

Analysis of Impediments to Fair Housing Choice in Ogden City, Utah



**EQUAL HOUSING
OPPORTUNITY**

Submitted to HUD as part of the
Five Year Consolidated Plan 2011-2015

JULY 1, 2010

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Utah Code

Title 57 Real Estate

Chapter 21 Utah Fair Housing Act / Amended by Chapter 114, 1993 General Session

57-21-5. Discriminatory practices enumerated -- Protected persons, classes enumerated.

(1) It is a discriminatory housing practice to do any of the following because of a person's race, color, religion, sex, national origin, familial status, source of income, or disability:

- a) refuse to sell or rent after the making of a bona fide offer, refuse to negotiate for the sale or rental, or otherwise deny or make unavailable any dwelling from any person;
- b) discriminate against any person in the terms, conditions, or privileges of the sale or rental of any dwelling or in providing facilities or services in connection with the dwelling; or
- c) represent to any person that any dwelling is not available for inspection, sale, or rental when in fact the dwelling is available.

(2) It is a discriminatory housing practice to make a representation orally or in writing or make, print, circulate, publish, post, or cause to be made, printed, circulated, published, or posted any notice, statement, or advertisement, or to use any application form for the sale or rental of a dwelling, that directly or indirectly expresses any preference, limitation, or discrimination based on race, color, religion, sex, national origin, familial status, source of income, or disability, or expresses any intent to make any such preference, limitation, or discrimination.

(3) It is a discriminatory housing practice to induce or attempt to induce, for profit, any person to buy, sell, or rent any dwelling by making representations about the entry or prospective entry into the neighborhood of persons of a particular race, color, religion, sex, national origin, familial status, source of income, or disability.

(4) A discriminatory housing practice includes:

- a) a refusal to permit, at the expense of the disabled person, reasonable modifications of existing premises occupied or to be occupied by the person if the modifications are necessary to afford that person full enjoyment of the premises, except that in the case of a rental, the landlord, where it is reasonable to do so, may condition permission for a modification on the renter agreeing to restore the interior of the premises, when reasonable, to the condition that existed before the modification, reasonable wear and tear excepted;
- b) a refusal to make reasonable accommodations in rules, policies, practices, or services when the accommodations may be necessary to afford the person equal opportunity to use and enjoy a dwelling; and
- c) in connection with the design and construction of covered multifamily dwellings for first occupancy after March 13, 1991, a failure to design and construct those dwellings in a manner that:
 - (i) the dwellings have at least one building entrance on an accessible route, unless it is impracticable to have one because of the terrain or unusual characteristics of the site; and
 - (ii) with respect to dwellings with a building entrance on an accessible route:
 - (A) the public use and common use portions of the dwelling are readily accessible to and usable by disabled persons;
 - (B) all the doors designed to allow passage into and within the dwellings are sufficiently wide to allow passage by disabled persons in wheelchairs; and
 - (C) all premises within these dwellings contain the following features of adaptive design:
 - (I) an accessible route into and through the dwelling;
 - (II) light switches, electrical outlets, thermostats, and other environmental controls in accessible locations;
 - (III) reinforcements in the bathroom walls to allow later installation of grab bars; and
 - (IV) kitchens and bathrooms such that an individual in a wheelchair can maneuver about and use the space.

(5) This section also applies to discriminatory housing practices because of race, color, religion, sex, national origin, familial status, source of income, or disability based upon a person's association with another person.

I. Introduction and Executive Summary of the Analysis

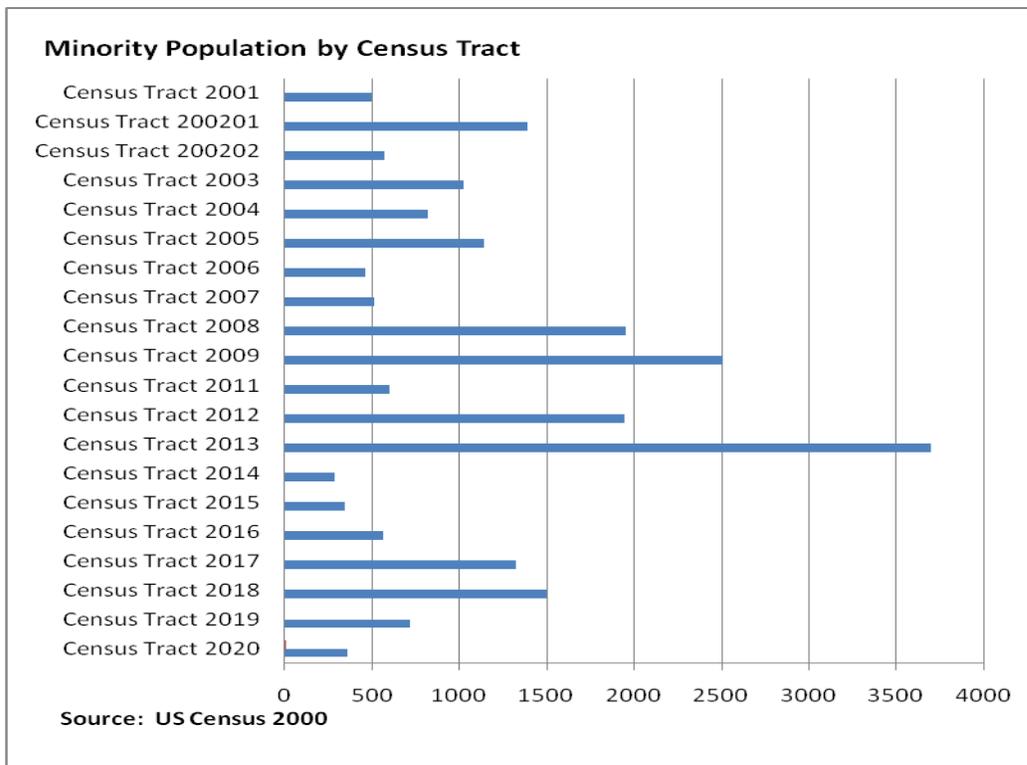
The U.S. Department of Housing and Urban Development (HUD) requires that all entitlement jurisdictions develop policies to overcome impediments to Fair Housing choice. It is the responsibility of any jurisdiction receiving CDBG entitlement funding to assess Fair Housing problems and effect the necessary changes to correct discriminatory housing practices that are occurring within the jurisdiction.

Fair Housing Choice is defined as the ability of all persons, regardless of race, color, religion, sex, disability, familial status, national origin or source of income (applicable in Utah) to have the same housing opportunities as any other member of society. Impediments to fair housing choice are actions or policies that have the effect of restricting the availability of housing based on any of those categories.

Examples of Housing Discrimination

Discrimination based on race, color or national origin:

Government agencies and private organizations have fought racial and ethnic discrimination for many decades but instances of racial discrimination still occur. In Ogden City the minority population is primarily of Hispanic origin and represents almost 30% of the population, many of which are non-English speaking persons.



Discrimination based on religion:

This type of discrimination is less common than others. In regard to housing, it is possible that many rental properties may not be advertised to the general public because they can be more easily marketed within local church groups or religious affiliations.

Discrimination based on gender:

Discrimination based on gender still exists. In housing, this often takes the form of loan denial or sexual harassment of female tenants by landlords. In Ogden City almost 10% of all family households with children present are single female householders.

Discrimination based on familial status:

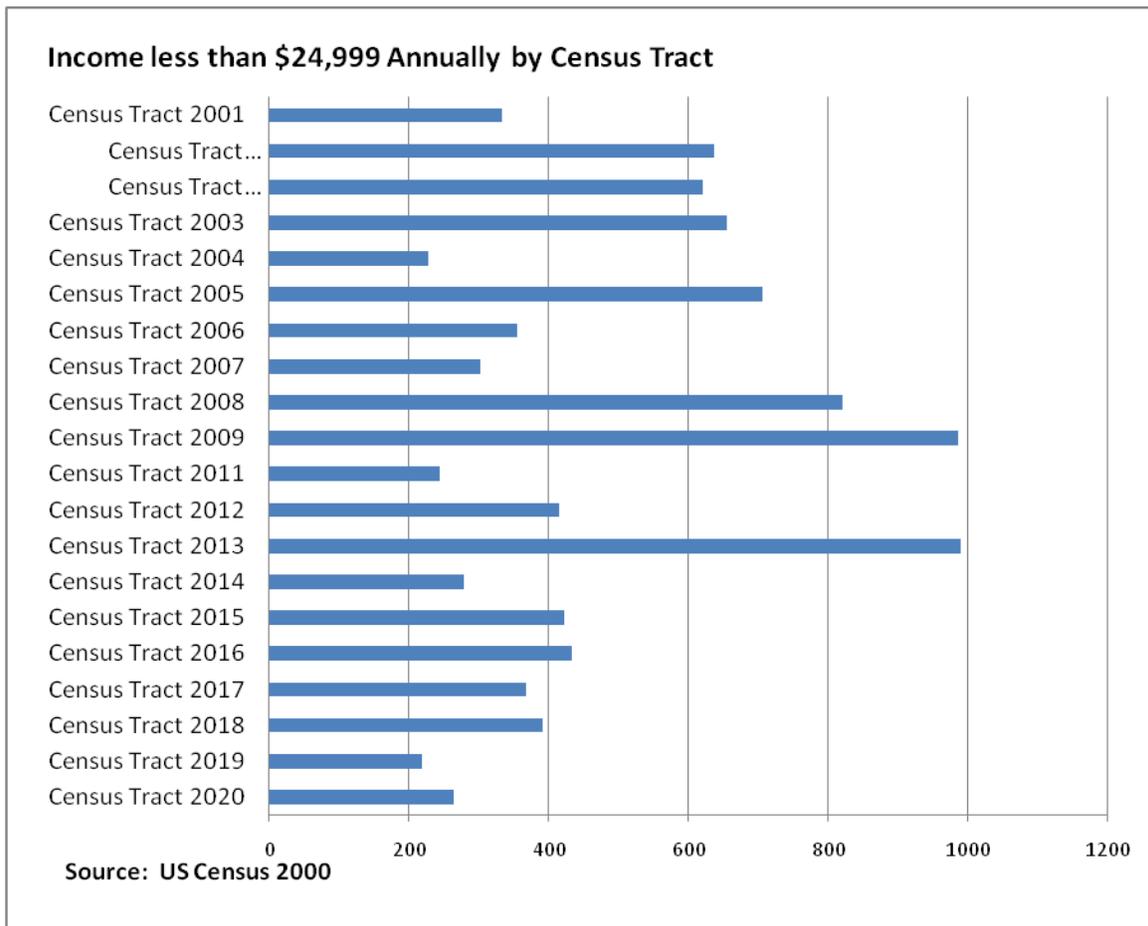
This type of discrimination is usually in the form of landlords refusing to rent to families with children, although instances of discrimination can also occur against non-traditional and non-related households.

Discrimination against the disabled:

Landlords are typically not willing to accommodate disabled persons with accessibility requirements, although wheelchair ramps and other minor adjustments can successfully overcome these issues at minimal expense.

Discrimination based on origin of income:

Welfare recipients, social security recipients and part time employees can suffer this type of discrimination. Landlords often view certain types of income as inconsistent, which they believe could lead to a tenant not paying rent in a timely manner or having to be evicted for non-payment of rent. Low income households are often discriminated against for these same reasons.



The Ogden City Analysis of Impediments to Fair Housing Choice (AI) will examine any existing discriminatory policies and practices that could limit a persons' ability to fairly obtain housing in Ogden City. The AI will be used to review problems associated with housing choice issues that are based on any criteria other than whether or not a person is financially qualified to buy or rent the housing in question. The AI will also be used to analyze problems that have been experienced by people in constitutionally protected classes, and develop policies for improving Fair Housing choice in Ogden City.

A. Participants

- Ogden City Community and Economic Development
- Ogden Housing Authority
- Weber County Housing Authority
- Weber Human Services
- Weber State University

B. Methodology

The Analysis of Impediments to Fair Housing Choice (AI) for Ogden City consists of census data analysis, Ogden City Fair Housing survey results and findings from the Weber State University Social Sciences Fair Housing Awareness Study which includes information obtained from citizens and both private and non-profit housing providers in Ogden City.

Student volunteers from Weber State University Social Science classes are shown conducting Fair Housing Surveys at the Ogden Weber Community Action Partnership offices of Head Start. These Fair Housing surveys were distributed primarily to parents of Head Start students in both English and Spanish, asking questions that addressed a wide range of Fair Housing issues. By asking these questions, important answers can be obtained that will help resolve unfair housing practices in Ogden City. (See WSU study on page 16).



Throughout the fall of 2009 and beginning of 2010, Ogden City published Fair Housing questionnaires in utility billings, monthly public service notices and local newspapers. An electronic survey was also conducted on line. Copies of both the Weber State and Ogden City Fair Housing Surveys are included in this report.

Affordable Housing Availability

Ogden City offers affordable housing opportunities for low income households who are seeking to purchase a home. In 2009, the majority of homes sold in Ogden were priced at a level that would enable persons who were currently paying rent, the opportunity to purchase a home at the same monthly cost. Homes costing less than \$160,000 represented 77% of the total single family home sales in 2009. In comparison with surrounding areas, residential sales prices in Salt Lake and Davis counties were 7% and 8% higher, respectively, than those in Ogden City.

OGDEN CITY	# of Units	% of Sales
Price \$0 - \$99,999	266	29%
Price \$100,000 - \$159,999	435	48%
Price \$160,000 - \$199,999	135	14%
Price \$200,000 - Higher	84	9%

Source: Wasatch Front Regional MLS

The Ogden Housing Authority (OHA) is a primary advocate for Fair Housing in Ogden City. Their purpose is to provide safe, affordable and sound housing, free from discrimination, with self sufficiency opportunities for persons of low to median income in partnership with the communities they serve.

The OHA goals for 2010 through 2013 include activities that will expand the supply of assisted housing in Ogden City, improve the quality of existing assisted housing units, increase assisted housing choices and homeownership opportunities for program participants, improve the quality of life and economic vitality for its residents, provide improved living environments, promote self-sufficiency practices and asset development activities for assisted households, ensure equal opportunity within their organization, work toward furthering fair housing practices and develop an opportunity for the OHA to increase its capacity for service through re-location into larger facilities,

C. Funding

Funding for the analysis has been provided by the jurisdiction and volunteers.

D. Conclusions – Impediments Found – Actions to Address Impediments

Although Ogden City is supportive of Fair Housing policies and practices, the need for public education and informational venues will always be present. The common problem that seems to consistently emerge from survey information and public outreach is that although residents may be aware of their rights, and know that discrimination is against the law, they do not know how to file a complaint, who to contact for assistance or are hesitant to pursue their rights under the law.

Although the Ogden City application for Fair Housing Education funding in 2008 was denied, there are still many practices that can continue to be implemented by the city at little or no cost. By partnering with public housing providers and non-profit human service organizations, educational efforts toward Fair Housing awareness will continue to be offered;

- Ogden City will continue to associate with the Utah Apartment Association, Weber County Housing Authority, Ogden Housing Authority and Greater Ogden Area Association of Realtors to promote Fair Housing education among rental property owners, property management companies and real estate professionals.
- Ogden City will continue to provide Good Landlord Training to rental property owners.
- Fair Housing informational brochures will be prominently displayed at city offices.
- The Business Information Center will continue to help low and moderate income persons in protected classes who are seeking assistance in new business start-up ventures.
- Ogden City will continue to require that remodel and construction projects within the city meet applicable International Building Code accessibility requirements.
- Fair Housing practices will continue to be utilized in the marketing of city-owned properties.
- Fair Housing awareness messages will be posted in the At Your Service newsletter that accompanies monthly utility billings throughout the city.
- Fair Housing information and brochures will be included at all public service functions where city staff members conduct citizen outreach activities to promote city programs and projects.

II. Jurisdictional Background Data (Source US Census 2000)

A. Demographic Data

P8. HISPANIC OR LATINO BY RACE [17] - Universe: Total population

Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Total:	77,226
Not Hispanic or Latino:	58,973
White alone	54,216
Black or African American alone	1,630
American Indian and Alaska Native alone	681
Asian alone	1,023
Native Hawaiian and Other Pacific Islander alone	109
Some other race alone	69
Two or more races	1,245
Hispanic or Latino:	18,253
White alone	6,800
Black or African American alone	155
American Indian and Alaska Native alone	246
Asian alone	82
Native Hawaiian and Other Pacific Islander alone	24
Some other race alone	9,928
Two or more races	1,018

P18. HOUSEHOLD SIZE, HOUSEHOLD TYPE, AND PRESENCE OF OWN CHILDREN [19] - Universe:

Households Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Total:	27,384
1-person household:	7,165
Male householder	3,347
Female householder	3,818
2 or more person household:	20,219
Family households:	18,405
Married-couple family:	13,261
With own children under 18 years	6,616
No own children under 18 years	6,645
Other family:	5,144
Male householder, no wife present:	1,558
With own children under 18 years	806
No own children under 18 years	752
Female householder, no husband present:	3,586
With own children under 18 years	2,229
No own children under 18 years	1,357
Nonfamily households:	1,814
Male householder	1,113
Female householder	701

P26. HOUSEHOLD TYPE BY HOUSEHOLD SIZE [16] - Universe: Households
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Total:	27,384
Family households:	18,405
2-person household	6,941
3-person household	4,157
4-person household	3,412
5-person household	2,007
6-person household	1,013
7-or-more person household	875
Nonfamily households:	8,979
1-person household	7,165
2-person household	1,307
3-person household	298
4-person household	127
5-person household	53
6-person household	16
7-or-more person household	13

B. Income Data

P52. HOUSEHOLD INCOME IN 1999 [17] - Universe: Households
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Total:	27,379
Less than \$10,000	3,151
\$10,000 to \$14,999	2,096
\$15,000 to \$19,999	2,183
\$20,000 to \$24,999	2,223
\$25,000 to \$29,999	2,101
\$30,000 to \$34,999	2,316
\$35,000 to \$39,999	2,061
\$40,000 to \$44,999	1,749
\$45,000 to \$49,999	1,540
\$50,000 to \$59,999	2,225
\$60,000 to \$74,999	2,369
\$75,000 to \$99,999	1,716
\$100,000 to \$124,999	587
\$125,000 to \$149,999	384
\$150,000 to \$199,999	270
\$200,000 or more	408

P53. MEDIAN HOUSEHOLD INCOME IN 1999 (DOLLARS) [1] - Universe: Households
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Median household income in 1999	34,047
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C. Employment Data

P43. SEX BY EMPLOYMENT STATUS FOR THE POPULATION 16 YEARS AND OVER [15] - Universe: Population 16 years and over Data Set: Census 2000 Summary File 3 (SF 3 - Sample Data)

Total:	57,363
Male:	28,931
In labor force:	20,946
In Armed Forces	126
Civilian:	20,820
Employed	18,967
Unemployed	1,853
Not in labor force	7,985
Female:	28,432
In labor force:	16,735
In Armed Forces	17
Civilian:	16,718
Employed	15,313
Unemployed	1,405
Not in labor force	11,697

P44. FAMILY TYPE BY EMPLOYMENT STATUS [29] - Universe: Families Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Total:	18,567
Married-couple family:	13,742
Husband in labor force:	10,362
Employed or in Armed Forces:	9,943
Wife in labor force:	6,962
Employed or in Armed Forces	6,618
Unemployed	344
Wife not in labor force	2,981
Unemployed:	419
Wife in labor force:	304
Employed or in Armed Forces	226
Unemployed	78
Wife not in labor force	115
Husband not in labor force:	3,380
Wife in labor force:	964
Employed or in Armed Forces	895
Unemployed	69
Wife not in labor force	2,416
Other family:	4,825
Male householder, no wife present:	1,489
In labor force:	1,074
Employed or in Armed Forces	1,035
Unemployed	39
Not in labor force	415
Female householder, no husband present:	3,336
In labor force:	2,322
Employed or in Armed Forces	2,150
Unemployed	172
Not in labor force	1,014

P30. MEANS OF TRANSPORTATION TO WORK FOR WORKERS 16 YEARS AND OVER [16] - Universe: Workers 16 years and over Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Total:	33,789
Car, truck, or van:	30,684
Drove alone	24,698
Carpooled	5,986
Public transportation:	774
Bus or trolley bus	747
Streetcar or trolley car (publico in Puerto Rico)	9
Subway or elevated	7
Railroad	5
Ferryboat	6
Taxicab	0
Motorcycle	14
Bicycle	158
Walked	892
Other means	324
Worked at home	943

D. Housing Profiles

H5. VACANCY STATUS [7] - Universe: Vacant housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

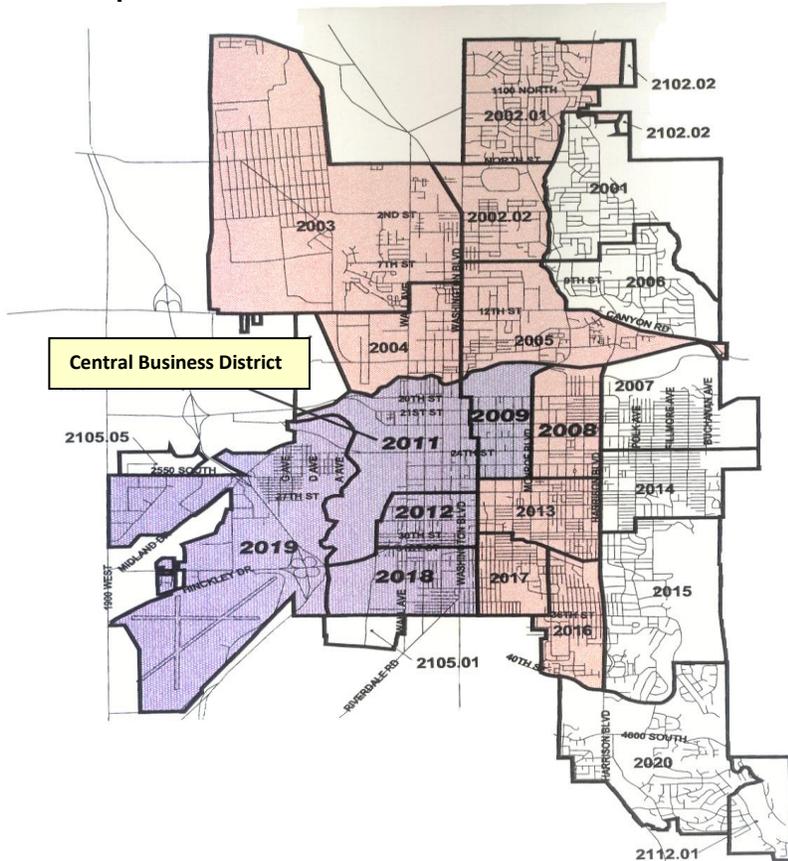
Total:	2,379
For rent	1,165
For sale only	546
Rented or sold, not occupied	158
For seasonal, recreational, or occasional use	101
For migrant workers	0
Other vacant	409

H6. RACE OF HOUSEHOLDER [8] - Universe: Occupied housing units
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data

Total:	27,384
Householder who is White alone	23,122
Householder who is Black or African American alone	639
Householder who is American Indian and Alaska Native alone	264
Householder who is Asian alone	363
Householder who is Native Hawaiian and Other Pacific Islander alone	37
Householder who is Some other race alone	2,401
Householder who is Two or more races	558



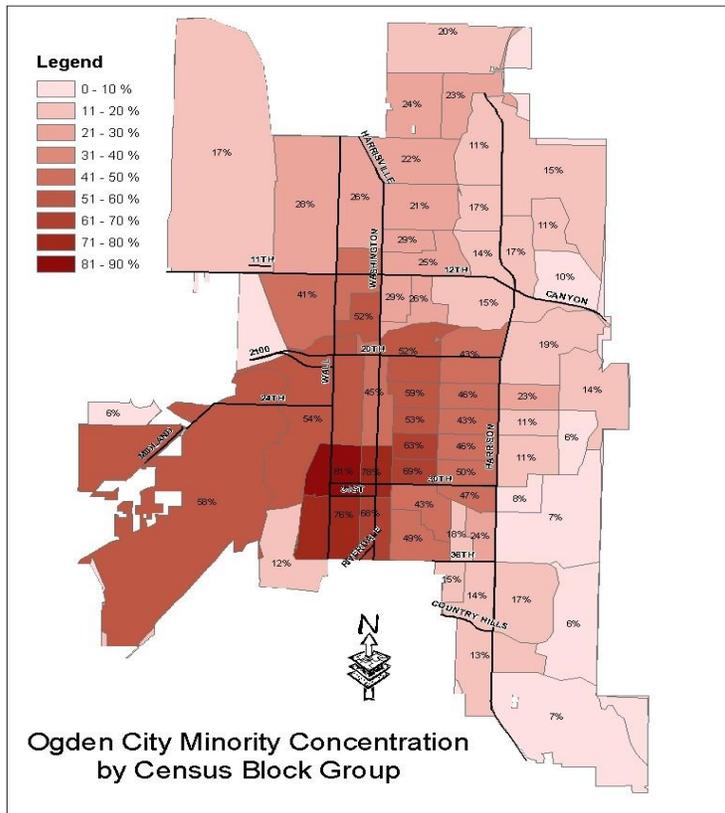
E. Maps



Areas of Low-Moderate Income Concentration

Source: 2000 Census

- At least 51% of these households have incomes below 50% area median income - (25% to 43% of which are below 30% Area Median Income).
- At least 51% of these households have incomes below 80% area median income.



Ogden City Minority Concentration by Census Block Group

Source: 2000 Census

As U.S.Census 2000 findings show, the Ogden City minority household concentrations are situated in the same census tracts and City blocks where lower income households are concentrated.

These common areas of minority and lower income residents are also the areas of Ogden's oldest housing stock, being affordable and in close proximity to transportation options, but in many cases, in sub-standard condition and needing repair.

Ogden City Code Compliance staff respond to complaints surrounding safe housing and zoning issues. Residents who have been subjected to Fair Housing infractions can file a complaint and have their cases investigated by the Utah State Labor Commission team of investigators.

III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

Fair Housing Complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination: None

Fair Housing Discrimination suits filed by the Department of Justice or private plaintiffs: The following data was provided by the *Utah State Department of Labor Fair Housing Division* and pertains to housing discrimination cases that have occurred in Ogden City. Only general statistical case data was provided to protect the privacy of parties involved.

YEAR 2008: 9 cases were filed in Ogden City. Listed below are the types of complaints:

1. Race and Disability Discrimination. Case closed with a determination of No Cause Finding.
2. Disability discrimination. Case closed with a settlement
3. Disability discrimination. Case closed with a No Cause Finding.
4. Disability discrimination and Retaliation. It closed with a conciliation/settlement.
5. Gender discrimination - Female. Case closed with a No Cause Finding.
6. National Origin. Case closed with a No Cause Finding.
7. Source of Income and National Origin discrimination. Case closed as a conciliation/settlement
8. Disability discrimination. It is currently in the Department of Labor Legal Department.
9. Race and Disability discrimination. It closed with a No Cause Finding.

YEAR 2009: 2 cases were filed in Ogden City. One was for Sex and Disability Discrimination and it is currently under investigation. The other case is for Familial Status and it is also currently under investigation.

YEAR 2010: 2 cases have been filed in Ogden City. Both are for Disability Discrimination. One case is currently in mediation and one is under investigation.

Reasons for any trends or patterns: Ogden City does not have any specific trends or patterns that would lead to the establishment or promotion of discriminatory housing practices. As indicated by the Department of Labor legal records, the number of housing discrimination cases in Ogden City appears to have declined since 2008.

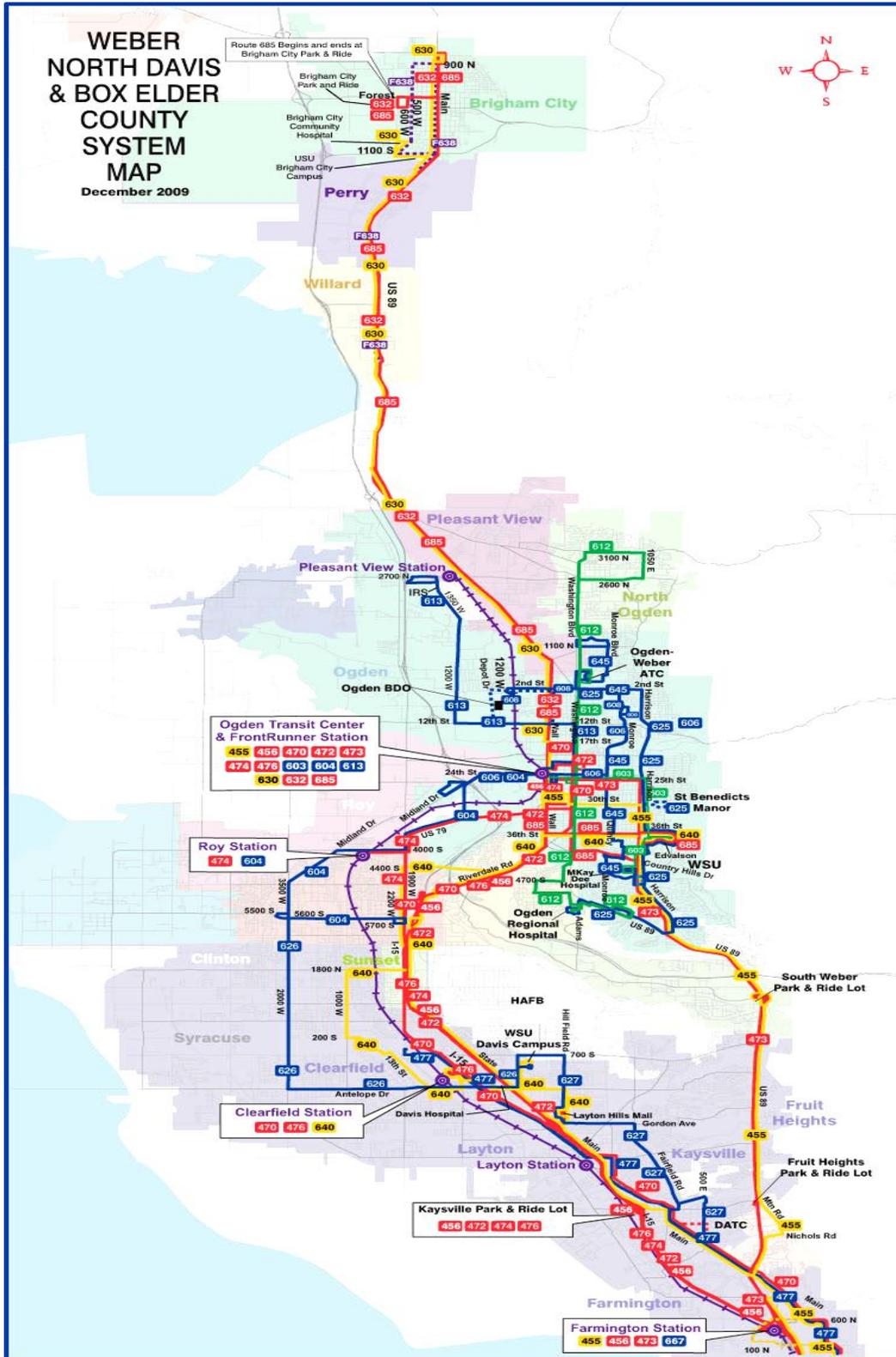
IV. Identification of Impediments to Fair Housing Choice

Municipal / Zoning / Other Services: Ogden City Municipal Building Services offers fair housing construction recommendations from the International Building Code and planning services for contractors and residents who are obtaining building permits and licenses. There are no discriminatory zoning ordinances practiced in Ogden City.

Neighborhood Revitalization: There are no discriminatory practices or impediments to Fair Housing Law being conducted by city staff members or contractors associated with residential neighborhood revitalization projects. Ogden City focuses its neighborhood revitalization efforts in the poorest census tracts of the city. Low and moderate income residents in these central-city target neighborhoods benefit directly from homeownership programs, economic development efforts, public improvements, infill housing projects and single-family housing rehabilitation projects. These areas of the city are also targeted for the entire Community Development rental rehabilitation assistance budget each year.

The Ogden City Community Development Division works with residents to promote safe, attractive neighborhoods. Through the enforcement of code and zoning requirements, dangerous buildings and sub-standard housing conditions are resolved. The acquisition and utilization of vacant interior lots throughout the city provides infill housing opportunities for low and moderate income households. Ogden City also allows the operation of care facilities for disabled individuals in all residentially zoned neighborhoods of the city.

Employment & Housing Transportation Linkages: Ogden City is conveniently located along the Wasatch Front of Utah, north of Salt Lake City. The area enjoys convenient bus service from the Utah Department of Transportation (UDOT). Front-Runner commuter rail is also available.



PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders: In Ogden City, public housing residents pay either the greater part of 30% of their adjusted income (gross income – minus deductions), 10% of their gross income, \$50 minimum rent or flat rent. Flat rent is based on market rent for the unit. Tenants are allowed to choose between paying based on their income or flat rent. Once they have chosen flat rent, if their income decreases they may request in writing to go to income based rent. Tenants who have changed to income based after choosing flat rent may not return to flat rent until the next lease term.

The Housing Choice Voucher program provides rent subsidy so that families who are eligible can afford rent for decent, affordable, safe and sanitary housing. A family with a Housing Choice Voucher pays from 30% to 40% (HOPWA & Shelter + are limited to 30% of income) of their adjusted income (not less than \$50) minus any utility allowance for the unit to the landlord. The Ogden Housing Authority pays the landlord the difference between the approved rent and the tenant's portion. Landlords are not allowed to accept rent in excess of what the agency has agreed to in the housing contract. The rent must be reasonable and approved by the agency and dwellings must pass a housing quality standard inspection. The bedroom size that is allowed is the smallest number of bedrooms needed to house the family without overcrowding. This is usually one bedroom for each two persons, considering the relationship and gender of family members.

The Ogden Housing Authority may grant other reasonable accommodations if it is determined that an exception to this policy is required for a disabled person. Participants can rent a larger size unit as long as the unit complies with minimum housing quality standards and is within the rent limitation of the voucher. Participants are not allowed to rent from family members or hold a financial interest in the property.

The Ogden Housing Authority Family Self Sufficiency program offers housing residents support and guidance as they work toward home ownership and freedom from all government assistance. Participants can receive help with cleaning up bad credit, financial counseling, help with finding community resources, guidance toward obtaining a GED or high school diploma, home ownership classes, job readiness workshops, job leads and resume writing.

Sales of Subsidized Housing and Possible Displacement: None of the subsidized public housing within the jurisdiction is being sold at the time of this report. The Ogden Housing Authority goals for 2010 through 2013 actually include plans to expand the supply of assisted housing units. There are currently no risks of displacement in Ogden City subsidized housing.

Property Tax Policies: Tax policies are not discriminatory against any sector of the community.

Planning and Zoning Boards: Ogden City Planning and Zoning Boards do not implement practices that would impede the practice of Fair Housing Law or promote discriminatory policies.

Public and Private Sector: The private sector in Ogden City is supportive of Fair Housing practices. New real estate agents receive Fair Housing instruction and landlords who participate in the Good Landlord Program are educated on Fair Housing Law. The Greater Ogden Area Association of Realtors was one of the first real estate boards in Utah to require mandatory Fair Housing training for all newly licensed realtors.

The public and private sector in Ogden City are vital partners to the continued education and practice of Fair Housing Law. Through the establishment of accessibility requirements through building codes and building permit processes, city housing rehabilitation projects in minority and low income neighborhoods, code enforcement efforts to eliminate sub-standard housing conditions, public housing policies that promote the rights of protected classes and non-profit human service providers assisting persons with both physical and mental disabilities, Ogden City

has established a successful level of public awareness, as evidenced by the low number of discrimination cases being investigated by the Utah State Department of Labor.

Lending Policies and Practices: Mortgage lenders in Ogden do not practice discriminatory lending. Lending qualifications are based solely on an applicant's credit score, length of employment, ability to pay, income, debts and assets. Community Reinvestment Act (CRA) lending practices benefit a percentage of minority and low income mortgage loan applicants each year. The Ogden City Business Information Center has processed 14 home mortgage loans in partnership with CRA lenders to households averaging 63% area median income.

Building Codes (Accessibility): Ogden City complies with International Building Code 2006 (IBC) standards. Section 1107 of the IBC code specifies accessibility features that are required in public buildings such as; multi-unit housing projects, nursing homes, hospitals, jails and assisted living facilities.

Total Number of Units	Minimum Accessible Units Associated with Roll-In Showers	Total Number of Required Accessible Units
1 to 25	0	1
26 to 50	0	2
51 to 75	1	4
76 to 100	1	5
101 to 150	2	7
151 to 200	2	8
201 to 300	3	10
301 to 400	4	12
401 to 500	4	13
501 to 1,000	1% of total	3% of total
Over 1,000	10, plus 1 for each 100 or fraction thereof, over 1,000.	30, plus 2 for each 100, or fraction thereof, over 1,000.

Fair Housing Enforcement: Fair Housing complaints are investigated and pursued by the Utah State Department of Labor team of investigators. Residents who contact Ogden City Code Enforcement can receive assistance in negotiating with landlords or property managers to resolve sub-standard housing conditions, code violations and safety issues.

Informational Programs: The new Ogden City web site has proven invaluable in providing information and conducting public Fair Housing surveys. The Weber County Housing Authority, Weber Human Services and Ogden Housing Authority also provide ongoing educational outreach to individuals in protected classes. Applicants for Section 8 housing assistance receive intake orientation training which includes information on Fair Housing Law. The Ogden Housing Authority also conducts an annual Fair Housing seminar every spring for the general public, landlords, property managers and human service agencies.

Visit-ability in Housing: Ogden City infill housing projects incorporate wider doors, open floor plans and other design aspects that enable visit-ability. Any pre-sold new construction infill housing project can also be specifically designed to provide full ADA accessibility features.

Where there has been a determination of unlawful segregation of other housing discrimination by a court or a finding of noncompliance by HUD under Title VI of the Civil Rights Act of 1964 or Section 504 of the Rehabilitation Act of 1973, or where the Secretary has issued a charge under the Fair Housing Act regarding assisted housing within a recipient's jurisdiction and an analysis of actions which could be taken to help remedy the discriminatory condition including any actions involving the expenditure of funds by the jurisdiction: None reported.

Impediments to Fair Housing in Ogden City

Daniel Lancaster, Laura Willard, Whitney Bielik, Daniel Roper, Terrie Stephenson,

Dr. Kerry Kennedy and Dr. Mark O. Bigler

Weber State University

Problem Overview

In the United States people cannot legally be denied housing because of their race, skin color, national origin, religion, sex, disability, the number of children they have, or their source of income (U.S. Department of Housing and Urban Development, 2010). Often people either do not know that fair housing laws exist or do not understand them. In connection with this lack of understanding, individuals may not realize they are being discriminated against when it occurs. Demographic characteristics such as sex, city of residency, race/ethnicity, number of children in the household and monthly household income are factors that may contribute to discrimination. It is important to understand the reasons people feel they were discriminated against in order to foster change for the better in Ogden City housing.

According to the National Fair Housing Alliance (2009), people generally understand that housing discrimination based on race or national origin is illegal. However, in 2002 the Department of Housing and Urban Development (HUD) surveyed U.S. residents and compiled a report regarding fair housing awareness in the United States. Among their findings was a general lack of awareness regarding fair housing law as it pertains to the treatment of families with children. Specifically, the report noted that only 38% of respondents were aware that it is illegal to treat families with children differently than families without children, a misunderstanding of the Fair Housing Act.

Due to the “melting pot” ideology of ethnic relations in the United States, ethnic minorities are generally expected to assimilate into the dominant ethnic group (Marger, 2006). Discriminatory housing practices provide an informal avenue through which individuals belonging to minority ethnic groups are either forced out or forced in to American mainstream culture.

In 2005 a study was conducted by students from the Weber State University Social Work Department regarding impediments to fair housing in Ogden City. Attempting to obtain updated information regarding this topic, representatives of Ogden City approached members of the Weber State University Social Work Program faculty again in 2009 and asked for assistance in evaluating the knowledge of Ogden City residents regarding fair housing law. Moreover, Ogden City representatives hoped to gain better insight regarding residents’ experiences with housing discrimination in the city.

Why Problem is worth Exploring

Researching impediments to fair housing in the city of Ogden is important to all residents of the community because city officials want to take care of residents fairly and legally. Community leaders care deeply about the rights of all men and women to be treated equally and without regard to race, age, nationality, gender, family status, or religion. In addition, identifying impediments to fair housing and knowledge of fair housing law can help assure fair treatment of all people in buying and renting property within the city. Ogden has a rich, diverse population base. All residents should have equal access to affordable housing, free from discrimination.

In keeping with the devolution of regulation with regard to fair housing, research such as this can be an aid in discovering the nature and extent of barriers to obtaining fair housing in Ogden. Strategies and actions can then be implemented to address these barriers with regard to the unique situation and circumstances in Ogden City, including efforts to provide education to residents directed toward that goal. There have been studies across the United States that address the problem of housing discrimination. In one study conducted by the National Fair Housing Association (2008), it was reported that in the previous year, 27,023 incidents of discrimination were filed with private fair housing groups, state and local agencies, HUD, and Department of Justice. However, it was estimated that approximately four million instances of discrimination actually occur every year in rental and real estate markets alone against African Americans, Latinos, Asian Americans, and American Indians. This number does not include discrimination against persons with disabilities (representing the greatest number reported), families with children, or on the basis of other protected characteristics like gender and religion (para. 9).

As reported by Kendrick (2008):

HUD studies show that African-Americans, Hispanics, Asian Americans, and Native-Americans receive consistently unfavorable treatment at least 20 percent of the time when they seek to purchase or rent a home. In some communities, persons with certain disabilities encounter unfavorable treatment in one out of two transactions. And more than half of the population is unaware that it is illegal to discriminate against families with children in housing. (para. 4)

A report by Leeuw, et al (2008) suggests that:

Predatory lenders are particularly active in communities of color and intentionally seek out borrowers who cannot meet the terms of their loans, leading to default and foreclosure. Predatory lenders also steer borrowers who could qualify for standard loans towards subprime loans with less favorable terms, sometimes by applying pricing criteria and discretionary charges inconsistently across racial lines. (p. 17)

Leeuw et al (2008) also noted:

Steering by real estate agents is a common discriminatory practice, impacting both whites and people of color at all income levels. Even though steering violates the Fair Housing Act it continues to be a major form of unfair, unequal treatment that training of realtors has not eliminated. (p. 14)

These studies and others show that if minorities are not given fair treatment at all stages of the buying and lending process, they are forced to accept much less favorable housing conditions than they could otherwise afford. It is important to target the areas where discrimination is happening in the community and provide education to stop the continuation of all such practices. It is hoped that this research will help Ogden City to meet the growing needs for housing for all populations and to encourage fair treatment at all levels of procuring and providing housing.

Explanation of Theories, Models and Variables

Maslow's Hierarchy of Needs

The theory upon which this research project is based is Maslow's Hierarchy of Needs. Often demonstrated as a pyramid, Maslow's hierarchy is based on the principle that human needs, like buildings, must be established from the bottom up (see Figure 1).

At the base of the pyramid are physiological needs, with safety needs above these, then social needs, esteem needs, and finally self actualization. Housing—along with food and clothing—falls into the category of a basic human need since it contributes to the basic survival of human beings. Without housing, people are exposed not only to the elements, but also are at risk from those who would do them harm.

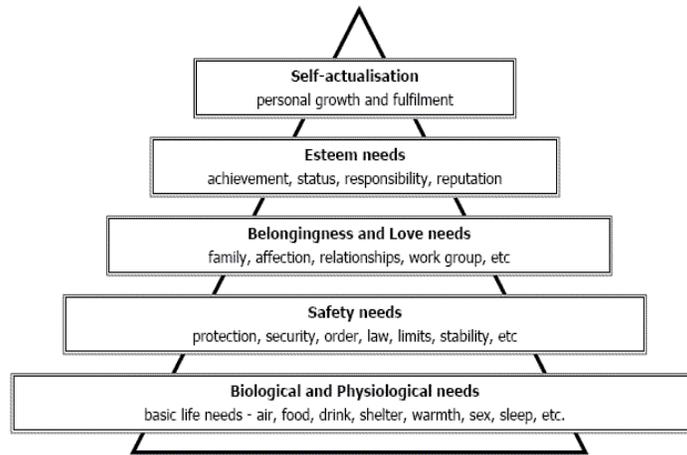


Figure 1: Maslow's Hierarchy of Human Needs (GP Training, 2009)

Shelter—identified as housing in this study—is a basic human need. People need a safe place to sleep and live. In warmer climates one might survive with only a tent for shelter, but this is not plausible for residents of Utah. Utah is known for its harsh winters and often heavy snow fall. In the summer, temperatures can rise above 100 degrees and the need for shelter is essential. Considering the environmental factors, some housing in the State and in Ogden is far less than ideal. However, its existence is perpetuated by the fact that dilapidated housing is usually better than no housing at all. Defined as homeless by HUD (2010), people have tried to survive living in a car, or on the streets, as affordable housing is not available due to discriminatory housing practices.

In Maslow's hierarchy, social needs are situated just above safety needs. How does it feel to a family when they have nowhere to live or have substandard living conditions? What are the impacts to their social functioning? How does the impairment of their social needs affect Ogden City as a whole? The link between acceptable living conditions and one's capacity to contribute to society is beyond contestation. To meet the needs of society, housing must be affordable and available to everyone regardless of race, skin color, national origin, religion, sex, disability, the number of children they have, or their source of income.

Variables

This project involved an anonymous survey which gathered information regarding a number of variables thought to be relevant to residents' housing experience and knowledge of fair housing law. Demographic variables such as age, level of education, sex, race/ethnicity and disability were all a part of this study. It is important to gain understanding of how these variables affect those who wish to obtain housing. Moreover, it is important to gain insight as to residents' understanding of fair housing laws in Ogden City. If individuals are educated on the laws and supplied with the knowledge of where to turn when discrimination occurs, a difference may be possible for those who have experienced discrimination in the past.

Methodology

A team of students from Weber State University consisting of Social Work majors, under the direction of Dr. Mark Bigler and Dr. Kerry Kennedy, was recruited by representatives from Ogden City Community Development to research impediments to knowledge of fair housing laws within the city of Ogden. This project received initial approval from the Weber State University Institutional Review Board (IRB). The research team then set out to prepare surveys for distribution. Because of the high number of Spanish-speaking residents in Ogden City, the survey was translated by a Spanish language consultant. English and Spanish versions of the survey were available at all data collection sites.

Phase One

There were two phases of survey collection for the study. The first was directed at consumers of housing in Ogden. For this target population, agencies were selected as distribution sites by the research team and recruited for participation. Surveys were collected from YMCA CARES After-School Program, Macy's Grocery Store, Ogden Weber Community Action Partnership Center/Head Start, Catholic Community Services, Division of Child and Family Services (DCFS), and Midtown Health Clinic. Surveys were not only completed by clients of these agencies, but by their employees as well. This diverse group of agencies provided a broad range of consumers of housing in Ogden City.

The survey instrument included: (1) demographics (e.g., sex, city of residency, race/ethnicity, number of children in household, monthly household income, highest grade completed): (2) questions regarding knowledge of fair housing law (e.g., Are you aware you cannot legally be denied housing under the fair housing act because of race, national origin, sex, color, religion, disabilities, number of children in household, or source of income? Are you aware that you have housing rights protected by federal and state law? Do you know whom to contact to report suspected housing discrimination? Have you ever applied for housing and been denied for reasons you suspect were discriminatory?): and (3) questions regarding type of residency of participants, and experience with housing (e.g., What type of residence do you live in? Do you rent or own your own home? How many times have you searched for housing within the last year? If you ever applied for a mortgage loan did the loan officer offer more than one option in types of loans available? Have you ever been turned down over the telephone when inquiring about a rental or sale property without ever getting the chance to look at the property? If you ever looked for a home to buy did you or the realtor decide where in the community you would look? As a renter, have any of these situations happened to you? As a homeowner, have any of these situations happened to you?).

Surveys were collected using two methods. The first consisted of handing out a survey and an empty envelope. Respondents were asked to fill out the survey and then return it to the researcher sealed in the envelope provided. The envelope with the survey was then deposited into a sealed box. All such surveys were then taken to Weber State University where they were coded with a number to identify the agency site from which it was collected, and securely stored in the office of the head of the Department of Social Work. The second method consisted of handing out a survey and a file folder. The survey was completed and then returned protected inside the file folder and given to the researcher. Surveys were then taken from the folder and placed in a manila envelope. After collection, these surveys were taken to Weber State University where they were coded for the agency site and kept securely in the office of the Department of Social Work.

Phase Two

The second phase of survey collection was designed for the providers of realtor and lending services in Ogden. Providers were identified online using "Dex Knows." A hard copy of the same publication was also used to be sure to get all lenders and realtors in Ogden. The purpose of this survey was to determine realtor and lender knowledge of fair housing laws. Surveys went out in one mailing with one survey per agency in Ogden. Each agency received a survey with a self-addressed, stamped envelope.

The survey instrument included: (1) the housing provider's occupational role (Which one of the following best describes your role in housing?): (2) questions regarding identification of protected classes under the Federal Fair Housing Act (To your knowledge, what are the Protected Classes under the Federal Fair Housing Act?): (3) issues that interfere with housing providers helping protected classes with their real estate needs (What issues do you believe interfere with your ability to help Protected Classes with their real estate needs?): (4) questions about knowledge of housing laws (To your knowledge, what sources of income are NOT allowed for loan approval?); and (5) questions about discrimination (When you answer a phone call from someone who is having a hard time speaking English do you...?). Surveys were sent out to Real Estate Brokerages and Lending

Institutions and it was requested that out of all agents employed there, only one survey need be completed per site. We thanked them for their time and informed them that respondents would be placed in a drawing for a gift card.

Results

Provider Findings

The research team had significant difficulties in obtaining any valid data in this area of the project. Twenty-five housing provider surveys were distributed to realtors within Ogden City, of which five were returned. Due to the lack of information, it was impossible to make any conclusions in this area. Thus, this project yielded no findings regarding the awareness of local realtors regarding the occurrence of housing discrimination. Moreover, their understanding of Fair Housing Laws in Ogden could not be assessed. One might infer, however, that the lack of participation may be indicative of local realtor sentiment regarding fair housing laws and practices.

Consumer Findings

A total of 188 consumer housing surveys were distributed and completed during this phase of the project. Of those who completed the survey, 82% (n=150) were Ogden residents and 18% (n=34) were not. Sixty-eight percent were (n=124) female whereas 32% (n=58) were male. Consumers identified themselves racially as seen in table one.

Table 1: Reported Race of Survey Participants

Race	Frequency	Percent
Caucasian / White	111	59.0%
Hispanic	56	29.8%
No response	8	4.3%
Mixed Race	5	2.7%
African-America	4	2.1%
Pacific Islander	2	1.1%
Native American	1	.5%
Other	1	.5%
Total	188	100%

According to the information in Table 1, predominantly two ethnicities responded to the survey. Approximately 60% of those surveyed identified themselves as Caucasian and almost 30% identified themselves as Latino, Chicano or Hispanic, which roughly approximates the ethnic make-up of Ogden City.

As findings regarding family related housing discrimination were significant, the breakdown of family respondents is noteworthy. The number of children under age 18 living in the household was reported as follows: 32% (n=61) had none, 15% (n=29) had one, 24% (n=45) had two, 19% (n=35) had three and approximately 1% (n=18) had four or more children. The highest number of children reported by any household was eight (n=1). When renters were asked if they were ever required to pay a higher deposit due to their having children, 8.5% (n=16) of those who responded stated they had. In addition, 7.9% (n=15) of respondents had been altogether denied a rental due to their having children. When attempting to purchase a house, one respondent noted having been told that her/his children would disturb the neighbors. Moreover, almost 30% of survey respondents did not know that it was illegal to discriminate against individuals based on the number of children in their family.

Inferences regarding the affordability of housing can be made when comparing the reported income of survey respondents with the type of housing reported. As can be seen in Table 2, over 67% of respondents lived off of less than \$2,000 a month. Findings in Table 3 indicate that more than 55% own or rent a detached single family home.

Table 2: Reported Monthly Income

Income	Frequency	Percent	Cumulative Percent
no response	10	5.3%	5.3%
less than \$500	22	11.7%	17.0%
\$500 - \$999	48	25.5%	42.6%
\$1,000 - \$1,999	47	25.0%	67.6%
\$2,000 - \$2,999	14	7.4%	75.0%
\$3,000 - \$3,999	18	9.6%	84.6%
\$4,000 - \$4,999	11	5.9%	90.4%
\$5,000 or more	18	9.6%	100%
Total	188	100%	100%

In the United States it is illegal for housing providers to discriminate against potential renters based solely on race, color, sex, disability etc. Respondents to this survey were initially asked if they were aware that they had housing rights that were protected by federal and state law. In response to this question, 57.4% (n=108) people replied in the affirmative. However, responses varied when participants were asked if they were aware that they could not legally be denied housing based on various demographics. Table 4 summarizes this information.

Table 3: Type of Residence

Type of Home	Frequency	Percent
Single Family House	104	55.3%
Apartment Complex (> 10 units)	18	9.6%
Duplex / Fourplex (2-4 units)	18	9.6%
Townhouse	16	8.5%
Condominium	7	3.7%
Trailer Home	6	3.2%
Small Apartment (5-10 units)	5	2.7%
Hotel	5	2.7%
Rent a Single Room	3	1.6%
Other	3	1.6%
No Response	3	1.6%
Total	188	100.0

Table 4: Respondents Awareness of Legal Protection against Discrimination

Aware individuals cannot legally be denied housing based on:	Response		
	Yes	No	No Response
Race	57.4%	38.3%	4.3%
Color	70.7%	20.7%	8.5%
National Origin	62.6%	22.9%	8.5%
Religion	69.7%	21.8%	8.5%
Disabilities	69.1%	23.4%	7.4%
Number of Children in house-hold	61.2%	29.8%	9.0%
Source of Income	58.0%	34.6%	7.4%

Although ideally one may hope to see these percentages higher, the data in Table 4 suggest that a sizeable portion—roughly 70%—of respondents is aware of many basic housing discrimination laws. However, information regarding Ogden residents’ experience with discrimination conflicts with their claims of understanding housing discrimination laws. As noted earlier, 7.9% (n=15) respondents had been denied housing because they had children. However, more illegal and discriminatory practices were reported by survey respondents. Nine percent (n=17) of respondents were denied housing because part or all of their income was from welfare, 2.6% (n=5) of respondents were told that modifications could not be made to accommodate their disability, and 1% (n=2) of respondents were denied housing because they did not speak English. In all, the data just noted record 39 separate incidences of housing discrimination. In addition, there were 120 different instances of housing discrimination relating to rental transactions from the 188 survey respondents. However, since approximately 80% of respondents never reported having experienced any kind of housing discrimination, it is likely that encounters with discriminatory housing practices occur repeatedly to the same individuals, thus increasing their likelihood of longer-term homelessness.

Although less common than that found in connection with renting discriminatory, unfair housing practices were reported by those seeking to purchase a home in Ogden City. One such example is that 4.2% (n=8) of respondents reported being denied a mortgage and/or service from a realtor due to their income including welfare. A little over 2.5% (n=5) of respondents were denied the opportunity to look at housing in certain neighborhoods and another 2.5% (n=5) of respondents encountered sellers who refused to sell to individuals due to their ethnicity.

Regardless of an individual having encountered housing discrimination, all 188 survey respondents were asked if they knew where to report it. In answer to the question, 80% (n=131) indicated that they did not know where to report suspected housing discrimination. Reinforcing this finding are the responses of those who not only recognized they had been discriminated against, but attempted to report it. Of the 49 people who reported having been discriminated against, Table 5 outlines the types of reporting attempted.

Table 5: Respondent Attempts to Reporting Discrimination

Attempted Method of Reporting	Frequency	Percentage
Nothing: Wanted to complain but didn't know how	38	78%
Complained to landlord / lender verbally	6	12%
Complained to landlord / lender in writing	2	4%
Complained to HUD	0	0%

These findings indicate that almost 80% of individuals who had been discriminated against and recognized the incident did not know where to report it. Among those who did report the discrimination, the reports came almost exclusively to the landlords and lenders who may have been the very source of discrimination. Moreover, it is highly significant that not one report was submitted to HUD when encountering & reporting discrimination.

Focus Group Findings

Consumers with disabilities from Ogden City were asked to participate in a focus group held at the Disability Services Office at Weber State University. The research team attempted to gather information at this focus group to ascertain the extent of knowledge among disabled students in Ogden. Unfortunately, despite extensive efforts to garner participation at the focus group, no participants could be secured.

Discussion

Perhaps one of the most significant findings of this study was the high incidence of housing discrimination brought against individuals because of their having children. This comes as a surprise for at least two reasons: (1) The general culture of Utah places a high value on the family,

thus, discrimination against family systems should be unlikely; and (2) not only did discrimination occur based on the number of children a family had, it was the second highest form of housing discrimination encountered. It is likely that a factor facilitating the discrimination of families is the lack of public awareness on the issue. This proposition is supported by the fact that almost 30% of respondents were unaware that it was illegal to discriminate against individuals based on the number of children in their family. Moreover, this issue may be compounded by a landlord's attempts to better preserve their properties from the increased wear and tear that may come from housing children. Regardless, increasing public awareness regarding the issue would likely stem the occurrence of such discrimination owing to the high value the community at large places on the family system.

Another pertinent discovery is the finding that respondents' self reported knowledge about discriminatory housing practices appears to be widespread; however, their understanding of what to do if discrimination is encountered is narrow. It may, therefore, be inferred that although people may have a basic understanding of certain housing discrimination laws, they may not recognize when such laws should be enforced. This is of concern given the fact that if discrimination is to be rectified, it must first be reported. As a result, it is suggested that educational endeavors should focus on situational applications of the law as well as just the basics of it. Moreover, this may allow victims of discrimination to recognize the discrimination and thus be empowered to report it.

Conclusion

According to the data gathered, there seems to be a general understanding among many Ogden residents of basic housing discrimination laws. This knowledge, however, needs to be improved with a specific focus on situational applications of discrimination laws and unambiguous ways to report legal infractions. Specifically, there needs to be an effort to educate individuals in the community as to where they can report discrimination. These methods of reporting should be generally available and easy to use. It is also important that attention be given to timely resolution of reported discrimination and appropriate action taken to enforce violations of the laws.

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Attachment A

OGDEN CITY FAIR HOUSING AWARENESS SURVEY

Thank you for participating in our survey. This survey is being conducted by researchers from Weber State University in the Social Work department on behalf of Ogden City. The survey findings will be used to provide ongoing fair housing education. Your response to this survey is of great importance and will be a valuable contribution to this process.

All survey answers are anonymous and will NOT be given to anyone at Ogden City. To help ensure your anonymity, do NOT write your name anywhere on this form. Please complete the questionnaire and return it in the envelope provided.

1. What type of residence do you live in? (check one)

- Apartment Complex (more than 10 units)
- Small Apartment (5 to 10 units)
- Duplex / Fourplex (2 to 4 units)
- Condominium
- Single Family House (detached)
- Hotel / Hotel
- Single Room (rented in someone else's house)
- Town House or Single Level Attached Home
- Trailer Home
- Other (please specify: _____)

2. Do you rent or own your own home? (check one)

- Rent
- Own Home

3. How many times have you sought to buy a residence within the last year? (check one)

- 0 – 1
- 2 – 3
- 4 – 5
- 6 or more

4. How many times have you sought to rent a residence within the last year? (check one)

- 0 – 1
- 2 – 3
- 4 – 5
- 6 or more

5. If you have ever applied for a mortgage loan, did the loan officer offer you more than one option in the types of loans available to you? (check one)

- No

- Yes
- Don't remember / Not sure
- I have never applied for a mortgage loan

6(a). Have you ever been turned down over the telephone when inquiring about a rental or sale property without getting the chance to look at the property? (check one)

- No
- Yes

6(b). If yes, please explain: _____

7(a). As a renter, have any of the following situations ever happened to you? (check ALL that apply) –

- Turned down for rental housing because you have children
- Made to pay a higher security deposit because you have children
- Been told a housing unit has already been rented after you showed up to see it
- Not had your phone calls returned by landlords after inquiring about a rental advertised in the paper or posed on the property
- Been told that you wouldn't like living there because you'd be the only one like yourself (person of color, single parent, person with a disability, etc.) living there
- Been told that they can't rent to you because you don't speak English
- Turned down for rental housing without a reason
- Turned down for poor credit when others with poor credit are accepted
- As a person with a disability, been told you cannot make any modifications to the rental unit to accommodate your disability
- Suspect your calls were not returned by a real estate agent, seller or mortgage lender because you have an accent
- Been denied housing because all or part of your income is from public assistance (welfare)
- I've never been a renter

7(b). As a homeowner, have any of the following situations happened to you? (check ALL that apply)

- Been required to pay a higher interest rate or fees for no reason
- Been "steered" by a real estate agent to certain neighborhoods and away from others
- Been denied homeowners insurance because you live in a poor neighborhood
- Been denied a mortgage without reason
- Been told by a seller that he didn't want to sell his house to "people like you"
- Been told by a real estate agent or seller that the house you want isn't for you because your children will disturb the neighbors
- Been denied the opportunity to look at a house in a certain neighborhood
- Suspect your calls were not returned by a real estate agent, seller mortgage lender because you have an accent
- Been denied a mortgage or service by a real estate agent because all or part of your income is from public assistance (welfare)

I've never been a renter

7(c). If you answered "Yes" to any of the above, were you aware that you may have been discriminated against?

No

Yes

7(d). If you answered "Yes" to any of the above, what did you do about it? (check one)

Nothing – I knew it was unfair, but thought I couldn't do anything about it

Nothing – I did not know it was illegal

Complained to the landlord or mortgage lender verbally

Complained in to the landlord or mortgage lender in writing

Contacted the State Industrial Commission or HUD

Other: _____

7(e). If you took action against the suspected discrimination, what happened?

9 Do you know whom to contact to report suspected housing discrimination? (check one)

No

Yes

10 Before taking this survey, were you aware that you have housing rights protected by federal and state law?

No

Yes

11 Before taking this survey, were you aware that in the United States you cannot legally be denied housing under the Fair Housing Act because of: (check one for each listed item)

Your race:

No

Yes

Your skin color:

No

Yes

Your national origin:

No

Yes

Your religion:

No

Yes

Your sex:

No

Yes

Disabilities:

No

Yes

Number of children in your household:

No

Yes

Source of income:

No

Yes

12 Are you an Ogden City Resident? (check one)

No

Yes

13 What is your sex? (check one)

Female

Male

14 How many children (under age 18) do you have living in your household? (write answer)

_____ Children

15(a) Is there a language other than English spoken in your home? (check one)

No

Yes

15(b) If yes, what other language: _____

16 What is your race: (check one)

African-American / Black

Asian

Caucasian / White

Latino(a) / Chicano(a) / Hispanic

Native American

Pacific Islander

Mixed Race

Other (please specify: _____)

17 Do you or someone in your household have a certified disability? (check one)

No

Yes

18 What is your current monthly household income? (check one)

Less than \$500

- \$500 - \$999
- \$1,000 – \$1,999
- \$2,000 – 2,999
- \$3,000 – \$3,999
- \$4,000 – \$4,999
- \$5,000 or more

19 What is your highest level of completed education? (check one)

- 9 years or less (8th grade)
- 12 years WITHOUT a high school diploma
- High school Diploma or GED
- Some college (no degree)
- Technical school or other certification
- Associates Degree
- Bachelors Degree
- Graduate Degree
- Apartment Complex (more than 10 units)
- Small Apartment (5 to 10 units)
- Duplex / Fourplex (2 to 4 units)
- Condominium
- Single Family House (detached)
- Hotel / Hotel
- Single Room (rented in someone else's house)
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- Trailer Home
- Other (please specify: _____)

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- Rent
- Own Home

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- 0 – 1
- 2 – 3
- 4 – 5
- 6 or more

4 How many times have you sought to rent a residence within the last year? (check one)

- 0 – 1

- 2 – 3
- 4 – 5
- 6 or more

5 If you have ever applied for a mortgage loan, did the loan officer offer you more than one option in the types of loans available to you? **(check one)**

- No
- Yes
- Don't remember / Not sure
- I have never applied for a mortgage loan

6(a) Have you ever been turned down over the telephone when inquiring about a rental or sale property without getting the chance to look at the property? **(check one)**

- No
- Yes

6(b) If yes, please explain: _____

7(a) As a renter, have any of the following situations ever happened to you? **(check ALL that apply)** –

- Turned down for rental housing because you have children
- Made to pay a higher security deposit because you have children
- Been told a housing unit has already been rented after you showed up to see it
- Not had your phone calls returned by landlords after inquiring about a rental advertised in the paper or posed on the property
- Been told that you wouldn't like living there because you'd be the only one like yourself (person of color, single parent, person with a disability, etc.) living there
- Been told that they can't rent to you because you don't speak English
- Turned down for rental housing without a reason
- Turned down for poor credit when others with poor credit are accepted
- As a person with a disability, been told you cannot make any modifications to the rental unit to accommodate your disability
- Suspect your calls were not returned by a real estate agent, seller or mortgage lender because you have an accent
- Been denied housing because all or part of your income is from public assistance (welfare)
- I've never been a renter

7(b) As a homeowner, have any of the following situations happened to you? **(check ALL that apply)**

- Been required to pay a higher interest rate or fees for no reason
- Been "steered" by a real estate agent to certain neighborhoods and away from others
- Been denied homeowners insurance because you live in a poor neighborhood
- Been denied a mortgage without reason
- Been told by a seller that he didn't want to sell his house to "people like you"

- Been told by a real estate agent or seller that the house you want isn't for you because your children will disturb the neighbors
- Been denied the opportunity to look at a house in a certain neighborhood
- Suspect your calls were not returned by a real estate agent, seller mortgage lender because you have an accent
- Been denied a mortgage or service by a real estate agent because all or part of your income is from public assistance (welfare)
- I've never been a renter

7(c) If you answered "Yes" to any of the above, were you aware that you may have been discriminated against? **(check one)**

- No
- Yes

7(d) If you answered "Yes" to any of the above, what did you do about it? **(check one)**

- Nothing – I knew it was unfair, but thought I couldn't do anything about it
- Nothing – I did not know it was illegal
- Complained to the landlord or mortgage lender verbally
- Complained in to the landlord or mortgage lender in writing
- Contacted the State Industrial Commission or HUD
- Other: _____

7(e) If you took action against the suspected discrimination, what happened?

9 Do you know whom to contact to report suspected housing discrimination? **(check one)**

- No
- Yes

10 Before taking this survey, were you aware that you have housing rights protected by federal and state law? **(check one)**

- No
- Yes

11 Before taking this survey, were you aware that in the United States you cannot legally be denied housing under the Fair Housing Act because of: **(check one for each listed item)**

Your race:

- No
- Yes

Your skin color:

- No
- Yes

Your national origin:

- No
- Yes

Your religion:

No

Yes

Your sex:

No

Yes

Disabilities:

No

Yes

Number of children in your household:

No

Yes

Source of income:

No

Yes

All responses to the following questions are **voluntary**. Any information given will **not** be used for any purpose other than this study and will **not** be given to anyone at Ogden City. All responses are of great importance and will be a valuable contribution.

12 Are you an Ogden City Resident? **(check one)**

No

Yes

13 What is your sex? **(check one)**

Female

Male

14 How many children (under age 18) do you have living in your household? **(write answer)**

___ Children

15(a) Is there a language other than English spoken in your home?

No

Yes

15(b) If yes, what other language: _____

16 What is your race: **(check one)**

African-American / Black

Asian

Caucasian / White

Latino(a) / Chicano(a) / Hispanic

Native American

Pacific Islander

Mixed Race

Other (please specify: _____)

17 Do you or someone in your household have a certified disability? **(check one)**

No

Yes

18 What is your current monthly household income? **(check one, continued on next page)**

Less than \$500

\$500 - \$999

\$1,000 – \$1,999

\$2,000 – 2,999

\$3,000 – \$3,999

\$4,000 – \$4,999

\$5,000 or more

19 What is your highest level of completed education? **(check one)**

9 years or less (8th grade)

12 years WITHOUT a high school diploma

High school Diploma or GED

Some college (no degree)

Technical school or other certification

Associates Degree

Bachelors Degree

Graduate Degree

THANK YOU FOR COMPLETING OUR SURVEY!

Attachment B

OGDEN CITY FAIR HOUSING AWARENESS SURVEY

Thank you for participating in our survey. This survey is being conducted by researchers from Weber State University in the Social Work department on behalf of the Ogden City Community and Economic Development Department and the Community Development Division. The survey findings will be used to provide ongoing fair housing education and outreach programs for residents, landlords, nonprofit and governmental housing providers, contractors, builders, developers, and others affected by the federal Fair Housing laws. Your response to this survey is of great importance and will be a valuable contribution to this process.

All survey answers are anonymous and will NOT be given to anyone at the Ogden City Community and Economic Department or Community Development Division. All responses, written or verbal, will be reported as a group so that no individual participant can be identified. To help ensure your anonymity, do NOT write your name anywhere on this form. Please complete the questionnaire and return it in the envelope provided.

1 Which of the following best describes your role in housing? **(check one)**

- Real estate agent
- Real estate broker
- Mortgage lender
- Rental property
- None of the above

2 If you are a rental property owner or manager, how many units do you own / manage: **(check one)**

- 1 – 5
- 6 – 10
- 11 – 25
- 26 – 50
- 51 or more
- I do not own or manage rental property

3 How would you rate your current knowledge of Fair Housing Law? **(check one)**

- Marginal
- Fair
- Good
- Excellent

4 To your knowledge, what are the Protected Classes under the Federal Fair Housing Act? **(check all your answers)**

- Age
- Race or color
- National origin

- Sexual orientation
- Religion
- Sex
- Families with children
- Pregnant women
- Single parents
- Gays & lesbians

5 How much influence do you believe a lack of understanding of another persons culture contribute to unintentional discrimination? **(check one)**

- None
- Little
- Moderately
- A lot

6 Is ignorance of the law on the part of real estate professionals and landlords the main cause of discrimination? **(check one)**

- No
- Yes *

*If you answers yes, skip to question #8

7 If you answered “No” to question #6, what do you consider to be the main cause of discrimination in housing? **(please write you response below)**

8 What issues do you believe most interferes with your ability to help protected classes with their real estate needs? **(check ALL that apply) – answers continue on next page**

- Immigration status
- Language barrier
- Difficulty in obtaining financing
- Their customs
- You don't feel safe when working with them
- It's too much work
- Insufficient supply of affordable housing
- Insufficient supply of accessible housing for people with disabilities
- You are afraid of offending them in some way
- You resent the special treatment, including targeted programs that some minorities receive
- They often don't qualify so you feel it's a waste of your time
- Other (please specify: _____)
- None

9(a) Are you uncomfortable showing properties in inner-city areas? **(check one)**

No

Yes

9(b) If yes, please explain why: _____

10 To your knowledge, what sources of income are NOT allowed for loan approval? **(check ALL that apply)**

Housing vouchers

Federal government assistance

State & local government assistance

Undocumented cash income (e.g. In-home childcare)

None of the above

11 When you answer a phone call from someone who is having a hard time speaking English do you: **(check one) – answers continue on next page**

Find another agent in the office that can speak that language

Try to communicate and find the answer to their questions

Hang up because you can't understand them and have no one in the office to help them

Tell them that, because they don't speak English you cannot help them

Pull up a list of properties for homes in inner-city Ogden and give them the addresses that are in their price range

As a lender or real estate agent – you believe they will be difficult to qualify and, thus, don't make the time to work with them

As a landlord – you know you won't be able to communicate with them and tell them to look elsewhere

As a landlord – you ask them to bring an English speaker with them when they see the unit to eliminate misunderstandings

None of the above

12 As a real estate agent: When you receive a call from a person with a foreign accent, do you believe it is okay to ask them if they have been pre-qualified for a loan? **(check one)**

No

Yes

Yes, but only if you ask everyone who calls

You are not a real estate agent

13 If someone tells you they have a disability, how do you best determine their housing needs? **(check one)**

Ask what their disability is

Ask them if there is a special housing accommodation they need

None of the above

14 Have you ever discouraged a minority household from looking at houses in neighborhoods that you felt didn't suit them or they couldn't afford? **(check one)**

No

Yes

15 Do you feel that Federal and State Fair Housing Laws are: **(check one)**

- Fair and appropriate
- Are generally appropriate but could use some revisions
- An unfair burden to real estate professionals
- Are an invasion of the private business practices of real estate professionals
- Are wrong and should be amended or repealed
- Should be ignored in protest of their unfairness

16 In your opinion, how could the State of Utah or Ogden City better educate real estate professionals about Fair Housing laws? **(check ALL that apply) – answers continue on next page**

- Further education is not necessary
- Through the board of realtors and the Utah landlord association
- Direct mailing, email or other communications
- Increased required training to maintain licensing
- Voluntary training programs
- No comment
- Other (please specify: _____)

THANK YOU FOR COMPLETING THE SURVEY

Please be sure to return this survey in the self-addressed, stamped envelope by January 15, 2010 to be entered into the prize drawing.

Attachment C

LA CIUDAD DE OGDEN ENCUESTA SOBRE EL CONOCIMIENTO DE LA VIVIENDA JUSTA

Gracias por participar en nuestro examen. Este examen se conduce por los investigadores de la universidad de Weber State en el departamento social del trabajo por la ciudad de Ogden. Los resultados del examen serán utilizados para proporcionar la educación necesaria sobre la vivienda justa. Su participación es de gran importancia y será una contribución valiosa para este proceso. Todas las respuestas del examen son anónimas y no serán dadas a cualquier persona en la ciudad de Ogden. Para asegurar su anonimato, no escriba su nombre dondequiera en esta forma. Termine por favor el cuestionario y vuélvalo en el sobre proporcionado.

1. ¿En qué tipo de residencia vive usted? **(cheque uno)**

- Complejo de apartamento (más de 10 unidades)
- Apartamento pequeño (5 a 10 unidades)
- Dúplex/fourplex (2 a 4 unidades)
- Condominio
- Vivienda unifamiliar (separada)
- Hotel/hotel
- Habitación individual (alquilado en otra casa)
- Casa de ciudad o nivel individual ajuntada a la casa
- Casa móvil
- Otro (especifique por favor:)

2. ¿Usted alquile o posee su propio hogar? **(cheque uno)**

- Alquiler
- Poseer el hogar

3. ¿Cuántas veces ha intentado de comprar una residencia dentro del año pasado? **(cheque uno)**

- 0 – 1
- 2 – 3
- 4 – 5
- 6 o más

4. ¿Cuántas veces usted han intentado de alquilar una residencia dentro del año pasado? **(cheque uno)**

- 0 – 1
- 2 – 3
- 4 – 5
- 6 o más

5. ¿Si usted ha solicitado un préstamo de casa, el oficial de préstamo le ofreció más de una opción en los tipos de préstamos disponibles a usted? **(cheque uno)**

- No
- Sí
- No recuerdo/no estoy seguro
- Nunca he solicitado préstamo de casa

6 (a) ¿Ha sido rechazado por teléfono al investigar sobre la renta o venta de propiedad sin tener la oportunidad de verla? **(cheque uno)**

- No
- Sí

6 (b) En caso afirmativo, explique por favor: _____

7 (a) Como alquilador, ¿ha enfrentado algunas de las siguientes situaciones? **(compruebe TODO el que aplíquese)**

- Rechazado para viviendas de alquiler porque tiene niños
- Pagó depósito de seguridad más alto porque usted tiene niños
- Se dijo que una unidad de vivienda ya ha sido alquilado después de que se presentó a verla
- No habían regresado sus llamadas telefónicas por los propietarios después de preguntar sobre el alquiler publicado en las noticias o planteado en la propiedad
- Se dijo que usted no quisiera vivir allí porque usted sería el único como se (persona del color, monoparentales, persona con una inhabilidad, etc.) viviendo allí
- Se dijo que no pueden alquilarse a usted porque usted no habla inglés
- Rechazado para viviendas de alquiler sin razón
- Rechazado para mal crédito cuando se aceptan otras personas con mal crédito
- Como persona con una inhabilidad, se dijo que no pueda hacer ninguna modificación a la unidad de alquiler para acomodar su inhabilidad
- Sospeche que sus llamadas no fueron vueltas por un agente de propiedades inmobiliarias, un vendedor o un prestamista de casa porque usted tiene un acento
- Negado vivienda porque el todo o una parte de su ingreso es de ayuda pública (el bienestar)
- Nunca he sido un alquilador

7 (b) Como dueño de una casa, ¿ha enfrentado algunas de las siguientes situaciones? **(compruebe TODO EL que aplíquese)**

- Tenido que pagar una tasa o tasa de interés más alto por ninguna razón
- “Dirigido” por un agente de propiedades inmobiliarias a ciertas vecindades y no de otras
- Negado seguro de propietarios porque usted vive en un barrio pobre
- Negado un préstamo sin razón
- Se dijo por un vendedor que él no quería vender su casa a “gente como usted”
- Se dijo por un agente de bienes raíces o vendedor que no puede tener la casa que quiere porque sus niños molestarán los vecinos
- Negado la oportunidad de mirar una casa en un barrio específico
- Sospeche que sus llamadas no fueron vueltas por un agente de propiedades inmobiliarias, prestamista de hipoteca del vendedor porque usted tiene un acento
- Negado un préstamo o un servicio por un agente de propiedades inmobiliarias porque el todo o una parte de su ingreso es de ayuda pública (el bienestar)
- Nunca he sido un alquilador

7 (c) ¿Si usted contestó “sí” a cualquiera del antedicho, sabía usted que puede haber sido discriminado? **(cheque uno)**

- No
- Sí

7 (d) Si usted contestó “sí” a cualquiera del antedicho, ¿qué hizo al respecto? **(cheque uno)**

- Nada - sabía que era injusto, pero pensaba que no podría hacer algo sobre él
- Nada - no sabía que era ilegal
- Quejó al propietario o al prestamista de hipoteca verbalmente
- Quejó al propietario o al prestamista de hipoteca por escrito
- Contactó la Comisión del estado o el HUD industrial
- Otro: _____

7 (e) Si usted respondió contra la discriminación sospechada, ¿qué sucedió?

8. ¿Usted sabe quién contactar para divulgar sospecha sobre la discriminación de vivienda? **(cheque uno)**

- No
- Sí

9. ¿Antes de tomar este examen, estaba usted enterado que usted tiene las derechas a la vivienda protegido por las leyes federales y del estado? **(cheque uno)**

No Sí

10. ¿Antes de tomar este examen, estaba usted enterado que en los Estados Unidos usted no puede ser negado legalmente la vivienda en la Ley de Vivienda Justa debido a: **(cheque uno para cada artículo mencionado)**

Su raza:

No Sí

Su color de la piel:

No Sí

Su origen nacional:

No Sí

Su religión:

No Sí

Su sexo:

No Sí

Inhabilidades:

No Sí

Número de niños en su casa:

No Sí

Fuente de los ingresos:

No Sí

Las respuestas a las preguntas siguientes son **voluntarias**. Toda información dada será usada solo por el propósito de este estudio y no será dada a cualquier persona de la ciudad de Ogden. Todas sus respuestas son de gran importancia y será una contribución valiosa.

12. ¿Es usted un residente de la ciudad de Ogden? **(cheque uno)**

No Sí

13. ¿Cuál es su sexo? **(cheque uno)**

Femenino Masculino

14. ¿Cuántos niños (bajo edad 18) viven en su casa? **(escriba la respuesta)**

_____ niños.

15 (a) ¿Hay otro idioma aparte del inglés que se habla en su hogar?

No Sí

15 (b) En caso afirmativo, ¿cual es la otra lengua?: _____

16. ¿Cuál es su raza?: **(cheque uno)**

Africano-Americano/negro

Asiático

Caucásico/blanco

Latino(a)/Chicano(a)/hispano(a)

Americano nativo

Isleño pacífico

Raza mezclada

Otro (especifique por favor): _____

17 ¿Usted o alguien en su casa tiene una inhabilidad certificada? **(cheque uno)**

No Sí

18 ¿Cuál es su ingreso mensual actual? **(cheque uno, continuado en la página siguiente)**

Menos de \$500

\$500 - \$999

\$1.000 - \$1.999

\$2.000 - \$2.999

\$3.000 - \$3.999

\$4.000 - \$4.999

\$5.000 o más

19 ¿Cuál es su nivel mas alto de educación completada? **(cheque uno)**

9 años o menos (8th grado)

12 años SIN un diploma de la High School secundaria

Diploma de la High School secundaria o GED

Experiencia en la universidad (ningún grado)

La escuela técnica o otra certificación

Grado de asociados

Licenciatura

Grado graduado

¡GRACIAS POR TERMINAR NUESTRO EXAMEN!

Ponga por favor el examen en el sobre y vuélvalo a la recepcionista para recibir un regalo pequeño de nuestro agradecimiento.

Ogden City Fair Housing Study

In addition to contracting for the Weber State University study, the offices of Ogden City Community Development utilized prominent notices on the newly designed and “user-friendly” ogdencity.com website and advertising in the Standard Examiner newspaper to ask citizens to participate in a Fair Housing survey.

Ogden City News



- [Work Begins on the Restoration of Ogden River](#)

Recent Headlines

- [At Your Service News - February](#)
- [City Council Newsletter - February](#)
- [Take the Fair Housing Survey](#)
- [Ski Magazine Encourages Weekend Trips to Ogden](#)
- [Snow Removal Ordinances](#)
- [How Should the City Spend Federal Dollars?](#)
- [Transportation Corridor Study](#)



The results of the Ogden City survey are hopeful in that they reflect a low number of disability discrimination and hate crime instances, but troubling in the fact that half of the hate crimes were believed to be racially motivated, that a large number of homeowners are at risk of foreclosure and that many believe an act of discrimination they experienced was based on age or familial status. The survey also confirms a basic determination that is consistent throughout all of the studies conducted and public responses received – that people either do not wish to - or do not know where to – lodge a Fair Housing complaint.

The details of the Ogden City survey answers are as follows;

Had they been victims of housing discrimination	Yes	42%	No	58%
If yes, who discriminated against them?	Landlord	50%	Mortgage Lender	50%
Where did the discrimination occur?	Neighborhood	75%	Condo development	25%
What did they think it was based on?	Age	50%	Familial status	50%
Were you ever denied disability accommodations?	Yes	0%	No	100%
If you were discriminated against did you report it?	Yes	0%	No	100%
For homeowners, are you at risk of foreclosure?	Yes	38%	No	63%
If you are at risk of foreclosure – why?	Loss of job	33%	Unable to refinance	67%
Has a hate crime occurred in your neighborhood?	Yes	18%	No	82%
If yes – what was the hate crime directed at?	Race	50%	Source of income	50%

V. Assessments of Current Public and Private Fair Housing Programs and Activities

Public Housing providers, non-profit organizations and human service providers in Ogden City appear to be well educated on Fair Housing Law, and disseminate that information successfully to their clients.

VI. Conclusions and Recommendations

The conclusion from the Weber State University Fair Housing Study states “according to the data gathered, there seems to be a general understanding among many Ogden residents of basic housing discrimination laws. This knowledge, however, needs to be improved with a specific focus on situational applications of discrimination laws and unambiguous ways to report legal infractions. Specifically, there needs to be an effort to educate individuals in the community as to where they can report discrimination. These methods of reporting should be generally available and easy to use. It is also important that attention be given to timely resolution of reported discrimination and appropriate action taken to enforce violations of the laws”.

This conclusion is consistent with other surveys that have been conducted. The Weber State University Study also appears to have revealed hesitancy on the part of realtors and mortgage lenders in Ogden City to take a pro-active approach to Fair Housing issues, as evidenced by their lack of participation in the survey process.

Providing Fair Housing information to residents in Ogden City can be accomplished at the municipal level. Efforts to resolve issues concerning sub-standard housing conditions can also be addressed through Ogden City Code Enforcement. The problem locally is that Ogden City staff cannot give legal advice or conduct Fair Housing investigations. In cases where housing discrimination is believed to have occurred, the victims must be referred to the Utah State Division of Labor investigative team. This may be the point where many people who are hesitant to become involved in what they think will become an adversarial conflict decide against lodging an official complaint. Education on what their rights are under the law will empower residents to voice their complaints against discriminatory housing practices.

The recommendations then, are to (1) increase educational activities at public gatherings, job fairs and community events, (2) participate with the Greater Ogden Board of Realtors with regularly scheduled Fair Housing messages to their membership, (3) continue partnerships with public housing providers, (4) cooperate with non-profit and human service providers offering assistance to protected classes and (5) continue to post Fair Housing awareness information on the Ogden City website.

VII. Signature Page

Mayor Matthew Godfrey

Attest: _____
City Recorder