

Fair Housing



IS

EVERYONES RIGHT

Fair Housing Handbook

Hampton Roads Community Housing Resource Board
March 2004

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FAIR HOUSING

Why is it important?

The selection of a dwelling is based on the premise of establishing roots in a community. Although the selection of a home focuses on physical criteria such as style, location and size, the choice of a neighborhood is also based on the people currently residing there. In the past, people generally preferred communities made up of people just like themselves. Today, they have discovered that diverse communities are a component of a broader American dream with many different groups working and living together.

People are consciously choosing varied neighborhoods because of a belief in free choice and the desire to live in an open environment — open to new experiences, new ideas, and new cultures.

An open housing market also makes good economic sense. When the market for homes is not artificially limited by prejudices against certain types of people, the potential market for selling a home is broadened. Free choice means a better functioning housing market — more choice for the buyer, more sales opportunity for the seller. Similarly, renters have a greater selection of places to live when the demand for units is not limited by race or other personal characteristics.

In an integrated environment, individuals learn to understand, respect and cooperate with people of diverse races, backgrounds and beliefs. Everyone benefits when people of races and ethnicity are able to work, live, learn and play together. Diverse neighborhoods are being lived in successfully throughout the Hampton Roads area and truly represent the future of America.

FAIR HOUSING LAW

Federal and state governments have enacted legislation since the mid-nineteenth century in an effort to create a single, unbiased housing market — one in which all qualified individuals have the opportunity to obtain housing in any area. The federal Fair Housing Amendments Act of 1988, which became effective March 12, 1989, is the most recent legislative attempt to achieve this goal.

The Fair Housing Amendments Act expands the coverage of Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act of 1968. Title VIII originally prohibited discrimination in the sale, rental, or financing of dwellings based on race, color, religion, sex, and national origin. Under the Fair Housing Amendments Act these prohibitions are now extended to persons with handicaps and families with children. The Fair Housing Amendments Act also establishes new enforcement mechanisms and provides for considerably larger monetary penalties in cases where housing discrimination is found.

Expanded Protection

Persons with Handicaps

This new protected class is defined as those persons who have a physical or mental impairment which substantially limits one or more life activities. Multi-family housing owners and government ordinances regulating housing are subject to additional scrutiny and regulation as a result of this new provision in the law.

With regard to pre-existing rental housing, multi-family as well as single family, an owner must permit reasonable modification to a unit to permit the disabled tenant “full enjoyment” of the property. These modifications may be reviewed by the property owner and must be paid for by the tenant. The tenant must also restore the property upon vacating the unit if not restoring the unit will interfere with non-handicap rentability.

All units in new multi-family buildings with four or more units if such buildings have one or more elevators and ground floor units in other multi-family buildings having four or more units occupied

after March 12, 1991 must be constructed for handicap accessibility. This includes various adaptive design features that make the building and all units readily accessible and usable by the disabled.

Governmental ordinances may be subject to judicial review to ensure that disabled persons are not unreasonably denied access to housing. Many local restrictions on group homes or housing for the disabled may be found to violate federal law. Such restrictions include use permit requirements, dispersion rules, and limitations on the number of residents in group homes.

Families with Children

The second new protected class is families with children. This class, protected under the heading of familial status, includes those with legal custody of minors, pregnant women, or those currently seeking custody of a minor. It is now a violation of law to deny housing to a qualified individual or family solely because they have minor children who will occupy the housing unit.

This new provision regarding familial status does not eliminate housing developed for elderly persons. There is clear Congressional intent in the legislation to continue provisions of communities and buildings catering to the needs of older residents; however, housing for the elderly must meet a series of additional tests, defined in the Fair Housing Amendments Act, to be exempt from complying with the provisions regarding familial status.

Administrative Enforcement

Under the Fair Housing Act of 1968, anyone who believed he/she had been injured by housing discrimination could file a complaint with the U.S. Department of Housing and Urban Development (HUD). HUD staff would then investigate the complaint, and where it was determined to resolve the complaint, staff would act as an arbitrator between the two parties in an effort to conciliate the issues. Should this informal conciliation process fail to resolve the complaint, the complainant's only option would be to bring legal

action in federal court. HUD had no administrative mechanism to redress the acts of discrimination against the individual, even if the staff determined that discrimination had indeed occurred.

The Amendments Act of 1988 significantly increased HUD's administrative power to resolve discrimination complaints. Under the new law, any person who believes that he/she is a victim of housing discrimination may file a complaint with HUD. The complaint may come from a direct victim, an indirect victim, a tester, or a fair housing organization. HUD may also initiate complaints and investigate housing practices where there is reason to believe that discriminatory practices are occurring. An individual has one year after an alleged discriminatory housing practice to file a complaint with HUD, or two years to file a complaint in court.

In addition to making it easier to file a complaint, the new law mandates that HUD prosecute and issue a charge on behalf of an individual if discrimination is found to have occurred. The parties involved have the option of choosing the forum: either a hearing in front of an administrative law judge or a trial in federal district court. In either case, the federal government, not the individual who has allegedly been a victim of discrimination, prosecutes the complaint.

The Prediction that the number of housing discrimination cases prosecuted would increase as a result of the two new protected classes and the prospect of free legal representation appears to be a very real possibility. While it is still too early to draw conclusions from the case law that is developing, there is some indication that the number of discrimination cases against housing providers and professionals will increase.

Damages and Penalties

The last significant change in housing discrimination law created by the Fair Housing Amendments Act is a substantial increase in the amount of monetary damages that can be claimed by the victims of discrimination. Title VIII provided for actual damages, but limited punitive damages to \$1,000 and made no provision for civil fines or penalties of any kind. The Fair Housing Amendments Act radically alters the potential punishment for discriminatory actions. While HUD

administrative law judges do not have the power to order punitive damages, they can assess substantial civil penalties — up to \$10,000 for first offenders and up to \$50,000 for any individual or company violating the statute two or more times within a seven-year period.

For those cases heard in federal court, the federal judges are empowered to order the same actual damages and equitable / injunctive relief, as well as awarding punitive damages. There is no statutory limit on punitive damages.

Virginia Fair Housing Law

The Commonwealth of Virginia also has a fair housing law which was enacted in 1972 and amended in 1991. It is the policy of the Commonwealth of Virginia to provide fair housing for all its citizens regardless of race, color, religion, national origin, sex, elderliness, familial status, or handicap; and to that end to prohibit discriminatory practices with respect to residential housing by any person or group of persons. Virginia law essentially parallels the federal statutes, although it includes the elderly as an additional protected class.

Conclusion

The Secretary of the U.S. Department of Housing and Urban Development has made fair housing a priority area. The Fair Housing Amendments Act of 1988 provides HUD with a very powerful tool to implement the goal of eliminating discrimination in housing. All involved in the housing industry, including property owners, loan officers, property managers, real estate agents, builders, and developers should become well-acquainted with the federal and state laws and their ramifications.

Some of the terms and tools used to further fair housing and combat discrimination are defined and described on the following pages.



VOLUNTARY AFFIRMATIVE MARKETING AGREEMENT

HUD has entered into agreements with the national associations representing various segments of the housing industry. This agreement, known as the Voluntary Affirmative Marketing Agreement (VAMA), seeks to achieve a condition in which individuals with similar financial resources and interests in the same housing market area have a like range of housing choices available to them regardless of their race, color, religion, sex, national origin, familial status, or handicap.

The VAMA, which has been executed by state and local chapters of the national housing organizations, outlines a voluntary program to be undertaken by the signatory to promote the goal of fair housing. The VAMA also authorizes HUD to create local Community Housing Resource Boards, comprised of individuals with a substantial interest in housing. The Boards are to assist VAMA signatories with implementation of the program outlined in the VAMA.

In the Hampton Roads area, the Tidewater Board of Realtors® and the Chesapeake/Portsmouth Board of Realtors® are VAMA signatories and actively promote the goal of fair housing. Assisting them in this effort is the Hampton Roads Community Housing Resource Board (HRCHRB). The HRCHRB is composed of representatives from the two boards of Realtors®, the Tidewater Builders Association, the local governments in the area, the Navy, the Hampton Roads Planning District Commission, and other interested organizations. The HRCHRB meets quarterly and a HRCHRB representative attends the TBR's monthly Equal Opportunity in Housing committee meetings.

The local boards and individual Realtors® have many responsibilities under VAMA. Although adherence to the VAMA is not obligatory, it should be emphasized that many of the recommended activities in the VAMA have been made law by the Fair Housing Amendments Act. The VAMA recommends that signatories develop an affirmative marketing program containing the following elements:

1. Advertising

Use the equal housing logotype in all "display" advertising, including handbills, brochures and feature sheets. If the publisher's notice is used in the publication, the classified ad does not have to contain the logotype, but it is strongly recommended.

2. Fair Housing Poster

The fair housing poster must be prominently displayed in the place where business will be conducted, including model homes.

3. Development of Educational Materials and Training Courses

Develop programs and materials for all Realtors® and sales agents which describe their duties, obligations and rights under the fair housing laws.

4. Development of Office Procedures and Techniques which Assure Affirmative Action

Utilize the Equal Service report Form of similar form to ensure that all clients are treated in a consistent manner and are provided with complete and accurate information on the availability of homes, financing methods and other pertinent facts affecting the choice of location.

Maintain a record on each client indicating name, address, race, sex, age, as well as information on the property shown to the client.

5. Recruit Minority Brokers, Associates, and Employees

6. Promote Home Seller and Lessor Awareness of Affirmative Marketing

Obtain and distribute copies of educational material to home sellers and lessors to ensure that they are aware of Fair Housing Laws.

7. To Promote Integrated Housing

Advertise availability of accessible or barrier-free units. Contact the Endependence Center in Norfolk and other community organizations serving individuals with disabilities. Incorporate into tenant leases for accessible units a provision that the tenant must be willing to move if an applicant with a disability is in need of the unit.

Although the Voluntary Affirmative Marketing Agreement (VAMA) is a voluntary program, changes in the Fair Housing Laws have made some of the elements described in the VAMA mandatory. Persons engaged in the provisions of services in connection with the sale, rental, or advertising of dwellings must comply with the advertising guidelines described above, and must display the fair housing poster in all places of business.

In the event that a discrimination complaint is lodged against a housing provider, compliance with the following policies and procedures will be reviewed by the federal government as evidence that fair housing laws have been observed:

1. Avoidance of Words, Phrases, Symbols, or Visual Aids in Advertising which Overtly Convey or Tacitly Convey Discriminatory Preferences or Limitations

For example, descriptions such as “adult building”, “Hispanic residence”, or “white private home” indicate probable violation of the law. Words and phrases used in a discriminatory context should be avoided (e.g. “restricted”, “exclusive”, “private”, “integrated”, “traditional”, “board approved”, or “membership approval”). Avoid providing directions by referring to racial or national origin significant landmarks, such as existing black development, or an existing development known for its exclusion of minorities.

2. The Selective Use of Advertising Media or Content used Excessively with Respect to Various Housing Developments may indicate a Violation of Fair Housing Laws

For example, advertising in a publication of limited circulation which is mainly directed at reaching a particular segment of the community may be discriminatory. Selective use of the equal opportunity slogan or logo when advertising in some geographic areas and not others may be considered discriminatory.

3. The Selective Use of Human Models when Conducting an Advertising Campaign may be Discriminatory

For example, using racially mixed models to advertise certain housing developments and not others owned by the same entity may be discriminatory.



PRACTICES THAT VIOLATE FAIR HOUSING LAW

Block Busting • Using the fact that minority families are moving into the neighborhood as a reason for a non-minority to list his/her property for sale.

Housing Discrimination • Occurs when persons seeking to purchase, rent, occupy, or finance housing are afforded different treatment because of race, color, religion, sex, national origin, handicap, or familial status.

Panic Peddling • When a salesman engages in an intensive telephone, mail, or door-to-door canvas for listings in a changing neighborhood or area adjacent to a minority or changing neighborhood by referring to the race of prospective entrants.

Redlining • Refusing home loans and insurance or offering unfavorable terms to persons living in a particular neighborhood.

Steering • Showing a customer listings only in a particular neighborhood where persons of their race predominate.



GUIDES TO FAIR LENDING

The Fair Housing Act and the Equal Credit Opportunity Act prohibit lending discrimination. There remains concern that various forms of discrimination in lending persists, often more subtle than overt, and often in terms of disparate treatment and group impact rather than directed to an individual loan applicant. Accordingly, there may be policies and practices which appear neutral on their face, but have the net effect of a disparate or unequal impact on a protected group. As set forth in the “FDIC Compliance Examination Manual” such practices may include:

- A requirement that the property securing a mortgage loan must not exceed a particular age, or appraisal practices that establish unrealistically low values for older properties.
- Restricting mortgage lending to loans for certain types of properties, such as single family homes, properties having no more than two floors, those with large lots, garages, or with large square footage requirements.
- A policy of not making loans on properties in certain locations or appraisal practices that arbitrarily discount the value of a property because of its location.
- A policy of making mortgage loans only to applicants who have previously owned a home.
- Establishing highly restrictive down payment or income requirements, e.g., reporting a twenty-five percent down payment or setting a very low (such as twenty percent) maximum monthly mortgage payment to income ratio.
- Setting high minimum mortgage loan amounts that effectively exclude low-income borrowers or low maximum loan amounts that limit the financial institutions participation in the mortgage market.
- Arbitrarily excluding FHA or VA mortgage loans.

In addition, subjective lending criteria that are general and not specific may raise effects test or disparate impact questions. Examples of subjective lending criteria that may lead to possible unlawful discrimination include:

- The property should be in a “stable” or “rising” area, should be “well-maintained” and have an “attractive appearance” or “good curb appeal”;
- The neighborhood should be “desirable”; there should be “homogeneity of residents and structures”; or the neighborhood should reflect “satisfactory pride of ownership”; or
- Applicants must not be of “questionable” character; must have an “excellent” credit rating; or must have “adequate” longevity on the job.

Such subjective criteria may allow lending personnel to arrive at differing interpretations. Also, they may have the effect of discouraging creditworthy applicants.

It has been observed that “disparate treatment (in lending) often occurs in the treatment of applicants who are neither clearly qualified nor clearly non qualified for a loan as there is more room for lender discretion.”

In the interest of fair lending, it is imperative that all potential borrowers undiscouraged by pre-qualifying procedures and regardless of their race or ethnic background or the location of the property, are informed of all available lending programs so they may decide which best fits their needs. For more extensive guidance in this area, “Side by Side, A Guide to Fair Lending”, is available from the Federal Deposit Insurance Corporation, Washington, D.C., 20429-9990, is recommended.

PROTECT YOURSELF FROM PREDATORY LENDERS

Buying or refinancing your home may be one of the most important and complex financial decisions you'll ever make. Many lenders, appraisers and real estate professionals stand ready to help you get a nice home and a great loan. However, you need to understand the homebuying process to be a smart consumer. Every year, misinformed homebuyers, often first-time purchasers or seniors, become victims of predatory lending or loan fraud. *Don't let this happen to you!*

What is Predatory Lending?

In communities across America, people are losing their homes and their investments because of predatory lenders, appraisers, mortgage brokers and home improvement contractors who:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.
- Pressure borrowers to accept higher-risk loans such as balloon loans, interest-only payments and steep pre-payment penalties.
- Target vulnerable borrowers for cash-out refinance offers when they know borrowers are in need of cash due to medical, unemployment or debt problems.
- “Strip” homeowners’ equity from their homes by convincing them to refinance again and again when there is no benefit to the borrower.
- Use high pressure sales tactics to sell home improvements and then finance them at high interest rates.

11 Tips on Being a Smart Consumer

1. Before you buy a home, attend a homeownership education course offered by a U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agency.
2. Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.
3. Get information about the prices of other homes in the neighborhood. Don't be fooled into paying too much.
4. Hire a properly qualified and licensed home inspector to carefully inspect the property before you are obligated to buy. Determine whether you or the seller is going to be responsible for paying for the repairs. If you have to pay for the repairs, determine whether or not you can afford to make them.
5. Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.
6. Do NOT let anyone persuade you to make a false statement on your loan application, such as overstating your income, the source of your down payment, failing to disclose the nature and amount of your debts, or even how long you have been employed. When you apply for a mortgage loan, every piece of information that you submit must be accurate and complete. Lying on a mortgage application is fraud and may result in criminal penalties.
7. Do not let anyone convince you to borrow more money than you know you can afford to repay. If you get behind on your payments, you risk losing your house and all of the money you put into your property.

8. Never sign a blank document or a document containing blanks. If information is inserted by someone else after you have signed, you may still be bound to the terms of the contract. Insert “N/A” (i.e., not applicable) or cross through any blanks.
9. Read everything carefully and ask questions. Do not sign anything that you don’t understand. Before signing, have your contract and loan agreement reviewed by an attorney skilled in real estate law, consult with a trusted real estate professional or ask for help from a housing counselor with a HUD-approved agency. If you cannot afford an attorney, take your documents to the HUD-approved agency near you. Find out if they will review the documents or can refer you to an attorney who will help you for free or at low cost.
10. Be suspicious when the cost of a home improvement goes up if you don’t accept the contractor’s financing.
11. Be honest about your intention to occupy the house. Stating that you plan to live there when, in fact, you are not (because you intend to rent the house to someone else or fix it up and resell it) violates federal law and is a crime.

What Tactics Do Predators Use?

- A lender or investor tells you that they are your only chance of getting a loan or owning a home. You should be able to take your time to shop around and compare prices and houses.
- The house you are buying costs a lot more than other homes in the neighborhood, but isn’t any bigger or better.
- You are asked to sign a sales contract or loan documents that are blank or contain information that is not true.
- You are told that the Federal Housing Administration insurance protects you against property defects or loan fraud — it does not.
- The costs or loan terms at closing are not what you agreed to.
- You are told that refinancing can solve your credit or money problems.
- You are told that you can only get a good deal on a home improvement if you finance it with a particular lender.

Housing counselors with a HUD-approved agency can help you be a smart consumer. To find a counselor near you, call 1-800-569-4287 or go to HUD’s web site www.hud.gov.



VOLUNTARY FAIR-LENDING "BEST PRACTICES" AGREEMENT

HUD has entered into agreements with mortgage companies to ensure a fair and equal treatment of all potential home buyers. This new agreement, known as the Voluntary Fair-Lending "Best Practices" Agreement, seeks to establish a set of policies and procedures which will increase home ownership opportunities, while reinforcing and supporting the principles of sound lending.

The "Best Practices" Agreement, which has been executed by HUD, outlines a voluntary program to be undertaken by mortgage companies to break down the barriers of mortgage lending discrimination and broaden homeownership opportunities in America. The objective is to provide an environment that increases lending and homeownership opportunities for historically under-served borrowers.

In the Hampton Roads area, the Hampton Roads Community Housing Resource Board (HRCHRB) actively promotes the fair housing provision to prohibit discrimination in residential real estate-related transactions and commits to support and facilitate HUD's efforts to reach "Best Practices" Agreements with mortgage companies.

The terms of the "Best Practices" Agreements will vary, taking into account such factors as economic conditions, mode of operations, and the size, location and financial capacity of the individual mortgage company. HUD has provided a model or menu "Best Practices" Agreement and recommends that a mortgage company will continue the fair lending initiatives it currently has in place and will agree to undertake the following initiatives:

1. Self-Testing

Self-testing is an effective method for lenders to assess whether discrimination is occurring in their companies interactions with customers. In the event a violation does occur, swift and voluntary corrective actions prevent the necessity for subsequent enforcement action in many cases.

2. Outreach to Brokers, Community Organizations

Mortgage companies will work in conjunction with others who facilitate the origination of mortgages such as mortgage brokers, real estate agents, developers, builders, and neighborhood groups that are active in minority and urban neighborhoods and census tracts, with the aim of fostering positive, productive relationships. In some markets, special outreach to minority and low-to-moderate income communities is warranted in order to ensure that these communities do not continue to be under-served.

3. Education, Training, Recruitment

The parties of the agreement are committed to increasing the number of minority professionals within the lending industry. A work place that reflects cultural, social, and ethnic diversity enhances a lender's opportunity to address the needs of the under-served markets within its service area.

4. Job Opportunities

Employment information programs and job fairs present an opportunity for the mortgage banking industry to recruit minority employees.

5. Consumer Education and Outreach

Consumer outreach and public education have proven an effective way to reach minority and low income populations with information about the home buying process.

6. Training for Mortgage Lending Staff

Continuing training opportunities for employees of mortgage banking companies on fair lending issues will foster compliance with fair lending laws.

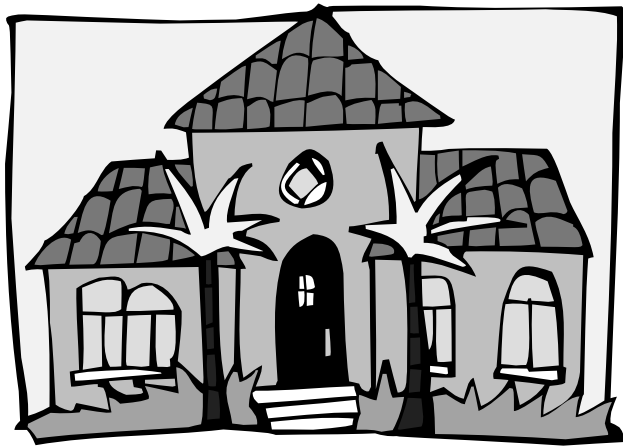
7. Underwriting Standards

It is important to have adequately flexible underwriting and appraisal standards which are appropriately interpreted and applied by lenders. These standards develop under the guidelines by third parties (Fannie Mae, Freddie Mac, the Federal Housing Administration, the Department of Veterans Affairs, conduits, and private mortgage insurers) are critical factors in broadening credit opportunities for traditionally underserved populations.

8. Market Analysis

In order to effectively measure progress in reaching out to minority and low income households, lenders need reliable means of analyzing the relative size of these populations in their marketing areas, using techniques such as market-share analysis and market penetration analysis to base their assessment.

The Hampton Roads Community Housing Resource Board (HRCHRB) encourages local governments to promote the “Best Practices” Agreement between mortgage companies and the Department of Housing and Urban Development by providing model Agreements which offer an opportunity to increase minority and low income lending. The “Best Practices” Agreement is not intended to provide any new enforcement authority or new legal remedies to any governmental agency. However, this Agreement offers mortgage companies an opportunity to incorporate fair housing and equal opportunity principles into the application of mortgage lending standards to increase minority lending. Upon request, HRCHRB will assist in the signing of agreements with HUD by individual lenders.



WHERE TO GET INFORMATION ON FAIR HOUSING

General Information

U.S. Department of Housing and Urban Development.	toll free 1-800-842-2610
. (Richmond)	1-804-278-4504
Fair Housing and Equal Opportunity in Housing Office/Richmond	1-800-842-2610 x3790
HOME (<i>Housing Opportunities Made Equal</i>)	1-804-354-0641
DHCD (<i>Department of Housing and Community Development</i>)	1-804-371-7000
(Landlord/Tenant Handbook)	
Hampton Roads Community Housing Resource Board • Contact: Sylvia Hill	426-5754
The Greater Hampton Roads Realtors Association/Equal Opportunity in Housing Committee	
Virginia Beach Office.	473-9700
Chesapeake Office.	465-0884

Fair Housing Complaints

Department of Professional and Occupational Regulations/ Fair Housing Office (Richmond)	1-804-367-8530 / toll free 1-888-551-3247
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South Hampton Roads Local Government FAIR HOUSING OFFICES

Chesapeake Redevelopment and Housing Authority •	
Contact: Arthurine Peacock	233-6403
TTY/TDD	523-1316
Independence Center •	
Contact: Vantoria Clay.	461-8007
TTY/TDD	461-7527
Norfolk Housing and Redevelopment Authority •	
Contact: Bill Sanders.	623-1111
TTY/TDD	1-800-828-1140
Portsmouth Redevelopment and Housing Authority •	
Contact: Delores Adams	399-5261
TTY/TDD	399-7313
Suffolk Management Services – Office of the City Manager •	
Contact: Jeffrey Samuels	923-2086
TTY/TDD	
Virginia Beach Department of Housing and Neighborhood Preservation •	
Contact: Sylvia Hill	426-5754
TTY/TDD	426-5794

**Peninsula Local Government
FAIR HOUSING OFFICES**

Hampton Neighborhood Office •

Contact: Angelique Lenoir 727-6460
TTY/TDD 1-800-828-1140

James City County Housing and Community Development •

Contact: Barbara Coughlan..... 220-1272
TTY/TDD 1-800-828-1140

Newport News Office of Human Affairs •

Contact: Rosa Terry or William Lester 247-0379
TTY/TDD 1-800-828-1140

Poquoson Office of the City Manager

Contact: Judy Wiggins 868-3000
TTY/TDD 868-3501

Williamsburg Redevelopment and Housing Authority •

Contact: James Gurganus 220-3477
TTY/TDD 1-800-828-1140

York County Housing Office •

Contact: Mary Sodergren 890-3885
TTY/TDD 890-3300



*This Brochure was produced by the Hampton Roads Community Housing Resource Board (HRCHRB),
an organization of area Realtors®, builders, local government officials, and housing advocates.
The HRCHRB promotes the Voluntary Affirmative Marketing Agreement (VAMA),
which assures that all people regardless of their race, color, national origin, sex, religion, familial status, or handicap,
have an opportunity to choose the housing best suited to their needs.*

COVER: Winner of the 2003 Virginia Beach Fair Housing Poster Contest:
Artist Josh Jackson is a student at Virginia Beach Technical and Career Education Center.