



April
12-18 is
CDBG WEEK



COMMUNITY DEVELOPMENT BLOCK GRANT

On The Right Road

ECONOMIC DEVELOPMENT



NEWSLETTER



County Executive
Thomas R. Suozzi

“The Fair Housing Act recognizes the importance of giving everyone the same opportunities to improve their lives.”

Thomas R. Suozzi
County Executive

Nassau County's Housing Choice Voucher Program

The Office of Housing and Homeless Services administers the Nassau County Housing Choice Voucher Program (HCV) Section 8. OHHS Fair Housing Policy is no person shall, on the grounds of race, color, sex, religion, national or ethnic origin, familial status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination in the HCV program.

Continue to Work

More than 41 years have passed since the federal Fair Housing Act legislation was enacted, giving everyone the right to choose where to live without discrimination. “However, we must continue to work to eliminate any hous-

ing discrimination that still occurs today, especially during this economic crisis,” said County Executive Suozzi. “The Fair Housing Act recognizes the importance of giving everyone the same opportunities to improve their lives.”

Victims of Discrimination

Applicants and participants are provided with Federal, State and County information regarding discrimination and any recourse available to them if they believe they may be victims of discrimination. The OHHS Fair Housing brochure and housing discrimination forms are provided, and we will assist in completing the form, if requested, and advise on how to file a complaint.

To counteract the historic con-

centration of poverty in a few Nassau communities, OHHS advises prospective renters that Section 8 vouchers can be used anywhere that the renter is able to locate suitable housing. In addition OHHS works hard to recruit and retain owners all over Nassau County.

Owner Participation

OHHS is committed to taking appropriate measures to increase owner participation outside areas of concentration by; direct contact with landlords, holding formal and/or informal discussions and meetings with landlord groups, rental referral companies or agencies and meeting with fair housing groups or agencies.



-OHHS Director, C. Lassandro



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Long Island Housing Service Celebrates 40 Years of Service

Founded in 1969, Long Island Housing Service's (LIHS) mission is the elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education. This year, LIHS is celebrating its 40th year of service on Long Island. Based on exceptional performance, the nonprofit organization was recently awarded a HUD grant to assist in fair housing enforcement, investigating claims, gathering evidence, filing complaints where compelling evidence is found, and advocating

for individuals victimized by illegal discrimination. LIHS has also received a grant to provide Housing Counseling Services, (including tenants' rights/rental dispute/resolution).

In response to the mortgage meltdown, LIHS has also received special funding from the SONYMA Foundation/ NeighborWorks to provide counseling and intervention services for homeowners threatened with foreclosure in this mortgage crisis of epic proportion. Whether you are a homeowner facing foreclosure,

a tenant facing eviction because of foreclosure of the landlord's property, a co-worker, family member, neighbor; we are all affected. The crisis leads to destabilizing families, plummeting property values, loss of tax revenue, and the adverse effects on business; we all are part of an impacted community. Everyday, thousands of Long Islanders are faced with the challenge of securing affordable housing and paying their rising



Patrick G. Duggan
Deputy County Executive

“Eliminating barriers to affordable housing in every Nassau County community is an important part of meeting the housing needs...”

Patrick G. Duggan
Deputy County Executive



“Celebrations continue the spirit behind the original passage of the Act, and are remembered by those who were there from the beginning.”

From the Desk of Deputy County Executive - Patrick G. Duggan

April is National Fair Housing month, and Nassau County's Offices of Economic Development, Housing and Intergovernmental Affairs (OHIA), and Housing and Homeless Services (OHHS) are joining many local community groups to observe the 41st anniversary of the federal Fair Housing Act of 1968.

Fair Housing is not just a notion - it is a reality and it is the law. The Fair Housing Act Amendments of 1988 strengthened our governments' commitment to fair housing and made significant changes to provide equal access to housing. The amendment granted authority to the Department of Housing and Urban Development (HUD) to prosecute legitimate cases on behalf of the wronged party. The strengthening of our County's fair housing law is evidence of the Suozzi administration's commitment to equal housing for all. Eliminating barriers to affordable housing in every Nassau County community is an important part of meeting the housing needs for Nassau's next generation.

The Fair Housing Act of 1974 declared a national policy of fair housing throughout the U.S. The law makes it illegal to discriminate in the sale, lease, or rental of housing, or to make housing unavailable because of race, color, religion, sex, handicap, familial status, or national origin. In addition, Nassau County's fair housing law provides protection from discrimination based on source of income or sexual orientation. New York's state law encompasses military status and marital status as well. Through the Office of Economic Development's website, the "It's Your Right" brochure is available for the public to download at: <http://www.nassaucountyny.gov/agencies/EconomicDevelopment/FairHousingBrochures.html>.

Together with the Civil Rights Act of 1966, the 14th Amendment, the Americans with Disabilities Act, the Equal Credit Opportunity Act and state and local laws, the Fair Housing Act offers comprehensive protection to the consumer.

The History of Fair Housing

On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964. The 1968 act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).

The enactment of the federal Fair Housing Act on April 11, 1968 came only after a long and difficult journey. From 1966-1967, Congress regularly considered the fair housing bill, but failed to garner a strong enough majority for its passage. However, when the Rev. Dr. Martin Luther King, Jr. was assassinated on April 4, 1968, President Lyndon Johnson utilized this national tragedy to urge for the bill's speedy Congressional



President Lyndon B. Johnson signing the Civil Rights Act of 1968.

approval. Since the 1966 open housing marches in Chicago, Dr. King's name had been closely associated with the fair housing legislation. President Johnson viewed the Act as a fitting memorial to the man's life work, and wished to have the Act passed prior to Dr. King's funeral in Atlanta.

Another significant issue during this time period was the growing

casualty list from Vietnam. The deaths in Vietnam fell heaviest upon young, poor African-American and Hispanic infantrymen. However, on the home front, these men's families could not purchase or rent homes in certain residential developments on account of their race or national origin. Specialized organizations like the NAACP, the GI

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How To Avoid Predatory Lending Scams

High Cost Home Equity Loans

Home equity is the value of your home minus the money you still owe on the home. You can sometimes borrow money from a lender by using the equity in your home as security on a loan. Home equity lending fraud occurs when someone talks a homeowner into taking out a loan that they don't need or that is bigger than they need, or has higher interest rates and higher fees and larger monthly payments than they can afford. If the homeowner falls behind on payments, the lender can take the home.

Advance Fee Loan Scams

These scams involve a company claiming that they can guarantee you a loan if you pay them a processing fee, an application fee or pay for 'insurance' on the loan in advance. The company will advertise on the Internet, in the classified section of a newspaper or magazine, or in a locally posted flyer. They will sometimes use a legitimate company's name or use a variant of a trusted name. They will sometimes ask you to call them at a "900" number, which will result in charges to your phone bill. They will usually ask to be paid via overnight or courier service or by wire, so that they can't be traced. In order to avoid being taken in by this scam you should be aware that:

It is against the law for anyone to ask you to pay in advance to get you a loan or credit.

- A legitimate lender will never guarantee you a loan or a credit card before you apply, especially if you have bad credit, no credit, or a bankruptcy petition on your credit report.
- These scams should not be confused with pre-qualified offers, which mean you are selected to apply and must go through the normal application process or for pre-approved offers, which require only verbal or written acceptance.
- Don't ever give out personal information or agree to a loan over the phone or via the Internet.

Government Grant and Loan Scams

This scam, like the advance fee loan scam, uses the internet, phone and newspaper to advertise. A company claims that they can guarantee a grant or loan from the government in exchange for a fee. Victims are instructed to send money to pay for 'insurance' on the promised grant or loan. They will usually ask that the money be sent via overnight or courier services or by wire, so that they don't leave any trace of their identity or location. They then provide the victim with information that is available in any library or can be ordered directly from the government.



To Avoid Home Equity Lending Fraud

- Don't give out personal information or agree to a loan over the phone or via the Internet.
- Don't let anyone who may be working on your home, like a contractor, steer you to a particular lender.
- Don't borrow more than you can afford. Educate yourself. Know what the prevailing interest rates are. Remember that a low monthly payment isn't always a deal. Look at the TOTAL cost of the loan.
- Learn the real value of your home by getting an independent appraisal.
- Don't trust ads promising "No Credit? No Problem!" If it sounds too good to be true, it probably is.
- Get your credit report and your credit score. See if you qualify for better rates than are being offered.
- Never lie about your income, expenses or available cash to get a loan and avoid any broker or lender that encourages you to do so.
- Avoid early repayment penalties and fees of more than 3% of the loan amount (4% for FHA or VA loans).
- Be aware that credit insurance premiums (insurance that a borrower pays a lender) should never be financed into the loan up-front in a lump-sum payment.
- Don't ever sign a document that has blank spaces or pages in it that the lender promises to fill out later.
- Ignore high-pressure sales tactics. Take your time and read everything thoroughly.
- Be wary of a lender that promises to refinance the loan to a better rate in the future. A predatory lender will let you keep refinancing a bad loan and will charge fees every time.
- Know that even if you have already signed the agreement you have three days to cancel it.

Take your documents to a housing counselor near you and have them review the documents or refer you to someone who will.

To find a counselor, visit our Nassau County Housing and Homeless Services site:

<http://www.nassaucountyny.gov/agencies/Section8/index.html>

or call 516-572-1900.

To find a counselor near you, visit the Department of Housing & Urban Development at

www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm

or call (800) 569-4287.

Source: <http://www.banking.state.ny.us/brdl.htm>



NASSAU COUNTY

OHIA 40 Main Street, 3rd Floor
Hempstead, NY 11550
Phone: 516-572-1915
Fax: 516-572-1938

EVENT NOTICE



Nassau County In Your Community

Providing information and access to important resources to help our resident homeowners achieve a sustainable mortgage and household affordability.

Outreach Program
Saturday, April 25
at
Hempstead High School
201 President Street
Hempstead, NY
10 am to 4 pm

Hosted by
Nassau County
Executive

Thomas R. Suozzi

For more information contact:
Nassau County
Homeownership Center
516-572-1903



Residential Rehabilitation Lead-Safe Training



Derrick Fulcher explains Lead Safe Work Practices to contractors. Upon successful completion of the course, Certificates of Completion were issued in lead-safe building maintenance practices and the requirements were met for the HUD Lead Safe Housing Rule for interim control of lead paint hazards.

On January 21, 2009, Derrick Fulcher of the LEW Corporation and Nassau County OHIA Residential Rehabilitation department, held a contractor training workshop in Lead-Safe Work Practices.

The course focused on lead dust issues; containing lead dust in the work place; safe work practices; clean-up and

job planning.

The training presented procedures for minimizing lead dust generation during maintenance, rehabilitation and remodeling activities as defined by the U.S. Environmental Protection Agency, and the US Department of Housing and Urban Development. Certificates of Completion were issued.

Long Island Housing Services Continued from Page 1

mortgage payments. For many, facing these pressures is even more of a challenge due to their experiences with illegal discrimination. The mission of LIHS is to put an end to such practices and to expose those who violate the civil rights of everyday Americans.

Fair Housing Act

Michelle Santantonio, Executive Director of LIHS, states, "The passage of the Fair Housing Act was one of the most important developments in our nation's social history. We would like to congratulate all those who maintain passion about and work to achieve social and economic justice. The glimpses

of possibility are the bequest of Dr. Martin Luther King, Jr's vision and struggle for peace and equality and of all those that have strived to make civil rights and equality in housing choice a reality. The serious segregation on LI attests to the long road ahead and our need for continued vigilance and action."

More information about the unique work undertaken for all Long Islanders by this organization may be obtained by calling (516) 292-0400 or (631) 467-5111 or visiting LIHS' website: www.LIFairHousing.org; email to info@LIFairHousing.org

History of Fair Housing

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Forum and the National Committee Against Discrimination In Housing lobbied hard for the Senate to pass the Fair Housing Act and remedy this inequity. Senators Edward Brooke and Edward Kennedy of Massachusetts argued deeply for the passage of this legislation. In particular, Senator Brooke, the first African-American ever to be elected to the Senate by popular vote, spoke personally of his return from World War II and inability to provide a home of his choice for his new family because of his race.

With the cities rioting after Dr. King's assassination, and destruction mounting in every part of the United States, the words of President Johnson and Congressional leaders rang the Bell of Reason for the House of Representatives, who subsequently passed the Fair Housing Act. Without debate, the Senate followed the House in its passage of the Act, which President Johnson then signed into law.

When April 1969 arrived, HUD celebrated the Act's 1st Anniversary. Within that inaugural year, HUD completed the Title VIII Field Operations Handbook, and instituted a formalized complaint process. In subsequent years, the tradition of celebrating Fair Housing Month grew larger and larger. Governors began to issue proclamations that designated April as "Fair Housing Month." Celebrations continue the spirit behind the original passage of the Act, and are remembered by those who were there from the beginning.

