MEMORANDUM OF UNDERSTANDING

AMONG

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

AND

THE NATIONAL MULTI HOUSING COUNCIL (NMHC)

THE NATIONAL APARTMENT ASSOCIATION (NAA)

THE NATIONAL HISPANIC RADIO NETWORK (NHRN)

THE NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS (NAHREP)

BACKGROUND

The Department of Housing and Urban Development (HUD) and the above-named national associations of apartment and rental real estate professionals and Hispanic media have signed this Memorandum of Understanding (MOU) as a demonstration of their continuing commitment to work together to reduce discrimination in rental and apartment housing among different racial and ethnic groups in America.

This is not a new commitment for the rental and apartment real estate and Hispanic media industries. The undersigned organizations now build on this continuing commitment by undertaking specific actions that will help achieve the national policy of providing fair housing within the United States, as articulated by the Fair Housing Act and its Amendments.

Fair housing is a critical underpinning of our nation's real estate market. Fair housing laws and practices ensure the right to seek and obtain housing without regard to race, color, religion, sex, familial status, handicap or national origin. They assure that each family or individual seeking an apartment or rental housing and each owner and manager of such housing is treated fairly.

Increasingly, renters are renting by choice, not necessity. In the decade ahead, Hispanics are among those population groups that tend to rent and that will grow faster than the population as a whole.

Rental housing markets are an important housing solution for Hispanics in this country. Hispanics are represented in rental housing in a greater proportion than they are found in the population as a whole.

As a nation, we have not yet achieved our fair housing goals. Many factors contribute to discrimination in apartment and rental housing and are evident in the findings of the HUD Housing Discrimination Study 2000 (HDS 2000).

HDS 2000, conducted by the Urban Institute under a contract with HUD, shows that discrimination against Hispanic renters continues at the same level today as in 1989 when the last national study was conducted. Testing shows that non-Hispanic whites were consistently favored over Hispanics more than 25% of the time in relation to requests for additional information and inspection of available units.

According to HDS 2000, discrimination against Hispanics now appears to be more prevalent than discrimination against African Americans. Hispanics experienced adverse treatment compared to equally qualified whites 50% of the times (8% for African Americans) when they visited real estate or rental offices to inquire about the availability of housing advertised in major metropolitan newspapers.

The diversity of our nation's population means that in a growing number of housing transactions, the parties to those transactions will be from diverse racial and ethnic backgrounds. Over two-thirds of the new households being formed this decade will be minority and immigrant, underscoring the importance of fair and equal treatment in the housing market and its paramount importance not only to the families and individuals seeking housing, but also to the success and continuing strength of America's economy.

HUD, NMHC, NAA, HRN and NAHREP will address the HDS 2000 findings by creating new and innovative education and outreach programs, improving training and internal practices to combat discrimination against Hispanics in apartment and rental housing and reaffirming each party's continued commitment to achieving the goal of fair housing and increasing housing opportunities for minorities in all communities across the nation.

Each signatory below pledges its continuing cooperation and has identified specific organizational actions it will undertake or participate in to further the purposes of this MOU and increase apartment and rental housing opportunities for all minorities as follows:

SIGNATORY ACTIONS:

The above-named organizations agree to undertake the following joint and individual actions:

- HUD will create a new Office of Education and Outreach that will undertake new and innovative initiatives to educate and inform the public about the rights and responsibilities of all persons engaged in housing transactions, as defined by the Fair Housing Act;
- HUD will continue giving priority to its Housing Counseling Grant Program in Fiscal Year 2004 to assist more lower-income individuals and families with obtaining and maintaining apartment and rental housing;
- NMHC/NAA will conduct a series of "leadership workshops" with real estate and Hispanic community marketing experts to identify and promote understanding of industry best practices for creating rental housing opportunities for Hispanics. Such best practices would address industry advertising and marketing, consumer education, leases and community rules, apartment design, and resident services. Workshop proceedings would be published and disseminated by NMHC and NAA to its membership, at appropriate HUD forums and other housing industry media outlets.
- HUD, NMHC/NAA, and NHRN will develop and disseminate consumer education materials that increase understanding in the Hispanic community and the general public about the rental housing application process, tenant/landlord rights and responsibilities, discriminatory housing practices and complaint procedures and the many benefits of decent, safe and sanitary rental housing. HUD will promote the voluntary assistance of substantially equivalent State and local Fair Housing Assistance Program agencies and private, nonprofit Fair Housing Initiatives Program agencies to disseminate these consumer education materials at housing fairs and on the internet.
- HUD, where possible and appropriate, will provide technical assistance to NAA to develop programming and translate educational materials for on-site cultural and language classes to improve apartment managers' ability to interact with Spanish-speaking residents and increase their understanding of Spanish-speaking employees.
- NHRN, with technical assistance from NMHC/NAA and HUD, will develop specific Spanish language media programming to increase awareness of apartment housing opportunities and rental industry employment opportunities.
- NMHC/NAA, in cooperation with HUD, will host a joint best practices conference in 2004 for all rental housing organizations and their members to improve understanding about and skills at marketing to the Hispanic community.
- HUD will invite apartment and Hispanic marketing experts to speak at appropriate HUD housing forums and encourage its Regional and local offices to do the same. NMHC/NAA will do likewise at national rental industry events and encourage other local rental and apartment trade groups to do the same.

- NHRN will distribute to all of its 167 affiliates information on fair housing issues affecting Hispanics, and encourage station program directors to use this information content in local talk shows.
- NAHREP will certify 500 NAHREP members with Educational Certification Courses that provide training for real estate professionals who serve the Hispanic community and include information regarding fair housing and equal opportunity issues;
- NAHREP will provide a Breakout Session at the Hispanic Marketing Conference in Austin, Texas September 21-24, 2003, which addresses fair lending and equal opportunity issues;
- NAHREP will facilitate relationships with its members and HUD certified non-profit housing counselors using CounselorMax technology. CounselorMax, a web-based client management tool, will assist housing counselors who work with Hispanic families seeking apartments and other rental housing;

Implementation

This MOU will become effective 30 days from the date of the last signature on this document.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Carolyn Peoples

Assistant Secretary for Fair Housing and Equal Opportunity

Date: 9/22/03

NATIONAL MULTI HOUSING COUNCIL Douglas M. Bibby, President-

Date: ____ 03

NATIONAL APARTMENT ASSOCIATION Thomas Shelton, President

Date: Q (21/03

NATIONAL HISPANIC RADIO NETWORK Arturo Vasquez, Chief Operating Officer

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Date: $\frac{9}{2+03}$

NATIONAL ASSOCIATION OF HISPANIC REAL ESTATE PROFESSIONALS Gary E. Acosta, Vice Chairman and CEO

Date: 9-22-03