



Housing Rights **ADVOCATE**

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www.housing-rights.org

The Austin Tenants' Council

Safe • Affordable • Fair Housing for All

Protect Yourself from Crime

An important part of comfortable living is not only the quality and affordability of your rental unit, but also knowing that you are safe on and around the property. It is common for our counselors to speak with tenants whose cars have been repeatedly vandalized or whose apartment has been burglarized. Typically, the tenant wants to terminate the lease contract and move to a safer apartment complex. While the tenant's personal safety is of the utmost importance, the landlord will usually not approve of the move and will try to hold the tenant liable for breaking the lease. Unfortunately, a landlord is not obligated to release a tenant from a lease because the tenant has been a victim of crime. A broken lease will often be reported on a tenant's credit and rental history making it difficult to rent elsewhere. Therefore, it is important for tenants to address crime before even applying for a rental unit.

Here are a few tips on dealing with crime before it occurs:

- Call the police department and ask them for any crime statistics in that area.
- Drive by the area at night and during the weekend. Make sure that you are comfortable with the traffic and with the lighting of the rental unit.
- Talk to the current residents and neighbors.
- Purchase renter's insurance. This is offered through most insurance companies.
- Make sure all keyed locks in the rental unit have been rekeyed.
- Make sure that the unit that you are living in has a keyless deadbolt. These

See Page 2

See Inside:

**Recycling at Large Complexes
ATC Wins Award from HUD
Radio Station Contributions
Folleto en Español**

Austin's Home Loan Denial Rate for Minorities Among Highest in Texas

Blacks and Hispanics in the Austin-San Marcos corridor were denied home mortgage loans at twice the rate of Whites in 1998 and the disparity in denial patterns appears to be growing for Black applicants, according to a study released this past April by Consumers Union and the Austin Tenants' Council.

Denial rates, an indicator of the potential for discrimination, were higher in Austin-San Marcos and Bryan-College Station than anywhere else in Texas. The study--"Access to the Dream 2000"--analyzed data on Texas home mortgage loans for the years 1996 to 1998, the most recent data available.

The denial rate for Blacks (based on a rate of 1.00 for Whites) in Austin-San Marcos increased from 1.81 in 1996 to 2.05 in 1998. For Hispanics, it increased from 2.09 in 1996 to 2.11 in 1998.

Income level was found to have a unexpected impact on home loan approvals. Lower income Blacks and Hispanics were not denied loans at a higher rate than White applicants. However, higher income Blacks and Hispanics were denied at a much higher rate than higher income Whites over the three years from 1996-1998. The largest disparity in denial rates was among the highest income Black applicants.

The Consumers Union (CU) published a similar study in 1998 that found high denial ratios for Blacks and Hispanics. CU hoped in the 2000 study to see a surge in lending in all census tracts and to all types of borrowers because the Texas economy has fully recovered after its long slump in the 1980s. However, ATC and CU found that inequities continue in the home purchase market and subprime lenders dis-

proportionately refinance the homes of minority borrowers in low income areas.

The study found that in the Austin area and throughout the state, higher cost subprime credit lenders like Mortgage Portfolio Services and United Companies Lending are overrepresented in low income and minority communities. The same is true for manufactured home lenders such as Green Tree Financial, Oakwood, The CIT Group Sales/Finance, Bank of America FSB, and Associates Housing Finance.

Higher income Blacks and Hispanics were denied at a much higher rate than higher income Whites over the three years from 1996-1998.

Black borrowers are more likely to receive refinancing loans from subprime lenders whereas White borrowers tend to receive refinancing loans from prime mortgage lenders and bank lenders. Subprime lenders typically charge higher interest.

"Subprime loans are designed for people with bad credit, and it is abusive for lenders to target them towards racial or ethnic minorities" said Mary Dulan, Fair Housing Director with the Austin Tenants' Council.

Other findings for the Austin area study:

- Among both Blacks and Hispanics, the higher the income the higher the denial rate as compared to Whites. This was true for both home purchase loans and refinancing loans.

- Among the most equitable lenders in the Austin-San Marcos area were Nationsbank, Countrywide Home Loans and Irwin Mortgage.

- The largest bank lenders -- Norwest Mortgage (affiliate of Norwest Bank), Guaranty Federal FSB and Chase Manhattan Mortgage -- in the Austin-San Marcos MSA -- did not have the same level of lending in minority or low income areas that they had

See Page 2

Landlord-Tenant News

Multi-Family Properties in Austin Have to Recycle

After over two years of researching and planning, the City of Austin adopted the Commercial/Multi-Family Recycling Ordinance. This ordinance affects apartment communities with 100 or more units and businesses or multi-tenant buildings with 100 or more employees. Those tenants who live in large apartment complexes no longer have to make trips to Ecology Action in order to recycle, they can now recycle at the same location as they throw away their trash.

As of April 15, 1999, all multi-family property owners must provide on-site recycling for its tenants. This means providing enough containers to recycle a minimum of four designated materials: either aluminum/tin/steel cans, glass bottles, plastic bottles #1 and #2, newspaper, corrugated cardboard, kraft paper bags, or junk mail. The owner must provide two 60-64 gallon carts for each 20 units and the carts must be collected at least two times a month.



Not only are owners required to provide recycling canisters and a convenient location, they are also responsible for notifying and continually educating their tenants on recycling issues and practices. Under this ordinance, every multi-family property owner must distribute to every new tenant within 30 days of tenant occupancy, and to all existing tenants at least annually, general recycling information and current program recycling guidelines. The owner is also required to give written notification to tenants within 30 days of any changes in recycling procedures.

Although owners are required to recycle, they do not have to supply the tenants with a way to store the recyclables in their apartment, i.e. a blue City of Austin bin. Tenants have to supply their own recycling container.

Contact the City of Austin at 494-9400 for additional information and promotional materials.



Access to the Dream Continued from Page 1

in other parts of the city.

•Lenders offer most borrowers conventional loans, but approve a disproportionate number of FHA loans for minority borrowers. While only 21.5 percent of borrowers obtained FHA loans, 41.1 percent of Hispanic borrowers and 36.8 percent of Black borrowers took FHA loans.

•Austin area banks generally received "Outstanding" or "Satisfactory" ratings under the Community Reinvestment Act, a federal law that governs financial investments in communities. However, few of the lenders showed strong investment performance in the Austin area.

"Austin, with its growing divide between rich and poor and its rapidly escalating housing prices, should be a central focus for community development by depository institutions in the coming years," the report noted.

Both the statewide and the in-depth Austin studies can be found at www.consumersunion.org or at ATC's office, 1619 E. Cesar Chavez Street.



Elm Ridge Update: Cool Summer

Once again, demonstrating the power of organizing, the Elm Ridge Tenants' Council reached an agreement with the owners of their complex to implement an air conditioner purchase program. Under this agreement, tenants will be able to purchase their own air conditioner for a low monthly payment. The Air Conditioner Purchase Plan is in response to a dispute between tenants and management over the removal of almost all the screen doors in Elm Ridge coupled with inefficient or inoperable air conditioning units. Without functioning air conditioners, some tenants were forced to open their front doors for ventilation, but with no screens, it is impossible to keep out insects and other pests. With the help of the owners of the complex, Elm Ridge residents may elect to buy their own air condition-

ers, which they can take with them upon moving out of Elm Ridge. Management has also offered to cap utility bills at \$17.50 during the summer. This utility cap, along with the Air Conditioner Purchase Plan, will help residents at Elm Ridge keep cool this summer.

In other news, the owners of Elm Ridge have announced that central air and heat will be installed in all of the apartments sometime next year. Additionally, the community room is finally close to opening, with two computers and new tables and chairs.

The future looks bright at Elm Ridge, with management now more responsive to the tenants' needs and fulfilling its obligation to provide safe, decent and affordable housing for its residents.



Crime

Continued from Page 1

devices are required on any rental dwelling in Texas and provide a way for the tenant to secure the dwelling so that nobody, even a person with a key, can get into their unit while the tenant is at home.

•Heed any advice from the landlord, which may be in the form of a lease addendum, that discuss safety and security precautions.

•Don't be fooled by gated complexes. Many apartment complexes have inoperable gates and even functioning gates are easy for criminals to bypass.

If something does happen while you are living in the unit, it is suggested you notify the landlord, in addition to the police, as soon as possible. This way, the landlord can alert the rest of the community who can then take their own precautions.



Protégese del Crimen

Una parte importante de vivir cómodo no es solamente la calidad y la economía de su unidad, pero también sentirse seguro en la propiedad. Si un inquilino es víctima del crimen, muchas veces el inquilino quiere terminar su contrato y moverse a otro complejo más seguro. Mientras la seguridad personal de un inquilino es muy importante, el propietario normalmente no aprobará la mudanza temprana. Desgraciadamente, un propietario no es obligado soltar un inquilino de su contrato solamente porque el inquilino ha sido un víctima del crimen. A menudo se reportará un contrato roto en el crédito e historia de alquiler de un inquilino así va hacer más difícil rentar. Por consiguiente, es importante por inquilinos informarse del crimen en el área antes de aplicar por una unidad.

Aquí hay unas puntas describiendo como protegerse del crimen antes de que lo ocurra:

- Habla a la policía y pregúntalo por cualquier estadístico del crimen en esa área.

- Pasa por el área por la noche y durante el fin de semana. Asegúrese que está cómodo con el tráfico y con la iluminación del complejo o hogar. Al mismo tiempo hable con los residentes y vecinos presentes.

- Compra seguridad para inquilinos. Normalmente puede comprarla con la misma compañía que ofrece seguridad para carros.

- Asegúrese que la unidad donde vive tiene un cerrojo dormido sin llave. Se requieren estos aparatos en cualquier vivienda del arriendo en Texas y proporciona una manera como el inquilino puede resguardar su hogar de manera que nadie, hasta una persona con una llave, no puede entrar la unidad mientras el inquilino está en casa.

- Haz caso a cualquier consejo que le da el propietario, que estaría en la forma de un apéndice del contrato, que discute precauciones de seguridad.

- No esté engañado por complejos con cercas. Muchos complejos tienen cercas inoperable y las cercas que funcionan bien todavía no previenen que entre un criminal.

Si algo pasa mientras vive en la unidad, se sugiere que notifica al propietario, además del policía, lo más pronto posible. Así, el propietario puede avisar el resto de la comunidad quien puede tomar sus propias precauciones.



La Proporción de Rechazos de Préstamos para Minorías en Austin Entre la Más Alta en Texas

Negros e Hispanos en el área entre Austin-San Marcos fueron negados préstamos para casas dos veces el porcentaje de Blancos en 1998 y la disparidad en los rechazos aparece crecer por solicitantes Negros, según un estudio hizo publico este abril pasado por el Consumers Union y el Austin Tenants' Council.

La proporción de rechazos, un indicador del potencial por discriminación, estaba más alta en Austin-San Marcos y Bryan-College Station que en cualquier otra parte en Texas. El estudio-- "Acceso al Sueño 2000"-- analizó datos de

préstamos para casas en Texas por los años de 1996 a 1998, los datos más recientes disponibles.

La proporción de rechazos para Negros (basado en una proporción de 1,00 por Blancos) en Austin-San Marcos aumentó de 1,81 en 1996 a 2,05 en 1998. Para hispanos aumentó de 2,09 en 1996 a 2,11 en 1998.

Se encontró que el nivel de ingreso tiene un impacto inesperado en la aprobación de préstamos para casas. Negros e Hispanos de bajo ingreso no fueron negados más veces que los solicitantes Blancos. Sin embargo, Negros e Hispanos de alto ingreso fueron negados a una proporción mucha más alta que Blancos en un periodo de tres años, 1996-1998. La disparidad más grande en la proporción de rechazos era con los solicitantes Negros de alto ingreso.

Consumers Union (CU) publicó un estudio similar en 1998 que encontró proporciones altas del rechazos por Negros e Hispanos. CU esperaba ver en el estudio de 2000 un aumento en préstamos para todos porque la economía de Texas ha recuperado totalmente después de su depresión larga en los 1980s. Sin embargo, ATC y CU encontraron que faltas de equidad continúan en el mercado de comprar casas. También prestamistas *subprime* refinancian las casas de prestatarios minoritarios en áreas de bajo ingreso desproporcionado.

El estudio encontró que en todo el estado de Texas, prestamistas del crédito *subprime*, como Mortgage Portfolio Services y United Companies Lending son representados demás en las comunidades minoritarias y de bajo ingreso. El mismo es verdadero para prestamistas de casas fabricadas tal como Green Tree Financial, Oakwood, The CIT Group Sales/Finance, Bank of America FSB, y Associates Housing Finance.

Negros y Hispanos de alto ingreso fueron negados a una proporción mucha más alta que Blancos en un periodo de tres años, 1996-1998.

Prestatarios Negros son más probables recibir préstamos refinanciados de prestamistas *subprime* mientras que Prestatarios Blancos tienden

recibir préstamos refinanciados de prestamistas de la hipoteca primeros y prestamistas del banco. Prestamistas *subprime* típicamente cobran un interés más alto.

"Prestamistas *subprime* son diseñados para personas con crédito malo, y es abusivo si prestamistas las dirigen a las minorías," dijo Mary Dulan, Directora de Vivienda Justa con el Austin Tenants' Council.

Otros resultados por el estudio de Austin:

- Para ambos Negros e Hispanos, el más alto el ingreso el más alto la proporción de rechazo comparado a Blancos. Éste es verdadero por ambos préstamos para comprar una casa y para refinanciar.

- Entre los prestamistas más justos en el área de Austin-San Marcos eran Nationsbank, Countrywide Home Loans y Irwin Mortgage.

- Los prestamistas de bancos más grandes en el área de Austin-San Marcos --Norwest Mortgage (afiliado con Norwest Bank), Guaranty Federal FSB y Chase Manhattan Mortgage--no tenían el mismo nivel de prestar en áreas minorías o de bajo ingreso que tenían en otras partes de la ciudad.

- Prestamistas ofrece préstamos convencionales a la mayoría de prestatarios, pero aprueban un número desproporcionado de préstamos FHA para prestatarios minoritarios. Mientras sólo

Vea la Página 4

Estaciones Locales Contribuyen a la Meta de Vivienda Justa

Dos estaciones de radios de Central Texas, KELG 1440 AM y KAZI 88,7 FM se han aliado con el Programa de Vivienda Justa de ATC para producir la versión audio en español e inglés de "Como Pedir una Acomodación Razonable o Modificación Razonable Bajo el Acto de Vivienda Justa" por personas con invalideces. Ésta versión proporciona información esencial de vivienda justa en cassette y CD de multi-medio de comunicación. Estarán distribuido libre de cargo a personas con invalideces visuales o invalideces de la lectura y a organizaciones que sirven personas con invalideces en Texas.

KELG Radio Caliente 1440 AM ha servido la Comunidad Latina en Central Texas desde 1985. Proporcionó el traductor, el estudio y el narrador por la versión español a ningún costo al Programa de Vivienda Justa. David "D.J." Rogers, Ejecutivo de Cuentas por la estación dijo, "Ha sido nuestro placer proporcionar este recurso público para personas con invalideces que hablan español. Tomamos seriamente nuestra

responsabilidad no sólo entretener pero educar la comunidad Latina sobre sus derechos. La comunidad Latina debe entender que discriminación en la vivienda es contra la ley. Hemos disfrutado de trabajar cooperativamente con KAZI 88,7 FM en este proyecto muy valioso."

KAZI 88,7 FM Austin Community Radio, Inc. proporcionó el estudio y el narrador por la versión inglés a ningún costo al Programa de Vivienda Justa. Steve Savaje, Gerente de la estación dijo, "KAZI- *La Voz de Austin*, ha sido un líder en la comunidad africano-americana por 18 años y tiene una historia de ganancias de premios de servicio público. KAZI regularmente emite anuncios del servicio público de HUD/ el Programa de Vivienda Justa para educar la comunidad sobre discriminación en la vivienda. Disfrutamos de trabajar en relación con KELG y alentar otro estaciones de radio tomar el papel de la dirección como KAZI y KELG hacían, como este tipo de servicio público previene a personas inválidas de ser víctimas de discriminación en la vivienda."



La Proporción de Rachazos

Continúa de la Página 3

21,5 por ciento de prestatarios obtuvo préstamos FHA, 41.1 por ciento de prestatarios Hispánicos y 36.8 por ciento de prestatarios Negros obtuvieron préstamos FHA.

•Bancos en el área de Austin generalmente recibían evaluaciones "Sobresaliente" o "Satisfactorio" bajo el Acto de Reinvertir en la Comunidad, una ley federal que gobierna inversiones financieras en comunidades. Sin embargo, pocos de los prestamistas mostraron una ejecución fuerte de la inversión en el área de Austin.

"Austin, con el partido entre los ricos y pobres creciendo y sus precios rápidamente aumentando, debe ser un foco central para desarrollo en la comunidad por bancos en los próximos años," el informe notó.

Se puede encontrar ambos estudios (del estado y de Austin) a www.consumersunion.org o en la oficina de ATC, 1619 E. Cesar Chavez Street.



Se Necesitan Probadores Para el Programa de Vivienda Justa

Lucha Contra la Discriminación en la Vivienda!

ATC necesita voluntarios para ayudarnos colector información acerca de las practicas de vivienda en Austin. Se necesitan personas quienes pueden colector información objetivamente acerca de vivienda disponible mientras afectan como un inquilino o comprador. Se provee entranamiento and se pagan los voluntarios según el trabajo pedido. Favor de hablar con Paul Leddy (email: paul@housing-rights.org) o Nekesha Monroe (email: nekesha@housing-rights.org) al 474-7007.

Propiedades de Multi-Familiar en Austin Tienen que Reciclar

Después de más de dos años de investigación y planificación, la Ciudad de Austin adoptó la Ordenanza de Reciclar Comercial/Multi-Familiar. Esta ordenanza afecta complejos con 100 apartamentos o más y negocios o edificios del multi-inquilino con 100 o más empleados. Esos inquilinos que viven en complejos grandes ya no tienen que hacer viajes a Ecology Action para reciclar, pueden reciclar ahora en el mismo lugar donde tiran su basura.

Desde el 15 de abril, 1999, todo los dueños de propiedades de multi-familiar deben proporcionar botes para reciclar para sus inquilinos. Éste quiere decir que tienen que proporcionar bastante botes para reciclar un mínimo de cuatro materiales designados: botes de aluminio/ lata/ acero, botellas de vidrio, botellas de plástico #1 y #2, periódicos, cartón corrugado, bolsas de papel, o publicaciones por el correo. El dueño debe proporcionar dos botes de 60-64 galones por cada 20 unidades y los botes se debe coleccionar por lo menos dos veces al mes.

Los dueños no solamente están requerido proporcionar botes para reciclar y un lugar conveniente, también están responsables por notificar y educar continuamente a sus inquilinos en las temas y practicas de reciclar. Bajo esta ordenanza cada dueño de una propiedad de multi-familia tiene que distribuir a cada nuevo inquilino dentro de 30 días de ocupar el apartamento, y a todos los inquilinos presentes, por lo menos anualmente, información en general acerca de reciclar y pautas para reciclar. Se requiere el dueño también darles notificación escrita a los inquilinos dentro de 30 días de cualquier cambio en el procedimiento de reciclar.

Aunque se requieren reciclar los dueños, no tienen que suministrar a los inquilinos con una manera como guardar los reciclables en su apartamento, como una caja azul de la Ciudad de Austin. Los inquilinos tienen que suministrarlas sus mismos.

Puede hablar con la Ciudad de Austin al 494-9400 para más información y materiales de publicidad.



Fair Housing News

ATC & AHRC Win

"Best Practices 2000"

The Austin Tenants Council Fair Housing Program (FHIP) and the Austin Human Rights Commission (FHAP) have been selected as "Best Practices" winners by the HUD San Antonio Office/Southwest Region for "HUD/FHIP/FHAP Partnership in Complaint Processing".

The ATC Fair Housing Program is funded by HUD to document and investigate allegations of discrimination in the rental, sale, financing or appraisal of housing and provide advocacy and legal resources to victims of housing discrimination through its Private Enforcement Initiative. ATC refers housing discrimination complaints to the HUD Southwest Regional Office of Fair Housing and Equal Opportunity for further investigation and enforcement. If the complaints are from persons living in properties that receive federal funding or subsidy, HUD will choose to investigate and resolve the complaint. The complainant may also elect private litigation rather than the governmental process.

HUD utilizes two substantially equivalent Fair Housing Assistance Programs in Central Texas for investigation and resolution. If the complaint originates outside the Austin area, the Texas Commission on Human Rights (FHAP) receives the referral from HUD. If the complaint originates from the Austin area, the Austin Human Rights Commission/FHAP receives the referral. An on-site Senior Investigator from the HUD San Antonio often partners with the AHRC/FHAP during the investigative process.

In the coming weeks, 12 local HUD Best Practices Winners from each of the 10 HUD regions will be chosen by HUD Secretary's Representatives as "Simply the Best" honorees. HUD's Assistant Secretaries and Program Directors in Washington, D.C. will select another 300 "Best Practices" for similar honors. In August, 100 "Best of the Best" winners will be honored at the 2nd Annual Best Practices Symposium in Washington, D.C.



Local Stations Contribute to Fair Housing Goal

Two Central Texas Radio Stations, KELG 1440 AM and KAZI 88.7 FM have teamed up with the ATC Fair Housing Program to produce the audio version in Spanish and English of *"How to Request a Reasonable Accommodation or Reasonable Modification Under the Fair Housing Act"* for persons with disabilities. This spoken word version provides essential fair housing rights information on cassette tapes and multi-media CD's. It will be distributed free of charge to persons with visual or reading disabilities and to organizations that serve persons with disabilities in Texas.

KELG Radio Caliente 1440 AM has served the Latino community in Central Texas since 1985. They provided the translator, recording studio and the narrator for the Spanish audio version at no cost to the ATC Fair Housing Program. David "D.J." Rogers, Account Executive for the Spanish language radio station said, "It has been our pleasure to provide this public service resource to persons with disabilities who speak Spanish. We take seriously our responsibility not only to entertain but educate the Latino community about their rights. The Latino community must understand that housing discrimination is against the law. We have enjoyed working cooperatively with KAZI 88.7 FM on this worthwhile project."

KAZI 88.7 FM Austin Community Radio, Inc. provided the recording studio and narrator for the English audio version at no cost to the ATC Fair Housing Program. Steve Savage, Station Manager said, "KAZI - *The Voice of Austin*, has been a leader in the African-American community for 18 years and has an award winning history of public service. KAZI regularly airs HUD/ATC Fair Housing public service announcements to educate the community about housing discrimination. We enjoyed working in conjunction with KELG and encourage other radio stations to take the leadership role as KAZI and KELG did, as this type of public service prevents disabled persons from being victimized by housing discrimination."



Case Updates

Rodriguez v. Towne Oaks Apts, et al

The City of Austin Human Rights Commission announced a charge of discrimination against the manager & owner of Towne Oaks Apartments. Irma Rodriguez contacted ATC FH Program in February 1999. Rodriguez alleged that Frances McAfee, manager of Towne Oaks Apartments in Austin, denied her a rental unit because of her national origin. McAfee told Rodriguez there were no one bedroom-one bath apartments available while she told a co-worker of Rodriguez's that there was an available one bedroom-one bath apartment. ATC assisted Rodriguez in filing an administrative housing discrimination complaint with HUD & served as her advocate during the investigation of her complaint. The City of Austin Human Rights Commission investigated Rodriguez's complaint and issued a "reasonable cause" charge of housing discrimination in June 2000.

Stelly & Arabie v. Sterling Village et al

A lawsuit has been filed in Travis County under the Texas Fair Housing Act on behalf of Sharon Stelly and Melissa Arabie, two former employees of Sterling Village Apartments. The plaintiffs allege that the Owners' Representative ordered them to deny housing to minorities, even if they qualified. Plaintiffs allege they witnessed the Defendant's agent deny housing to an African American woman, Shirlet Fowler, whom Plaintiffs had already approved based on credit and rental history. Plaintiffs allege that when the renter arrived at the office to pick up her key, the Owners' Representative saw that she was African American and ordered them to tell the woman that her application had been rejected. Plaintiffs allege that when they objected to the discriminatory actions, they were retaliated against, wrongfully terminated and lost their housing at Sterling Village. Attorney Jimmie L.J. Brown represents the Plaintiffs. A lawsuit was filed in Travis County on behalf of Shirlet Fowler by Attorney Malcolm Greenstein.



Programs and Services/*Programas y Servicios*

FAIR HOUSING *VIVIENDA JUSTA*

THE FAIR HOUSING PROGRAM/EL PROGRAMA DE VIVIENDA JUSTA - This program helps any person in the Austin metropolitan area who has been discriminated against in the rental, sale, financing or appraisal of housing. FHP investigates complaints and coordinates legal services to assist victims of discrimination when their rights under State and Federal fair housing laws have been violated. *Este programa ayuda a cualquier persona en el area metropolitana de Austin quien se ha enfrentado con discriminación en la renta, compra, financiamiento, o evaluación de vivienda. El FHP investiga las quejas y coordina servicios legales para las victimas de discriminación cuando sus derechos estan violados bajo las leyes del estado y federal de vivienda justa. Call/llame al 474-7007.*

Austin Tenants' Council Staff:

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Sam Persley	Program Specialist III
Bruce Rodenborn	Program Development Specialist
Jennifer Scott	Housing Specialist
Enrique Serrano	Fair Housing Specialist
Katherine Stark	Executive Director

TENANT-LANDLORD *INQUILINO-PROPIETARIO*

TELEPHONE COUNSELING/CONSEJOS POR TELEFONO - Trained counselors answer tenant-landlord questions and make appropriate referrals. However, ATC offers no legal advice. *Consejeros contestan preguntas acerca de inquilinos-propietarios y hacen referencias necesarias. Sin embargo, ATC no ofrece consejo legal. Call/llame al 474-1961.*

IN-HOUSE COUNSELING/CONSEJOS EN LA OFICINA - Counseling information and materials are provided to clients in need of more in-depth assistance. *Se provee información y materiales a los clientes que necesitan mayor información. Call/llame al 474-7006 for an appointment/para una cita.*

CRISIS INTERVENTION/INTERVENCION CRISIS - Counselors mediate on behalf of tenants to resolve emergencies that threaten their housing. *Consejeros median en nombre del inquilino a resolver una emergencia que amenezca su vivienda. Call/llame al 474-1961.*

RENTAL REPAIR ASSISTANCE/AYUDA CON REPARACIONES DE ALQUILER - The Renters' Rights Assistance Program helps low-income renters enforce their rights for repairs through advocacy and mediation. *El Programa de Asistencia con los Derechos de Inquilinos ayuda a los inquilinos de bajo ingreso a defender sus derechos para reparaciones por medio de negociación y mediación. Call/llame al 474-7006.*

LEASE FORMS/CONTRATOS - ATC provides lease packets and brochures describing landlord and tenant rights and responsibilities to landlords for a small fee. *ATC vende paquetes de contratos y folletos, por una cuota nominal, describiendo los derechos y las responsabilidades del propietario y del inquilino. Call/llame al 474-7006 for more information/para mayor información.*



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The Austin Tenants' Council, as a sub-recipient of the City of Austin, is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modification and equal access to communications will be provided upon request. Please call 474-1961 (voice) or Relay Texas at 1-800-735-2989 (TDD) for assistance.