

**Fair Housing: Accomplishing together that which we cannot accomplished alone.**



**Enhancing the lives of Central Texans is what the CTCOG is all about**

**Central Texas Council of Governments**, proudly serves over 385,000 residents in the Central Texas area. For more information about CTCOG or how to take advantage of our services, please call, email or send us a message.

The CTCOG offers a variety of services for all counties and cities, in the region. Whether reaching out to elders in need of at-home or nursing home assistance, helping a family find a safe and affordable home, providing essential transportation planning, or keeping you safe through emergency and security programs, we serve with compassion, dedication and professionalism.

**A Glimpse of our Housing Services:**

- Low income housing programs
- Low interest home rates
- Various types of housing option
- Fair Housing Laws
- Healthcare information

**For More Information:**

Representatives from CTCOG will be available to discuss your rights in regard to Fair Housing.  
 Call (254) 770-2200

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**The Fair Housing Act**

“On April 11, 1968, one week after the assassination of Dr. Martin Luther King, Jr., President Johnson signed the Fair Housing Act. This landmark legislation finally ended the explicit racial discrimination in housing policy which segregated African Americans out of neighborhoods previously reserved for white households. The Act afforded African Americans equal opportunity to rent or purchase homes in well-resourced neighborhoods previously barricaded behind discriminatory policies and covenants, as well as access to nondiscriminatory financing and homeowners insurance” (Prosperity Now).

**The Fair Housing Act**, protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other house related activities. The act prohibits the discrimination of housing because of:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability



**The Fair Housing Amendments Act**, protects the rights of parents to buy, rent, and live in the home of their choice. The U.S. Department of Housing and Urban Development (HUD) wants to tell parents five things they should know about their housing rights.

1. You Cannot Be Denied Housing Because You Have a Child.
2. You Cannot Be Evicted Housing Because You Have a Child.
3. Families Cannot Be Restricted to One Area of a Building or Complex.
4. Rules Cannot Unfairly Target Children.
5. Advertisements Cannot State That Children Are Not Wanted.



Central Texas Council of Governments  
2180 N. Main Street, Belton, TX 76513  
<https://ctcog.org/housing/>

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### Available Resources

The **US Department of Housing and Urban Development (HUD)**, provides more Fair Housing resources at [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp](https://www.hud.gov/program_offices/fair_housing_equal_opp).

- Investigating fair housing complaints
- Conducting compliance reviews
- Ensuring civil rights in HUD programs
- Managing fair housing grants

**HUD**, has created maps and data tables that help determine where residents face barriers to housing choice and economic opportunity. The Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) is publicly available and also for use by program participants to access HUD-provided data to conduct the fair housing analysis required as part of the Assessment of Fair Housing. Access HUD maps and tables can be found at <https://www.hudexchange.info/resource/4867/affh-data-and-mapping-tool/>.

**Central Texas Council of Governments**, prepared a document to help residents interpret the HUD data and maps. The document can be found at <http://centraltexasfairhousing.org/wp-content/uploads/2018/03/Appendix-B-Table-for-guide-to-AFFH-maps-and-table.xlsx>.

**Prosperity Now**, (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, they have helped people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. They offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most. Prosperity Now's Affordable Homeownership Network and Racial Wealth Equity Network hosted a series of virtual events in recognition of Fair Housing Month. Recordings and slideshow presentations can be found at <https://prosperitynow.org/events/fair-housing-50-virtual-event-series>.

**The Affordable Homeownership Network**, supports partners to develop and disseminate homebuyer education for manufactured housing in rural communities; including providing technical assistance to adapt and scale their programs and housing models. They also work with local housing authorities to implement rent reporting programs, as well as helping lending partners design a matched savings account programs. Information and newsletters can be found at <https://prosperitynow.org/get-involved/affordable-homeownership>

**The Racial Wealth Equity Network**, brings together practitioners, advocates, and researchers from multiple disciplines to focus on program, organizational, and policy solutions to achieve racial wealth equity. The Network shares tools and resources, hosts community conversations and peer learning via their listserv, and manage learning cohorts, working groups, and other opportunities to advance learning and leadership. For more information please visit their website at <https://prosperitynow.org/get-involved/racial-wealth-equity>

The **US Department of Agriculture** provides resources for rural residents, businesses and communities affected by the COVID-19 outbreak can be found at, <https://www.rd.usda.gov/coronavirus>

### Upcoming Events

**The Central Texas Housing Consortium**  
Virtual Health Fair (resource share)  
August 4, 2020 8:30am-4:30pm  
Facebook @centraltexashousingconsortium

A list of upcoming virtual Fair Housing webinars and events, from around the country, can be found at, <https://www.eventbrite.com/e/fhcr-2020-virtual-fair-housing-conference-day-3-tickets-108045127886>