
Tiverton	15,260	308	98.0	2.0
Warren	11,360	361	96.8	3.2
Warwick	85,808	4,113	95.2	4.8
West Greenwich	5,085	117	97.7	2.3
West Warwick	29,581	1,841	93.8	6.2
Westerly	22,966	1,109	95.2	4.8
Woonsocket	43,224	7,289	83.1	16.9

2000 U.S. Census • Total Population by Race • Table P3 – Summary File 1

2007 Rhode Island Income Limits for Low- and Moderate-income Households

(Incomes over 80% AMI are based on HUD 2007 incomes as calculated with NeighborWorks America)

Information subject to change. For current information visit www.fairhousingri.org

Providence-Fall River, RI-MA HMFA 2007

MUNICIPALITIES: Barrington, Bristol, Burrillville, Central Falls, Charlestown, Coventry, Cranston, Cumberland, East Greenwich, East Providence, Exeter, Foster, Glocester, Jamestown, Johnston, Lincoln, Little Compton, Narragansett, North Kingstown, North Providence, North Smithfield, Pawtucket, Providence, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, Warwick, West Greenwich, West Warwick, Woonsocket

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
30%	\$15,350	\$17,550	\$19,750	\$21,950	\$23,700	\$25,450	\$27,250	\$29,000
50%	\$25,600	\$29,250	\$32,900	\$36,600	\$39,500	\$42,450	\$45,350	\$48,300
60%	\$30,720	\$35,100	\$39,480	\$43,920	\$47,400	\$50,940	\$54,420	\$57,960
80%	\$41,000	\$46,850	\$52,700	\$58,550	\$63,250	\$67,900	\$72,600	\$77,300
100%	\$47,800	\$54,650	\$61,450	\$68,300	\$73,750	\$79,250	\$84,700	\$90,150
115%	\$55,000	\$62,850	\$70,700	\$78,550	\$84,850	\$91,100	\$97,400	\$103,700
120%	\$57,350	\$65,550	\$73,750	\$81,950	\$88,500	\$95,050	\$101,600	\$108,150

Westerly-Hopkinton-New Shoreham-RI HMFA 2007

MUNICIPALITIES: Hopkinton, New Shoreham & Westerly

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
30%	\$15,350	\$17,550	\$19,750	\$21,950	\$23,700	\$25,450	\$27,200	\$28,950
50%	\$25,600	\$29,250	\$32,900	\$36,600	\$39,500	\$42,450	\$45,350	\$48,300
60%	\$30,720	\$35,100	\$39,480	\$43,920	\$47,400	\$50,940	\$54,420	\$57,960
80%	\$41,000	\$46,850	\$52,700	\$58,550	\$63,250	\$67,900	\$72,600	\$77,300
100%	\$49,700	\$56,800	\$63,900	\$71,000	\$76,700	\$82,350	\$88,050	\$93,700
115%	\$57,150	\$65,300	\$73,500	\$81,650	\$88,200	\$94,700	\$101,250	\$107,800
120%	\$59,650	\$68,150	\$76,700	\$85,200	\$92,000	\$98,850	\$105,650	\$112,450

Newport-Middletown-Portsmouth RI HMFA 2007

MUNICIPALITIES: Newport, Portsmouth, Middletown

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
30%	\$16,250	\$18,550	\$20,900	\$23,200	\$25,050	\$26,900	\$28,750	\$30,600
50%	\$27,100	\$30,950	\$34,850	\$38,700	\$41,800	\$44,900	\$48,000	\$51,100
60%	\$32,520	\$37,140	\$41,820	\$46,440	\$50,160	\$53,880	\$57,600	\$61,320
80%	\$41,300	\$47,200	\$53,100	\$59,000	\$63,700	\$68,450	\$73,150	\$77,900
100%	\$54,200	\$61,900	\$69,650	\$77,400	\$83,600	\$89,800	\$96,000	\$102,150
115%	\$62,300	\$71,200	\$80,100	\$89,000	\$96,100	\$103,250	\$110,350	\$117,500
120%	\$65,050	\$74,300	\$83,600	\$92,900	\$100,350	\$107,750	\$115,200	\$122,650

This is a sample marketing and outreach plan based on a template developed for homeownership projects by Citizens' Housing and Planning Association (CHAPA), a Massachusetts monitoring agency, using the state of Massachusetts Chapter 40B. The CHAPA sample was developed using the Federal Home Loan Bank of Boston's New England Fund guidelines, as well as several successful marketing and outreach plans. It has been revised by Rhode Island Housing to reflect statutory requirements in the state of Rhode Island. *This is meant to be a guideline.* Please feel free to alter the format, order and content, while keeping in mind that this sample does contain the basic information for an effective affirmative marketing plan. This sample plan could also be used as the Informational Packet and distributed to potential applicants.

In addition to creating a marketing and outreach plan, it is recommended that the following things also be documented:

- Methodology used to calculate the sales price.
- Copy of the entire application packet, including an informational packet, if applicable.
- Copy of any flyers or ads used for marketing purposes.
- Copy of the deed rider.
- Any additional marketing materials that will be used.

CHAPA's Marketing and Outreach Homeownership Project Plan Example

GENERAL INFORMATION XYZ Development

Housing Developer, and the Town of Anytown, are working to provide this affordable housing opportunity. In this project, X number of affordable homes will be built in Anytown during 2007 and will be sold to first-time homebuyers with incomes at or below 80% of the area median income. The price of these homes will be \$ XXX,XXX.

These homes will be part of XYZ Development, when completed. [Can include a brief description of the entire development, i.e. how many total units, bedroom sizes, number of bathrooms, parking spaces, other amenities, etc.]

All affordable units will have a "Deed Rider" that will be filed with the mortgage at the time of purchase. This deed rider restricts the amount that the unit can be resold for and requires that the subsequent buyer have a household income at or below 80% of the area median income, at the time of resale. The deed rider insures that the unit stays affordable for the long-term. [Can include more details about the deed rider.]

The Town and the developer will be sponsoring an application process and lottery to rank the eligible applicants for the program. The application and lottery process as well as the eligibility requirements, are described in this plan.

MARKETING AND OUTREACH PLAN

XYZ Development

Outreach and marketing for XYZ Development will begin on X Date and the application deadline is X Date. Marketing and outreach will be done for a 60-day period. Application availability and a public information workshop will be announced in the following newspapers: [list newspapers, including minority newspapers in your region (see list of minority outreach suggestions)]. The ads will run at least twice within the 60-day marketing period.

In addition, mailings will be sent to the following local agencies: [senior centers, local community centers, housing agencies, churches and other religious organizations, minority organizations, if applicable, etc.]

Applications can be obtained by calling or writing to XYZ Development Contact Information and in the following community-based locations [libraries, town halls].

An information session will be held on X date, to answer questions about the eligibility requirements, preferences for selections, and the lottery process. It will take place at X location at X time. It is not mandatory, but recommended that interested applicants attend.

The application deadline is X date. Applicants should be notified in writing that their application has been received and they are eligible for the lottery. Eligible applicants should be assigned a number, which will be placed in the lottery.

ELIGIBILITY REQUIREMENTS

XYZ Development

Income Eligibility:

To be eligible to purchase an affordable home, annual household income must be below the maximum levels as described below. There is no minimum income, although applicant's income must be able to support a mortgage that is sufficient to purchase the affordable home.

Maximum Income:

To be eligible, the combined annual gross income for all income sources of all income-earning members in the household must be at or below eighty percent of the area median income, as defined by HUD, for the local area. According to the 2007 Income Guidelines released by HUD on March 20, 2007, 80% of the area median income for Anytown, RI, and therefore the maximum allowable income, is the following:

EXAMPLE (for Providence MSA):

One-person household: \$41,000
 Two-person household: \$46,850
 Three-person household: \$52,700
 Four-person household: \$58,550

Financing:

Applicants may be required to submit a pre-qualification/pre-approval letter with the application.

Households should have sufficient funds for a down payment and closing costs.

LOTTERY PROCESS AND PREFERENCES

XYZ Development

The lottery will be held on DATE, TIME and PLACE.

Lottery Process:

Households submitting a complete application prior to the application deadline will be pre-screened for income eligibility, and appropriate household size and placed in a category for consideration through a lottery process. Eligible applicants will be notified in writing regarding the selection pool(s) they qualify for, their assigned number to be used in the lottery and any further information.

There are X number of selection pools for XYZ Development's lottery. Each selection pool will have its own drawing.

Applicants do not need to attend the lottery to be eligible to purchase an affordable home. All applicants will be notified in writing of the outcome of the lottery. Lottery winners will be notified immediately following the lottery and will receive clear instructions regarding the Purchase and Sale agreement, obtaining a mortgage, reviewing the deed rider and the closing.

Preferences:

X number of affordable units in XYZ Development have been set aside for applicants in the preference category.

EXAMPLE:

Local Preference Pool- X Affordable Units

[Please refer to the Comprehensive Permit to determine which, if any, local preference definitions apply to your project]

- Preference for current Anytown residents, applicants currently employed in Anytown, or applicants hired but not yet working in Anytown:

Resident is defined as a household in which one or more persons is currently living in the town of Anytown, currently employed in Anytown or hired but not yet working in Anytown. Verification of such residency will be provided by the current census list or utility bill. Verification of such employment will be provided by a pay stub. Verification for those who have been hired, but have not yet started work in Anytown can be provided by a letter from the employer.

General Pool- X Affordable Units

- All applicants, whether included in the Local Preference Pool or not, are included in the General Pool.

Household Size

Household size shall be appropriate for the number of bedrooms in the unit.

[Other things to include: does the project have any wheelchair accessible or adaptable units? If so, preference for those units must be given to people with disabilities who require the accessible features of those units.]

Affirmative Fair Housing Marketing AFHM Plan - Multifamily Housing

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity

OMB Approval No. 2529-0013
(exp. 1/31/2010)

1a. Applicant's Name, Address (including City, State & Zip code) & Phone Number	1c. Project/Contract Number	1d. Number of Units
	1e. Rental Range From \$ _____ To \$ _____	1f. Type of Housing <input type="checkbox"/> Elderly <input type="checkbox"/> Family <input type="checkbox"/> Mixed (Elderly/Disabled)
	1g. Approximate Starting Dates (mm/dd/yyyy) Advertising _____ Occupancy _____	

1b. Development's Name, Location (including City, State and Zip code)	1h. Housing Market Area	1i. Census Tract
	1j. Managing Agent's Name & Address (including City, State and Zip Code)	

<p>2. Type of Affirmative Marketing Area (check all that apply)</p> <p>a. Plan <input type="checkbox"/> New <input type="checkbox"/> Update</p> <p>Reason for Update: _____</p> <p>b. Area</p> <p><input type="checkbox"/> White (non-minority) Area <input type="checkbox"/> Minority Area</p> <p><input type="checkbox"/> Mixed Area (with _____ % minority residents)</p>	<p>3. Direction of Marketing Activity (Indicate which group(s) in the housing market area are least likely to apply for the housing because of its location and other factors without special outreach efforts)</p> <p><input type="checkbox"/> White <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Persons with Disabilities <input type="checkbox"/> Families with Children</p> <p><input type="checkbox"/> Other _____ Specify _____ (e.g. specific ethnic group, religion)</p>
---	--

4a. **Marketing Program: Commercial Media** (Check the type of media to be used to advertise the availability of this housing)

Newspapers/Publications Radio TV Billboards Other (specify) _____

Name of Newspaper, Radio or TV Station	Group Identification of Readers/Audience	Size/Duration of Advertising

4b. **Marketing Program: Brochures, Signs, and HUD's Fair Housing Poster**

(1) Will brochures, letters, or handouts be used to advertise? Yes No If "Yes", attach a copy or submit when available.

(2) For development site sign, indicate sign size _____ x _____; Logo type size _____ x _____. Attach a photograph of sign or submit when available.

(3) HUD's Fair Housing Poster must be conspicuously displayed wherever sales/rentals and showings take place. Fair Housing Posters will be displayed in the Rental Office Real Estate Office Model Unit Other (specify) _____

4c. Marketing Program: Community Contacts. To further inform the group(s) least likely to apply about the availability of the housing, the applicant agrees to establish and maintain contact with the groups/organizations listed below which are located in the housing market area. If more space is needed, attach an additional sheet. Notify HUD-Housing of any changes in this list. Attach a copy of correspondence to be mailed to these groups/organizations. (Provide all requested information.)

Name of Group/Organization	Group Identification	Approximate Date (mm/dd/yyyy)	Person Contacted (or to be Contacted)
Address & Phone Number	Method of Contact	Indicate the specific function the Group/Organization will undertake in implementing the marketing program	

5. Future marketing Activities Mark the box(es) that best describe marketing activities to fill vacancies as they occur after the project has been initially occupied.

Newspapers/Publications Radio Community Contacts
 Brochures/Leaflets/Handouts TV Other (Specify)
 Site Signs

6. Experience and Staff Instructions (See instructions)

6a. Staff has affirmative marketing experience. No Yes

6b. On separate sheets, indicate training to be provided to staff on Federal, State and local fair housing laws and regulations, as well as this AFHM Plan. Attach a copy of the instructions to staff regarding fair housing.

7. Additional Considerations Attach additional sheets as needed.

8. Review and Update By signing this form, the applicant agrees to review their AFHM Plan at least every 5 years and update as needed to ensure continued compliance with HUD's Affirmative Fair Housing Marketing Regulations (24 CFR 200.620).

Signature of person submitting this Plan & Date of Submission (mm/dd/yyyy)

Name (type or print)

Title & Name of Company

For HUD-Office of Housing Use Only	For HUD-Office of Fair Housing and Equal Opportunity Use Only
Reviewing Official:	Approved _____ Disapproved _____ (Check One)
Signature & Date (mm/dd/yyyy)	Signature & Date (mm/dd/yyyy)
Name (type or print)	Name (type or print)
Title	Title

Public reporting burden for this collection of information is estimated to average 3 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid Office of Management and Budget (OMB) control number.

The Affirmative Fair Housing Marketing (AFHM) Plan is used to ensure that insured and subsidized multifamily housing projects are taking necessary steps to eliminate discriminatory practices and to overcome the effects of past discrimination involving Federally insured and subsidized housing. No application for any housing project insured or subsidized under the Department of Housing and Urban Development's (HUD) housing programs can be funded without a HUD approved AFHM Plan (See the "Applicability" section in the instructions below.) Multifamily housing projects must have an updated AFHM Plan in effect for the life of HUD's mortgage insurance. The responses are required to obtain or retain benefits under the Fair Housing Act, Section 808(e)(5) & (6) and 24 CFR Part 200, Subpart M. The form contains no questions of a confidential nature.

Applicability: This form is to be completed by all insured or subsidized: multifamily housing projects.

Each applicant is required to carry out an affirmative program to attract prospective tenants of all minority and non-minority groups in the housing market area regardless of their race, color, religion, sex, national origin, disability, familial status, or religious affiliation. Racial groups include White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander. Other groups in the housing market area who may be subject to housing discrimination include, but are not limited to, Hispanic or Latino, persons with disabilities, families with children, or persons with different religious affiliations. The applicant shall describe in the AFHM Plan the proposed activities to be carried out during advance marketing, where applicable, and during all rent ups.. The affirmative marketing program also should ensure that any group(s) of persons ordinarily **not** likely to apply for this housing without special outreach (See Part 3), know about the housing, feel welcome to apply and have the opportunity to rent.

INSTRUCTIONS

Send completed form to: your local HUD Office

Attention: Director, Office of Housing

Part 1-Applicant and Project Identification.

Blocks 1a thru 1f-Self-Explanatory. Block 1g-the applicant should specify the approximate date for starting the marketing activities and the anticipated date of initial occupancy (if unoccupied). Block 1h-the applicant should indicate the housing market area, in which the housing will be (is) located. Block 1i - the applicant may obtain census tract location information from local planning agencies, public libraries and other sources of census data. Block 1j the applicant should complete only if a Managing Agent (the agent can not be the applicant) is implementing the AFHM Plan.

Part 2-Type of Affirmative Marketing Plan:

Applicants for multifamily housing projects should indicate the status of the AFHM Plan, e.g. new or

update. Please provide the reason for the current update. (Section 7 may be used if additional space is needed. The AFHM Plan should also indicate the racial composition of the housing market area in which the housing will be (is) located by checking one of the three choices.

Part 3-Direction of Marketing Activity. Indicate which group(s) the applicant believes are least likely to apply for this housing without special outreach. Consider factors such as rent for housing, sponsorship of housing, racial/ethnic characteristics of housing market area in which housing will be (is) located, disability, familial status, or religious affiliation of eligible population, public transportation routes, etc.

Part 4-Marketing Program. The applicant shall describe the marketing program to be used to attract all segments of the eligible population, especially those groups designated in Part 3 of this AFHM Plan as present in the housing marketing area and are least likely to apply. The applicant shall state: the type of media to be used, the names of

newspaper/call letters of radio or TV stations; the identity of the circulation or audience of the media identified in the AFHM Plan (e.g., White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, Hispanic or Latino, persons with disabilities, families with children, and religious affiliation) and the size or duration of newspaper advertising or length and frequency of broadcast advertising. Community contacts include individuals or organizations that are well known in the housing market area or the locality, that can influence persons within groups considered least likely to apply. Such contacts may include, but need not be limited to: neighborhood, minority and women's organizations, grass roots faith-based or other community based organizations, labor unions, employers, public and private agencies, disability advocates, schools and individuals who are connected with these organizations and/or are well-known in the community. Applicants should notify their local HUD–Office of Housing of any changes to the list in Part 4c of this AFHM Plan.

Part 5-Future Marketing Activities. Self-Explanatory.

Part 6-Experience and Staff Instructions.

- 6a. The applicant should indicate whether he/she has had previous experience in marketing housing to group(s) identified as least likely to apply for the housing.
- 6b. Describe the instructions and training provided or to be provided to rental staff. This guidance to staff must include information regarding Federal, State and local fair housing laws and this AFHM Plan.

Copies of any written materials should be submitted with the AFHM Plan, if such materials are available.

Part 7-Additional Considerations. In this section describe other efforts not previously mentioned which are planned to attract persons least likely to apply for the housing

Part 8-Review and Update. By signing, the applicant assumes full responsibility for

implementing the AFHM Plan, and for reviewing and updating the Plan at least every 5 years. HUD may monitor the implementation of this AFHM Plan at any time and request modification in its format or content, where deemed necessary.

Notice of Intent to Begin Marketing. No later than 90 days prior to the initiation of rental marketing activities, the applicant with an approved AFHM Plan shall submit notice of intent to begin marketing. The notification is required by the Affirmative Fair Housing Marketing Plan Compliance Regulations (24 CFR Part 108.15). It is submitted either orally or in writing to the Office of Housing in the appropriate HUD Office servicing the locality in which the proposed housing will be located.

OMB approval of the Affirmative Fair Housing Plan includes approval of this notification procedure as part of the AFHM Plan. The burden hours for such notification are included in the total designated for this AFHM Plan form.

**Ad/Flyer Template
Homeownership Project**

AFFORDABLE HOMEOWNERSHIP OPPORTUNITY
NAME OF PROJECT

Address for project and/or directions

Number of units, bedroom sizes, sq. feet, amenities

To be sold by lottery to
eligible homebuyers
Purchase Price

INCOME QUALIFICATIONS	
Number of Occupants	Maximum Annual Income
1	
2	
3	
4	
5	
6	

Informational Meeting(s) Scheduled:

DATE
LOCATION
TIME

Up to x% preference for local residents, persons who work in the town and those who have been hired to work in the town, but who have not yet started their employment there and other preference categories.

People from all communities, including minorities, families with children, and people with disabilities, are encouraged to apply.

Applications will be made available starting: Month XX, 2007

Application deadline: Month XX, 2007

Applications are available by calling:

Contact: Name and Phone Number

Or by writing to:

Address for application packages

Applications will also be available at the following locations: Library, Developers Office, etc.

Equal Housing Opportunity logo

Homeownership Application Example

This is a sample application based on a template developed for homeownership projects by Citizens' Housing and Planning Association (CHAPA), a Massachusetts monitoring agency, using the state of Massachusetts Chapter 40B. The CHAPA sample was developed using the Federal Home Loan Bank of Boston's New England Fund guidelines, as well as several successful marketing and outreach plans. It has been revised by Rhode Island Housing to reflect statutory requirements in the state of Rhode Island. ***This is meant to be a guideline.*** Please feel free to alter the format, order and content, while keeping in mind that this sample does contain the basic information for a homeownership application.

To summarize, it is recommended that the following be included:

1. Household size.
2. Race of applicant(s) to determine the effect of affirmative marketing. Racial and ethnic data is collected for statistical purposes only. Answers to questions about race or ethnicity are strictly voluntary, and answers provided or failure to answer must not affect the status of the application.
3. If a homeownership project, asking for applicants to submit a pre-qualification or pre-approval letter with the application is recommended, to ensure that eligible applicants are mortgage-ready.
4. The last 5 most recent pay stubs from employment, if applicable.
5. Most recent tax return and the most recent year's W2. Additional income certifications may be needed for lottery winners.
6. Certification form from the buyers certifying that everything in their application (such as household size, income, first-time homebuyer status, for example) is correct and that they allow the developer or marketing agent to obtain information from third parties and use that information to determine eligibility.
7. A form that certifies that the applicants have read and understand the provisions in the deed rider restricting resale.

CHAPA Application Example
XYZ Development

General Information

Name _____

Address _____

City _____ State _____ Zip Code _____

Home Telephone Number () _____

Work Telephone Number () _____

Number of persons in household _____

Household Information

Please list ALL household members, regardless of age, who will occupy the affordable home:

Name	Date of Birth	Social Security #	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Local Preference

Using the definitions found in the Information Packet, please check one of the following local preference categories, if applicable

- Current Anytown resident
- Currently employed in Anytown
- New hire, not yet started, to work in Anytown

To be considered for the Local Preference category, one of the above boxes must be checked. Please provide proof of preference, such as a copy of license, tax bill, utility bill, census listing, birth certificate, pay stubs, etc.

Optional Section: Please check off the appropriate race category for each household member. Racial and ethnic data is collected for statistical purposes only. Answers to the questions below are strictly voluntary, and your answers or failure to answer will not affect the status of your application. The agency is required to collect this information, and if you choose not to respond to the question of race/ethnicity, the agency staff must answer the question based on observation.

	Head of Household	Co-Applicant	Dependent(s)
Native American/Alaskan Native			
Asian/Pacific Islander			
African American			
Hispanic/Latino			
Cape Verdean			
White/Non-Minority			
Other			

Employment Status:

Applicant's Name: _____

Occupation: _____

Present Employer: _____

Contact Information: _____

Date of Hire: _____

Name & Title of Supervisor: _____

Annual Gross Salary: _____

Co-Applicant's Name:

Occupation: _____

Present Employer: _____

Contact Information: _____

Date of Hire: _____

Name & Title of Supervisor: _____

Annual Gross Salary: _____

If other adult household members are employed, please attach a separate sheet with their current employment information.

**Sample Application Checklist
XYZ Development
Anytown, RI**

Your application is not considered complete without the following documents. Incomplete or ineligible applications will be not entered into the lottery.

- Completed and signed application
- All income documentation including 5 most recent pay stubs, most recent tax return, W2s from the most recent year, and any additional income documentation (such as social security or pension income)
- A pre-qualification/pre-approval letter from a bank or mortgage company indicating your household qualifies for a mortgage sufficient to purchase a home at XYZ Development
- Signed Disclosure Form
- Signed Signature of Understanding for the Deed Rider
- Certificate of Homebuyer Education for deed-restricted/low-to-mod income housing

Disclosure Form Example

XYZ Development

Please check and fill in the following items that apply to you:

_____ I/We certify that our household is _____ persons.

_____ I/We certify that our annual household income is _____. Income from all family members has been included.

_____ If applicable, I/We certify that at least one member of household qualifies under the Local Preference category

I/We certify that the information contained in this application is true and accurate to the best of my/our knowledge and belief under full penalty of perjury. I/We understand that perjury will result in disqualification from further consideration.

I/We understand that selection in the lottery for XYZ Development does not guarantee that I/We will be able to purchase a home. I understand that all application data will be verified and my qualifications will be reviewed in detail.

I/We understand that it is my/our obligation to secure the necessary mortgage for the purchase of the home and all expenses, including closing costs and down payments, are my/our responsibility.

I/We further authorize MONITORING AGENT to verify any and all income, asset and other financial information, to verify any and all household, resident location and workplace information and directs any employer, landlord or financial institution to release any information to MONITORING AGENT for the purpose of determining income eligibility for XYZ Development.

I/We have completed an application and have reviewed and understand the process that will be used to distribute the available affordable homes at XYZ Development.

Applicant Signature

Date

Co-Applicant Signature

Date

Please return this form with your completed application to:
Contact Information

Long-term Affordability or Resale Restrictions Q&A

What is a deed restriction?

Property is transferred from one owner to another by a deed. A deed restriction is a legal document that places limitations or restrictions on real estate. A property owner who desires to transfer his or her property subject to certain terms and conditions may transfer the property subject to the terms of a deed restriction. The property you are considering buying is subject to a long-term affordability deed restriction.

This affordability deed restriction is placed on the property to preserve it as a low- and moderate-income housing unit. This means it can only be sold to a buyer whose household meets certain income requirements and at a price that is affordable to that household.

What is affordable housing?

Housing is considered to be affordable when a household of low- or moderate-income can afford to buy the home without spending more than 30 percent of their gross household income on direct housing costs. Income levels are established by the U.S. Department of Housing and Urban Development and verified by a Monitoring Agent assigned to this property. Affordable housing is sold at a price established by the Monitoring Agent as being affordable to a low- or moderate-income household. That price is generally below what the home could be sold for without the deed restriction. Should the owner of a deed-restricted home sell the home during the term of the deed restriction, the Monitoring Agent would again establish the sales price at an affordable price that will, as previously noted, generally be lower than the market value. Properties of this type are developed with public subsidies for the specific purpose of creating safe, decent and affordable housing for households that could not otherwise afford it.

Is there anything else I should know?

Low- and moderate-income housing is built primarily to improve and sustain the supply of good quality housing available persons of moderate means. It is very unlikely to provide the kind of return on investment that a non-deed-restricted property would give the buyer. Additionally, the buyer must live in the property and use it as their primary residence. The ability to place a second mortgage on these homes is limited. The owner must receive the approval of the Monitoring Agent before using a deed-restricted property to secure any loan. They must also check with the Monitoring Agent before refinancing the property, even if it is at a lower rate. Well before selling the property, the owner must inform the Monitoring Agent. It is the Monitoring Agent's responsibility to establish the maximum selling price for the home and to help the owner determine if potential purchasers meet income guidelines.

Affordability Restrictions

State law requires that low- and moderate-income units “remain affordable through a land lease and/or deed restriction for ninety-nine (99) years or such other period that is either agreed to by the applicant and town or prescribed by the federal, state or municipal subsidy program but that is not less than thirty (30) years from the initial occupancy.” As such, a municipal government subsidy ordinance should specify its preferences with regard to both the mechanism for long-term affordability and the term of affordability. Either method is recorded in the town records.

A land lease is managed through a community housing land trust, which takes ownership of the land, and leases it back to the resident who purchases only the improvements on the property. Typically, a land lease runs for ninety-nine (99) years, and not only ensures nearly perpetual affordability, but also, due to the separation of the land and improvements, assures that in the event of foreclosure the property will remain affordable. The Community Housing Land Trust of Rhode Island is a newly incorporated non-profit organization in the state that is ready to take on a statewide role in managing such properties. Please see the list of Approved Monitoring Agents in this package if your municipality is interested in this mechanism for maintaining municipally subsidized low- to-moderate income housing units.

Another means of restriction affordability is through a deed restriction, which is an additional document signed at closing that details the term of affordability, income level and other details, like right of first refusal and identified monitoring agent.

Deed Rider Signature of Understanding Example

XYZ Development

Deed Rider
Affordability and Resale Restrictions

I/We have read the summary of resale restrictions for XYZ Development and agree to the restriction. I/We have been advised that a copy of the Deed Rider is on file at the following locations and available for my/our future review during normal business hours: [list locations where deed rider is available such as town hall.] I/We also understand that, if selected in the lottery to purchase a unit, a full copy of the Deed Rider will be provided.

Applicant Date

Co-Applicant Date



FAIR HOUSING
RHODE ISLAND



RhodeIslandHousing
working together to bring you home

FAIR HOUSING RI RESOURCES

Fair Housing RI Resources

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Fair Housing Information

Local

Rhode Island Commission for Human Rights

www.richr.ri.gov

(401) 222-2661

The Rhode Island Commission for Human Rights (RICHR) was established in 1949 upon the enactment of the Fair Employment Practices Act. The RICHR is the primary agency responsible for enforcing the state's anti-discrimination laws. Under the areas of employment, housing, public accommodations and credit, the RICHR enforces laws prohibiting discrimination on the basis of race, color, country of ancestral origin, sex, age, physical disability, mental disability, religion, sexual orientation and gender identity or expression, marital status (housing only), familial status (housing only), status as a victim of domestic abuse (housing only) and association with members of a protected class (housing only). In addition to state anti-discrimination statutes, the Commission maintains agreements with the federal government and investigates specific cases under both jurisdictions. Under an agreement with the U.S. Equal Employment Opportunity Commission it is authorized to enforce the Civil Rights Act of 1964, as amended, the Age Discrimination in Employment Act, and Title III of the Americans with Disabilities Act. A similar agreement with the U.S. Department of Housing and Urban Development authorizes RICHR to enforce the Federal Fair Housing Act Title VIII, as amended in 1988.

Rhode Island Housing

www.rhodeislandhousing.org

(401) 457-1234

Established in 1973, Rhode Island Housing is a self-sustaining public agency that reinvests all revenue in meeting the housing needs of the state. As Rhode Island's principal housing agency, it offers two dozen programs ranging from low-interest loans to first-time homebuyers to financing for construction and rehabilitation of affordable apartments. Rhode Island Housing administers federal Low Income Housing Tax Credits, HOME and the Section 8 Housing Choice Voucher Program, issues single and multi-family taxable and tax-exempt bonds, oversees the management of HUD-assisted apartments and develops the state's annual application for McKinney Supportive Housing Program funds, among other activities.

Housing Network of Rhode Island

www.housingnetworkri.org

(401) 521-1461

Housing Network of Rhode Island is the state association of non-profit community development corporations. Members have developed and built thousands of units of affordable housing and initiated revitalization efforts throughout the state. The organization exists to support these members and to promote public awareness and policies that address Rhode Island's housing and economic needs. Visit the Network's Fair Housing page.

www.housingnetworkri.org/sub_homeownership_files/pdf/fairhousing_en.pdf

To view and print the English version of the Housing Network's Homeownership and Fair Housing brochure.

www.housingnetworkri.org/sub_homeownership_files/pdf/fairhousing_sp.pdf

To view and print the Spanish version of the Housing Network's Homeownership and Fair Housing brochure.

State of Rhode Island Housing Resources Commission

www.hrc.ri.gov/index.html

(401) 222-5323

The Commission's purpose is to ensure that all Rhode Island residents have access to safe and affordable housing. The commission represents a wide range of constituents, from government to providers to advocates. There are also housing advocacy links within this website.

Statewide Housing Action Coalition (SHAC)

www.shac-ri.org

(401) 521-1461

The Statewide Housing Action Coalition (SHAC) is a broad-based advocacy organization committed to promoting safe, appropriate and affordable housing as a basic human right. In 2005, SHAC was given a home at The Housing Network of Rhode Island. SHAC's work includes, public policy advocacy, outreach, public education and collaboration. SHAC is Rhode Island's lead agency for the New England Housing Network and the National Low Income Housing Coalition.

Rhode Island Legal Services

www.rils.org

Housing Hotline: (800) 662-5034 ext.124

The basic priorities of Rhode Island Legal Services (RILS) are to ensure that low-income people have food, shelter, income, medical care, and freedom from domestic violence. To accomplish this, RILS provides a full range of legal assistance, including advice and brief service, investigation, negotiation and litigation in all state and federal trial and appellate courts. RILS also provides community legal education services to its client community and is the State's major law firm for low-income people with civil legal problems.

Don't Borrow Trouble RI

www.dontborrowtroubleri.org

(800) 436-3180

The DON'T BORROW TROUBLE RI campaign is a public education initiative aimed at stopping predatory lending practices in the state. The campaign, administered by Rhode Island Housing, seeks to educate families and individuals about how to avoid predatory-lending scams and about available community resources. The DON'T BORROW TROUBLE RI help line offers families a safe place to call before they sign anything that puts their home at risk.

HousingWorks RI

www.housingworksri.org

(401) 274-4564

HousingWorks RI is a coalition of more than 100 organizations – businesses, institutions and concerned citizens – dedicated to ending the state's severe shortage of quality, affordable housing by promoting well-planned and high-quality construction. The campaign's work focuses on government relations, communications and public education. HousingWorks RI is led by The Rhode Island Foundation, Rhode Island Housing and the United Way of Rhode Island.

Local Initiatives Support Corporation (LISC)

www.lisc.org/rhode_island

(401) 331-0131

The Local Initiatives Support Corporation (LISC) is a creative and financial resource for community-based organizations that seek to revitalize distressed neighborhoods. Rhode Island LISC provides direct financial assistance to individual community development corporations (CDCs) as an intermediary for over 900 corporations and foundations. LISC also supports the work of local CDCs with training, technical assistance and strategic guidance.

Federal

United States Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO)

www.hud.gov/fairhousing

(800) 827-5005

The Office of Fair Housing and Equal Opportunity (FHEO) administers and enforces federal laws and establishes policies that make sure all Americans have equal access to the housing of their choice.

www.brgov.com/dept/ocd/pdf/903-1.pdf

This is a link to HUD Office of Fair Housing and Equal Opportunity (FHEO) OMB Approved document 2529-0011 titled: 'Are you a Victim of Housing Discrimination? Fair Housing is Your Right.' This document includes: information on how to recognize housing discrimination, the official form for reporting it, instructions on completing and submitting the form, and a list of enforcement centers by region to which the completed form should be sent.

www.hud.gov/offices/fheo/FHLaws/index.cfm

This link brings you to the HUD FHEO Law web page. Here you will find a list of Fair Housing laws and clearly worded explanations of what types of discrimination each of these laws addresses.

www.hud.gov/offices/fheo/aboutfheo/fhhubs.cfm

This link takes you directly to a list of HUD's Regional FHEO Office locations and contact information. The offices of FHEO are responsible for all discrimination complaints filed with HUD.

<http://chatwrite.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=RI>

For a current list of HUD Approved Housing Counseling Agencies in Rhode Island with contact information and services provided.

<http://www.hud.gov/offices/fheo/39steps.pdf>

View and print HUD's FHEO publication, 39 Steps Toward Fair Housing, a history of federal legislation about Fair Housing.

National

National Fair Housing Alliance

www.nationalfairhousing.org/index.php

(202) 898-1661

National Fair Housing Alliance (NFHA) is solely dedicated to ending discrimination in housing. On this site you will find news pertinent to fair housing issues, a news archive, information on NFHA's member organizations, partners and supporters, media and resources, including posters that are available to download and information on their Fair Housing training sessions.

John Marshall School of Law – Fair Housing Support Center

www.jmls.edu/fair_housing/legal_support_center.shtml

(312) 987-2397

John Marshall School of Law Fair Housing Support Center (FHLSC) provides legal assistance to those private or public organizations that seek to eliminate discriminatory housing practices. They do this by developing materials and brochures to educate the public about fair housing law, conducting legal research, offering advice on trial strategy, providing sample forms and briefs to help groups fight housing discrimination, arranging conferences and mock trials, developing courses and training materials, providing civic and community-based organizations, the real estate industry and private fair housing groups with legal information about rights and responsibilities under the fair housing laws.

Approved Monitoring Agents**Church Community Housing Corp.**

Steve Ostiguy
50 Washington Square
Newport, RI 02840
Phone: (401) 846-5114
Fax: (401) 849-7930
Email: sostiguy@cchcnewport.org

Community Housing Land Trust of RI

Jeanne Tracey-McAreavery
48 Nashua Street
Providence, RI 02904
Phone: (401) 521-1461
Fax: (401) 521-1478
Email: jtracey@housingnetworkri.org
Web: [www.housingnetworkri.org/
sub_housing_files/land_trust.htm](http://www.housingnetworkri.org/sub_housing_files/land_trust.htm)

Coventry Housing Authority

Julie Leddy
14 Manchester Circle
Coventry, RI 02816
Phone: (401) 828-4367
Fax: (401) 823-5211
Email: jleddy@coventryhousing.org

East Bay Community Development Corp.

Kathy Bazinet
150 Franklin Street
Bristol, RI 02809
Phone: (401) 253-2080
Fax: (401) 253-6997
Email: kbazinet@ebcdc.org
Web: www.ebcdc.org

East Greenwich Housing Authority

Carole Kennedy
146 First Avenue
East Greenwich, RI 02818
Phone: (401) 885-2610
Fax: (401) 885-4166
Email: eghousing@msn.com
Web: www.eghousing.com

Narragansett Affordable Housing Corp.

Mike McLoughlin
25 Fifth Street
Narragansett, RI 02882
Phone: (401) 789-9489
Fax: (401) 782-0150
Email: nha@netsense.net
Web: www.narragansettri.com/housing/index.htm

Rhode Island Housing

Katherine Maxwell
44 Washington Street
Providence, RI 02903
Phone: (401) 457-1214
Fax: (401) 457-1140
Email: kmaxwell@rhodeislandhousing.org
Web: www.rhodeislandhousing.org

Valley Affordable Housing

Peter Bouchard
573 Mendon Road, Suite 3
Cumberland, RI 02864
Phone: (401) 334-2678 ext. 14
Fax: (401) 312-0010
Email: pbouchard@valleyaffordablehousing.org

Westerly Housing Authority

Theresa Wright
5 Chestnut Street
Westerly, RI 02891
Phone: (401) 596-4918
Fax: (401) 348-0714
Email: westerlyhousing@verizon.net

**Community Development Corporations
and Non-profit Housing****Developers**

Advent House

Deborah Gray-Clukey
Executive Director
P.O. Box 73099
Providence, RI 02909
Phone: (401) 273-8946
Web: www.adventhouse.org

***Blackstone Valley Community Action (BVCAP)**

Vincent Ceglie
Executive Director
32 Goff Avenue
Pawtucket, RI 02860
Phone: (401) 723-4520
Fax: (401) 723-3325
Email: janbvcap@hotmail.com
Web: www.BVCAP.org

**Indicates Member of The Housing Network of Rhode Island*

***Church Community Housing Corp.**

Steve Ostiguy
Executive Director
50 Washington Square
Newport, RI 02840
Phone: (401) 846-5114
Fax: (401) 849-7930
Email: sostiguy@cchcnewport.org
Web: www.cchcnewport.org

Coastal Housing Corporation

James Dilley
2368 East Main Road (PO Box 966)
Portsmouth, RI 02871
Phone: (401) 293-0175
Email: mail@coastalhousingcorp.org
Web: www.coastalhousingcorp.org

Community Builders

(Regional Office)
95 Berkeley Street, Suite 500
Boston, MA 02116-6240
Phone: (617) 695-9595
Fax: (857) 221-8618
TTD: (800) 545-1833 ex. 183

***East Bay Community Development Corporation**

Kathy Bazinet
Executive Director
150 Franklin Street
Bristol, RI 02809
Phone: (401) 253-2080
Fax: (401) 253-6997
Email: kbazinet@ebcdc.org
Web: www.ebcdc.org

***The Elmwood Foundation (TEF)**

Susann Mark
Executive Director
693 Broad Street
Providence, RI 02907
Phone: (401) 273-2330
Fax: (401) 274-3670
Email: smark@elmwoodfoundation.org
Web: www.elmwoodfoundation.org

Good News Housing

Mark Messias
Operations Manager
1043 Broad Street
Providence, RI 02907
Phone: (401) 461-1230

***Greater Elmwood Neighborhood Service (GENS)**

Cynthia Langlykke
Executive Director
36 Parkis Avenue
Providence, RI 02907
Phone: (401) 455-0810
Fax: (401) 272-7970
Email: Cynthial@greaterelmwood.com
Web: www.greaterelmwood.org

***Habitat for Humanity
of Greater Providence, Inc.**

Herman Dekoe
Executive Director
807 Broad Street
Box 31
Providence, RI 02907
Phone: (401) 831-5424
Fax: (401) 861-5448
Email: habitatprovidence@habitatprovidence.org
Web: www.habitatprovidence.org

***Habitat for Humanity of South County (HSC)**

Louis A. Raymond
Executive Director
1555 Shannock Road
PO Box 68
Shannock, RI 02875
Tel: (401) 213-6711
Fax: (401) 213-6715
Email: louraymond@southcountyhabitat.org
Web: www.southcountyhabitat.org

***House of Hope CDC**

Jean M. Johnson
P. O. Box 8608
Warwick, RI 02888
Phone: (401) 463-3324 ext. #230
Fax: (401) 463-3574

***Housing Development Corporation
of the North End (HDCNE)**

Mary Decorte
528 Charles Street
Providence, RI 02904
Phone: (401) 270-7907
Fax: (401) 270-7908
Email: HDCNE@aol.com

Mosaico Community Development Corporation

Lisa Milano
Executive Director
346 Wood Street
Bristol, RI 02809
Phone: (401) 253-4627
Web: mosaicocdc@aol.com

**Indicates Member of The Housing Network of Rhode Island*

***Mount Hope Neighborhood Land Trust (MHNL)**

Barbara Krank
Executive Director
185 Camp Street
Providence, RI 02906
Phone: (401) 421-7925
Fax: (401) 421-2014

Narragansett Affordable Housing Corporation

Mike McLoughlin
Executive Director
25 Fifth Street
Narragansett, RI 02882
Fax: (401) 782-0150
Email: nha@netsense.net
Web: www.narragansettri.com/housing/index.htm

***NeighborWorks Blackstone River Valley**

Joseph Garlick
Executive Director
719 Front Street, Suite 103
Woonsocket, RI 02895
Phone: (401) 762-0993
Fax: (401) 769-1010
Email: jgarlick@wndc.org
Web: www.wndc.org

***Olneyville Housing Corporation (OHC)**

Frank Shea
Executive Director
1 Curtis Street
Providence, RI 02909
Phone: (401) 351-8719
Fax: (401) 351-0019
Email: shea@olneyville.org
Web: www.olneyville.org

***OMNI Development Corporation**

Joseph Caffey
Executive Director
810 Eddy Street
Providence, RI 02905
Phone: (401) 461-4442
Fax: (401) 461-7108
Email: Omnidevcorp@hotmail.com
Web: www.omnidevelopmentcorp.com

***Pawtucket Citizens Development Corporation (PCDC)**

Nancy Whit
Executive Director
210 West Avenue
Pawtucket, RI 02860
Phone: (401) 726-1173
Fax: (401) 725-3261
Email: nancywhit@pawtucketcdc.com
Web: www.pawtucketcdc.com

***Providence Preservation Society Revolving Fund (PPSRF)**

Clark Schoettle
Executive Director
24 Meeting Street
Providence, RI 02903
Phone: (401) 272-2760
Fax: (401) 273-9190
Email: ppsrf@msn.com
Web: www.ppsrf.org

Puente

Brett Farbstein
Executive Director
104 Valley Street, Unit 14
Providence, RI 02909
Phone: (401) 454-3570
Email: info@puenteprovidence.org
Web: www.puenteprovidence.org

***Realty Endeavors for Affordable Community Housing (REACH)**

William Siemers
Executive Director
445 Dexter Street
Central Falls, RI 02863
Phone: (401) 723-8730
Fax: (401) 723-5747
Email: bill@reachcf.org

***Smith Hill Community Development Corporation (SHCDC)**

Francis Smith
Executive Director
47 Goddard Street
Providence, RI 02908
Phone: (401) 521-0159
Fax: (401) 521-6348
Email: smithhillcdc@ids.net
Web: www.smithhillcdc.org

Statewide Affordable Housing, Inc.

Mark Tigan
50 Washington Square, Suite 1
Newport, RI 02840
Phone: (401) 846-2660

**Indicates Member of The Housing Network of Rhode Island*

***Stop Wasting Abandoned Properties Inc. (SWAP)**

Carla DeStefano
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439 Pine Street
Providence, RI 02907
Phone: (401) 272-0526
Fax: (401) 272-5653
Email: cdestefano@swapinc.org

***Urban League of Rhode Island (ULRI)**

Dennis Langley
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246 Prairie Avenue
Providence, RI 02905
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Email: mj@ulri.org
Web: www.ulri.org

Valley Affordable Housing Corporation

Peter Bouchard
Executive Director
573 Mendon Road, Suite 3
Cumberland, RI 02864
Phone: (401) 334-2678, ext. 14
Email: valleyaffordable@yahoo.com

***Washington County Community Development Corporation**

Dennis Maloney
Executive Director
313 Main Street, Room A
Wakefield, RI 02879
Phone: (401) 788-0090
Email: Washingtoncdc@verizon.net

***West Elmwood Housing Development Corporation (WEHDC)**

Sharon Conrad-Wells
Executive Director
392 Cranston Street
Providence, RI 02907
Phone: (401) 453-3220
Fax: (401) 453-3222
Email: scw@westelmwood.org
Web: www.wehdc.org

***Westbay Community Action Program Inc. (WBCAP)**

Jeane M. Gattegno
Executive Director
224 Buttonwood Avenue
Warwick, RI 02886
Phone: (401) 732-4666
Fax: (401) 732-6965
Email: jeanne@westbaycap.org

Women's Development Corporation

Alma Green
Executive Director
861A Broad Street
Providence, RI 02907
Phone: (401) 941-2900
Email: wdcinfo@wdchoc.org
Web: www.wdchoc.org

Community Contacts

AIDS Care Ocean State

Paul Fitzgerald
CEO/Executive Director
18 Parkis Avenue
Providence, RI 02907
Phone: (401) 521-3603
Fax: (401) 861-2981
Web: www.aidscaeos.org

AIDS Project Rhode Island

232 West Exchange Street
Providence, RI 02903
Phone: (401) 831-5522
Fax: (401) 454-0299
Web: www.aidsprojectri.org

Allen Ministries Enriching Neighborhoods, Inc. (A.M.E.N.)

Jim Alexander
Executive Director
163 Bellevue Avenue
Providence, RI 02907
Phone: (401) 831-0367

**Indicates Member of The Housing Network of Rhode Island*

American Indian HDC

Darrell Waldron
Executive Director
807 Broad Street
Providence, RI 02907
Phone: (401) 781-1098

Center for Hispanic Policy and Advocacy (ChisPA)

Contact: Carola Campos
421 Elmwood Avenue
Providence, RI 02907
Phone: (401) 946-0111
Email: ccampos@chispari.org

Comprehensive Community Action Program

Joanne McGunagle
Executive Director
311 Doric Avenue
Cranston, RI 02910
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Department of Elderly Affairs

Corinne Calise Russo
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35 Howard Avenue, Building 55
Cranston, RI 02920
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Diocese of Providence

Pat Jaehnig, Coordinator
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184 Broad Street
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Fax: (401) 453-6135
Web: www.dioceseofprovidence.org

East Bay Community Action Program

Dennis Roy
Chief Executive Officer
100 Bullocks Point Avenue
Riverside, RI 02915
Phone: (401) 437-1000
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Email: droy@ebcap.org
Web: www.ebcap.org

East Greenwich Academy Foundation

Janet Essex
Executive Director
111 Main Street
East Greenwich, RI 02818
Phone: (401) 886-4420

Family Resources Community Action

Nancy Paradee
Deputy Executive Director
245 Main Street
Woonsocket, RI 02895
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Fax: (401) 767-4075
Email: nparadee@famresri.org

Governor's Commission on Disabilities

Bob Cooper
Executive Director
John O. Pastore Center
41 Cherry Dale Court
Cranston, RI 02920
Phone: (401) 462-0100
TTY: (401) 462-0101
Fax: (401) 462-0106
Web: www.disabilities.ri.gov

Grow Smart Rhode Island

Scott Wolf
Executive Director
235 Promenade Street, Suite 550
Providence, RI 02908
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E-mail: swolf@growsmartri.com
Web: www.growsmartri.com

The Housing Network of Rhode Island

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48 Nashua Street
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Mental Health Association

Scotti DiDonato
Interim Executive Director
500 Prospect Street
Pawtucket, RI 02860
Phone: (401) 726-2285
Web: www.mhari.org

Progreso Latino, Inc.

Ramon Martinez
Executive Director
626 Broad Street
Central Falls, RI 02863
Phone: (401) 728-5920
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Web: www.progresolatino.org

Project Basic

Asata Tigray
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1043 Broad Street
Providence, RI 02905
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Providence Community Action, Inc.

Frank Coribishley
518 Hartford Avenue
Providence, RI 02909
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Fax: (401) 273-2007
Email: egw@procapagency.org

Rhode Island Board of Rabbis

130 Sessions Street
Providence, RI 02906
Phone: (401) 863-3638

Rhode Island Coalition for the Homeless

Jim Ryczek
Executive Director
160 Broad Street
Providence, RI 02903
Phone: (401) 421.6458
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Email: jim@rihomeless.com
Web: www.rihomeless.com

Rhode Island Community

Action Agency Network
224 Buttonwoods Avenue
Warwick, RI 02886
Phone: (401) 736-8740
Fax: (401) 732-6965
Web: www.ricaan.org

Rhode Island Council of Community

Mental Health Organizations
40 Sharpe Drive
Cranston, RI 02920
Phone: (401) 228-7990
Fax: (401) 228-7979
Email: admin@riccmho.org
Email: www.riccmho.org

Rhode Island Housing

Richard Godfrey
Executive Director
44 Washington Street
Providence, RI 02903
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Web: www.rhodeislandhousing.org

RI HUD Tenant Project

807 Broad Street
Providence, RI 02907
Phone: (401) 270-1105
Fax: (401) 270-1776
Web: www.rihudtenant.org

Rhode Island State Council of Churches

225 Chapman Street, Suite 303
Providence, RI 02905
Phone: (401) 461-5558
Web: www.councilofchurchesri.org

**Rhode Island State Mental Health
Advocate Office**

H. Reed Cosper, Esq.
Mental Health Advocate
John O. Pastore Center
44 Glendale Court, Cottage 405
Cranston, RI 02920
Phone: (401)462-2003
Fax: (401) 462-2008
Tty: (401) 462-6018
E-mail: rcosper@doa.state.ri.us

South County Community Action Program

Joseph DeSantis
 Executive Director
 1935 Kingstown Road
 Wakefield, RI 02879
 Phone: (800) 432-2605
 Fax (401) 515-0035
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 Web: www.sccainc.org

**State of Rhode Island Office of Housing
 and Community Development**

Noreen Shawcross
 Department of Administration
 One Capitol Hill, 3rd Floor
 Providence, RI 02903
 Phone: (401) 222-5766
 Email: nshawcross@gw.doa.state.ri.us

Tri-Town Community Action

Joseph DeSantis
 Executive Director
 1126 Hartford Avenue
 Johnston, RI 02919
 Phone: (401) 351-2750
 Fax: (401) 231-2760

United Way of Rhode Island

229 Waterman Street
 Providence, RI 02906
 Phone: (401) 444-0600
 Fax: (401) 444-0635
 Web: www.uwri.org

Warwick House of Hope

Jean M. Johnson
 P.O. Box 8608
 Warwick, RI 02888
 Phone: (401) 463-3324
 Fax: (401) 463-3574
 Email: marescajo@yahoo.com
 Web: www.warwickhouseofhope.com

West Bay Community Action

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 President/CEO
 205 Buttonwoods Avenue
 Warwick, RI 02886
 Phone: (401) 732-4666
 Fax: (401) 732-6965
 Email: Jeanne@westbaycap.org

Public Housing Agencies

Bristol Housing Authority

1014 Hope Street
 Bristol, RI 02809
 Phone: (401) 253-4464

Burrillville Housing Authority

77 Ashton Court
 Harrisville, RI 02830
 Phone: (401) 568-6200

Central Falls Housing Authority

30 Washington Street
 Central Falls, RI 02863
 Phone: (401) 727-9090

Coventry Housing Authority

14 Manchester Circle
 Coventry, RI 02816
 Phone: (401) 828-4367

Cranston Housing Authority

50 Birch Street
 Cranston, RI 02920
 Phone: (401) 944-7210

Cumberland Housing Authority

573 Mendon Road, Suite 3
 Cumberland, RI 02864
 Phone: (401) 334-2678

East Greenwich Housing Authority

146 First Avenue
 East Greenwich, RI 02818
 Phone: (401) 885-2610

East Providence Housing Authority

99 Goldsmith Avenue
 East Providence, RI 02914
 Phone: (401) 434-7645

Jamestown Housing Authority
45 Pemberton Avenue
Jamestown, RI 02835
Phone: (401) 423-1561

Johnston Housing Authority
8 Forand Circle
Johnston, RI 02919
Phone: (401) 231-2007

Lincoln Housing Authority
10 Franklin Street
Lincoln, RI 02865
Phone: (401) 724-8910

Narragansett Housing Authority
25 5th Avenue
Narragansett, RI 02882
Phone: (401) 789-9489

Newport Housing Authority
1 York Avenue
Newport, RI 02840
Phone: (401) 847-0185

North Providence Housing Authority
945 Charles Street
North Providence, RI 02914
Phone: (401) 728-0930

Pawtucket Housing Authority
214 Roosevelt Avenue
Pawtucket, RI 02860
Phone: (401) 725-9113

Portsmouth Housing Authority
2368 East Main Road
Portsmouth, RI 02871
Phone: (401) 683-3173

Providence Housing Authority
100 Broad Street
Providence, RI 02903
Phone: (401) 751-6400

Rhode Island Housing*
44 Washington Street
Providence, RI 02903
Phone: (401) 751-5566

Smithfield Housing Authority
7 Church Street
Greenville, RI 02828
Phone: (401) 949-0270

South Kingstown Housing Authority
364 Curtis Corner Road
Greenville, RI 02828
Phone: (401) 783-0126

Tiverton Housing Authority
99 Hancock Street
Tiverton, RI 02878
Phone: (401) 624-4748

Warren Housing Authority
20 Libby Lane
Warren, RI 02885
T: (401) 245-7019

Warwick Housing Authority
25 Easton Avenue
Warwick, RI 02888
T: (401) 463-7206

West Warwick Housing Authority
62 Robert Street
West Warwick, RI 02893
Phone: (401) 822-9430

Westerly Housing Authority
5 Chestnut Street
Westerly, RI 02891
Phone: (401) 596-4918

Woonsocket Housing Authority
679 Social Street
Woonsocket, RI 02895
Phone: (401) 767-8000

**Rhode Island Housing administers the Housing Choice Voucher Program within the cities and towns that do not have their own Public Housing Authority.*

Subsidy Resources**Rhode Island Housing**

Joe Voccio
Business Development Officer
44 Washington Street
Providence, RI 02903
Phone: (401) 457-1284
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Email: jvoccio@rhodeislandhousing.org
Web: www.rhodeislandhousing.org

US HUD

Providence Field Office
Nancy D. Smith Greer
Field Office Director
121 South Main Street, Suite 300
Providence, RI 02903-7104
Phone: (401) 277-8300
Fax: (401) 277-8398

USDA/Rural Development

Warwick Service Center
David M. Delisle
Area Director
60 Quaker Lane, Suite 44
Warwick, RI 02886
Phone: (401) 826-0842
Fax: (401) 828-6042
Email: david.delisle@ri.usda.gov

Rhode Island Outreach Media Outlets

PUBLICATIONS

The Providence American

131 Washington Street
 Providence, RI 02903
 Published by the Amerzine Company
 Publisher: Peter C. Wells
 Phone: (401) 351-8860
 Fax: (401) 351-8865
 Web: www.theprovidenceamerican.com
 Email: PeterWells@theprovidenceamerican.com
 Primary Contact: Peter C. Wells
 Frequency: Weekly
 Published: Thursday
 Deadline: Friday at noon
 Circulation: 10,000
 Area: RI & SE MA
 Notes: The Providence American is a family newspaper catering to the needs and concerns of the minority community. ProAm Magazine is an entertainment magazine inserted in the Providence American.

Providence En Espanol

77 Eddy Street, 4th Floor
 Providence, RI 02903
 Hispanic Media Publishing, Inc.
 Publisher: Victor H. Cuenca
 Telephone: (401) 454-3004
 Fax: (401) 454-3007
 Web: www.providenceenespanol.com
 Email: ecancel@providenceenespanol.com
 Primary Contact: Edwin Cancel, General Manager
 Frequency: Weekly
 Published: Friday
 Deadline: Tuesday at noon of prior week
 Circulation: 25,000
 Area: RI and parts of MA

Tiempo Social

P.O. Box 25686
 Providence, RI 02905
 (Located at 150 Colfax Street)
 Publisher: Yuri Liriano
 Telephone: (401) 427-1078
 Fax: none
 Email: tiemposocial@yahoo.com
 Primary Contact: Yuri Liriano,
yurilirian@gmail.com
 Published: 1st week of month
 Frequency: Monthly
 Deadline: 20th of the month

RADIO STATIONS

WALE Supermax 990 AM

P.O. Box 6443
 Providence 02904
 (Located at 75 Oxford Street)

Supermax WKKB Inc.

Telephone: (401) 521-0990
 Fax: (401) 521-5077
 Email: manolopazos@aol.com
 Web: www.supermax990am.com
 Format: 24 hours in Spanish, Red Sox in Spanish, news, sports, traffic, weather. Targets ages 34+

General Manager: Craig Rapoza
 Program Director: Dr. Manolo Pazos
 Notes: Sister to WKKB-FM Latina 100.3 and WAKX FM 102.7

WKKB FM Latina 100.3

P.O. Box 6443
 Providence, RI 02904
 (Located at 1185 North Main Street)

Supermax WKKB Inc.

Telephone: (401) 521-0990
 Fax: (401) 521-5077
 Email: juan@latina1003.com
 Web: www.latina1003.com
 Format: 24 hours in Spanish, targeted to ages 18-34, news, sports, traffic, weather

General Manager: Craig Rapoza
 Program Director: Juan Gonzalez
 Notes: Sister to Supermax 990 AM and WAKX FM 102.7

Poder 1110 WPMZ Radio

1270 Mineral Spring Avenue
 North Providence, RI 02904
 Telephone: (401) 726-8413
 Fax: (401) 726-8649
 Web: www.poder1110.com
 Email: info@Poder1110.com
 Format: Latino talk, news and tropical music
 General Manager: Tony Mendez
 News Director: Luis Bedoya
 Program Director: Zoilo Garcia

Show: El Can de la Mañana
 Host: Zoilo Garcia, Luis Bedoya, Freddy Rosario
 Producer: Johanna Petrarca
 Time: 6 a.m. – 11 a.m.
 Notes: Morning show, combination of talk, music and call-in

Show: De Frente con el Poder
 Host: Delia Rodriguez-Majoan
 Producer: Johanna Petrarca
 Time: 8 a.m. - 9 a.m. Saturday
 Notes: Talk show

Show: El Poder de la Bachata
 Host: Anibal Abreu
 Producer: Zoilo Garcia
 Time: 1 p.m. – 2 p.m. M-F
 Notes: “Bachata” music

Show: El Poder de la Salsa
 Host: Anibal Abreu
 Producer: Zoilo Garcia
 Time: 10 a.m. – 2 p.m., Saturdays
 Notes: Contemporary and Traditional Salsa music

Show: CHisPA Informa Radio Program
 421 Elmwood Avenue
 Providence, RI 02907
 Primary Contact: Miguel Sanchez Hartwein, Executive Director
 Telephone: (401) 467-0111
 Fax: (401) 467-2507
 Web: www.chispari.org
 Email: chispa@chispari.org
 Frequency: Every Sunday 11 a.m. to noon on Poder 1110 AM

Notes: Community information, mainly targeted to Latino population
 Guests: Invited and translation is available



Rhode Island Housing

working together to bring you home

www.rhodeislandhousing.org

Fair Housing Rhode Island is a partnership of Rhode Island Housing, the Housing Network of Rhode Island, the Rhode Island Housing Resources Commission, with guidance from the Rhode Island Commission for Human Rights, and funded by a grant from the U.S. Department of Housing and Urban Development.