## WRITTEN STATEMENT OF KIM KENDRICK

Assistant Secretary, Office of Fair Housing and Equal Opportunity U.S. Department of Housing and Urban Development

Hearing before the Subcommittee on the Constitution, Civil Rights, and Civil Liberties, Committee on the Judiciary

United States House of Representatives



"Enforcement of the Fair Housing Act of 1968"

Chairman Nadler, Ranking Member Franks, and Members of the Subcommittee, good morning. I am pleased to have the opportunity to testify before you today on the state of fair housing in the United States.

Forty years ago, in the wake of the assassination of Dr. Martin Luther King, Jr., this country passed the Fair Housing Act, which made it unlawful to discriminate in housing and housing-related transactions on the basis of race, color, religion, or national origin. Six years later, Congress expanded those protections to prohibit discrimination based on sex, and amended the law again in 1988 to prohibit discrimination against families with children and persons with disabilities.

In the past forty years, our nation has made great progress in fulfilling the promise of equal opportunity in housing. Today, our cities and neighborhoods are less segregated, loan underwriting guidelines no longer spell out different policies based on race, and many building codes across the country now require new multifamily housing to be accessible to persons with disabilities.

But discrimination persists. 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.

As the Assistant Secretary for Fair Housing and Equal Opportunity, I oversee the federal government office with the principal responsibility for enforcing the Fair Housing Act. However, we do not do it alone. We are aided by 108 state and local agencies that enforce laws that provide rights and remedies that are substantially equivalent to those provided under the federal law. We also work in close partnership with the Department of Justice, which has the authority to pursue cases against housing providers, lenders, and others who engage in a "pattern and practice" of discrimination. The Department of Justice also files suit in cases charged by HUD, when one of the parties elects to have the case heard in federal court.

HUD's fair housing mission is broader than the investigation, conciliation, and adjudication of individual cases. The Department also conducts significant education and outreach activities in support of its enforcement operation. This includes the release of public service announcements and other material to educate the general population on its fair housing rights and remedies. The Department also conducts regular studies on the level and extent of housing discrimination in American society and public awareness studies of the rights protected under the law.

The Department also manages two major fair housing programs which complement the Department's fair housing activities: the Fair Housing Assistance Program (FHAP), a \$25.6 million program in FY 2008, which reimburses the 108 state and local agencies for the investigations they conduct under their substantially-equivalent laws, and the Fair

Housing Initiatives Program (FHIP), a \$24 million program in FY 2008, which provides grants to non-profit organizations to carry out private education and enforcement activities in support of the federal law. These activities include testing local housing providers to determine whether they treat applicants fairly, filing private fair housing litigation, and holding forums and seminars to educate consumers and housing providers alike.

Then, finally, in addition to the Fair Housing Act, the Department administers several other fair housing laws that guarantee fair access and equal opportunity in housing. These laws include Title VI of the Civil Rights Act of 1964, which prohibits discrimination on the basis or race, color, and national origin in federally-assisted housing; Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of disability, in federally-assisted housing; Section 3, which requires recipients of federally-assisted housing funds to create economic opportunities for low-income persons in those communities; as well as several other authorities.

The Department's enforcement of the federal Fair Housing Act, however, comprises its primary fair housing function. The Fair Housing Act, unlike the other authorities the Department administers, applies to virtually all housing transactions, public and private.

HUD enforces the Fair Housing Act through investigation, conciliation, and adjudication of complaints from individuals who believe they have experienced discrimination and complaints the Department initiates on its own based on information that suggests a discriminatory housing practice has occurred. While the Department has increasingly exercised its authority to bring complaints on its own (having brought over 20 such complaints or investigations in the last two years), the Department dedicates most of its resources to the investigation of individual complaints of discrimination. The Department receives these complaints from individuals who write the Department by mail; file a complaint online at www.hud.gov/fairhousing; call HUD's toll-free Housing Discrimination Hotline at 1-800-669-9777 or one of HUD's office's directly; or visit one of HUD's offices in person.

HUD investigates each complaint and, as required under the Fair Housing Act, makes informal attempts to resolve the complaint through conciliation prior to making a formal determination on the merits. If conciliation fails, the Department issues a finding on the merits. The Department will dismiss the complaint if there is insufficient evidence to support the allegation of discrimination. Where the evidence supports a finding of discrimination, HUD will issue a charge—the equivalent of a lawsuit—before an Administrative Law Judge. In the Administrative Law Judge forum, HUD attorneys argue the case at no cost to the individual who faced the discrimination. If the Administrative Law Judge finds in HUD's favor, the judge may compensate the complainant for any injury, enjoin the housing provider or other entity from further discrimination, and impose a civil penalty. The parties, at the time HUD issues the charge, also have the right to elect to have the matter heard in United States District Court. If the parties elect to that forum, the Department of Justice will bring the suit on behalf of the government and at no cost to the individual victim of discrimination.

One cannot comprehensively describe or assess national trends in fair housing enforcement without also examining the complaints handled by HUD's FHAP partners—108 state and local agencies that administer laws substantially equivalent to the Fair Housing Act. Of the 10,150 complaints filed in FY 2007, FHAP agencies investigated approximately 7,700 of those complaints, or 75%, of the complaints filed nationally. This is a 25% increase from five years ago (FY 2003), and a 75% increase from just ten years ago (FY 1998), when HUD and FHAP agencies received just 5,819 housing discrimination complaints.

It is important to note that HUD and the FHAP agencies also receive several thousand complaints about other "unfair" housing practices each year that do not constitute a jurisdictional complaint under the Fair Housing Act. These could be complaints of unfair eviction, poor maintenance, or other disputes, where the individual does not allege discrimination based on race, color, religion, national origin, sex, disability, or familial status. The agencies also receive complaints alleging discrimination because of age, marital status, source of income, or sexual orientation. The Fair Housing Act, however, does not authorize HUD to accept complaints on these bases nor can the Department reimburse FHAP agencies for their investigation of these complaints. Therefore, when HUD reports in FY 2007 that HUD and FHAP agencies received 10,150 complaints, it is counting only those complaints determined to be jurisdictional under the Fair Housing Act.

FHAP agencies, to be certified as a "substantially-equivalent agency," must attempt to resolve all complaints informally prior to issuing a determination on the merits. Congress included this conciliation requirement in the federal Fair Housing Act in order to expeditiously resolve complaints of discrimination and promptly recover for victims of discrimination the housing they sought and other equitable relief for the individual and the public interest. Together, the Department and its state and local partners successfully conciliated or reached informal resolutions in more than 3,100 cases, or in 30% of cases, in FY2007. Collectively, the agencies obtained over \$4.76 million in monetary relief through these resolutions. This amount is in addition to other relief complainants may have obtained, such as housing units they desired, accessible parking spaces sought, fair rental price or fair interest rates on loans, or retrofits to make a property accessible to persons with disabilities. Conciliation agreements also include public interest relief, such as changes in the housing provider's policies or practices, fair housing training, or relief funds for other victims of discrimination.

The Fair Housing Act and substantially-equivalent laws require the agencies to attempt to resolve every case through conciliation, regardless of the evidence against the respondent. Even if a housing provider has an explicitly discriminatory policy on its books, which would result in an almost-certain charge against the housing provider, the Department must bring the parties together for conciliation before issuing a charge. In these cases, the housing provider, given the weight of the evidence, more often than not, chooses to conciliate the case. In executing any conciliation agreement, the Department ensures the agreement ameliorates the wrong done to the victim, and that it provides

relief for public interest, which includes the elimination of any discriminatory policies and practices and monitoring. Many cases that would lead to charges conciliate instead because the parties decide that conciliation best meets their needs in the given case.

Let me share a few examples of cases which may have resulted in charges but where the parties instead negotiated conciliation agreements providing significant relief for the complainants.

On April 15, 2008, the Department successfully conciliated a complaint on behalf of the Sanchez family, a couple with an autistic child, who lived in an apartment complex outside Portland, Oregon. Two years after Mr. and Mrs. Sanchez moved into the Masters Apartments in Aloha, Oregon, Mrs. Sanchez gave birth to a baby boy. At three years old, the child was diagnosed with autism and, because of his condition, he caused some noise disturbance to the downstairs tenants. The Sanchez family asked the apartment management company to move them to a first-floor unit as an accommodation for their son's disability so they would not disturb any neighbors. The management company refused to move them and also refused to extend their lease when it came up for renewal. The Department conciliated this case, obtaining \$40,000 in relief for the Sanchez family plus an additional \$10,000 donation to charitable organizations.

Another example of the notable relief HUD obtains through its conciliation agreements are the cases the Department conciliated in December 2007, on behalf of seven families living at Ridge Crest Apartments in St. Louis, Missouri. The families alleged that the property's rules, which included parental supervision of children under 18 whenever they went outdoors (even to go between buildings), discriminated against families with children. The investigation found that many of the families and children lived in fear of the management company, which closely monitored and reported on their children's activities. HUD's conciliation agreement provided: \$83,000 in relief for the complainants; \$15,000 for a victims' fund; \$72,000 in funding for an after school program for two years; and removal of rules pertaining specifically to children.

Conciliation agreements meet the needs of the complainants and the public interest. When complainants are dissatisfied with the relief offered by housing providers, they may reject it and seek determinations on the merits from the agency. If complainants are satisfied with conciliation proposals, but the Department, or the state or local agency, believes the relief proffered does not match what complainants or the agency can obtain in an adjudicative forum, the Department educates the complainants regarding the existing case law and the relief obtained in comparable cases. The complainants may, under those circumstances, decide not to settle the case but pursue the case before an Administrative Law Judge. If, however, complainants insist on accepting settlement proposals that the agency does not believe satisfies the public interest, the agencies will allow the parties to settle privately and open Secretary-initiated complaints.

The Department's case against Summer Place in Las Vegas, Nevada, is one example of a complaint filed by an individual that the Department expanded into a Secretary-initiated complaint. In November 2006, the Department received a complaint from a single

mother living in Summer Place Apartments in Las Vegas, NV, who had just obtained custody of her daughter. She alleged that less than a month after her daughter came to live with her, the apartment manager told her to find a new place to live, because the management company did not allow children to live at the property. HUD's investigation found that the management company did refuse to rent to families with children, and encouraged other tenants to leave when they became pregnant or obtained custody of their children. The complainant and the management company wished to settle the case. The Department, however, had to address the broader public interest and filed a Secretary-initiated complaint against the housing provider to obtain relief for others who were discriminated against. The Department identified additional victims of the "no children" policy. The complainant and the management company wished to conciliate rather than await a determination on the merits. The Department successfully negotiated a settlement that provided \$35,000 in relief to the complainant. The Department obtained \$10,500 in relief for the other victims identified during the investigation, and \$29,500 for an escrow fund to compensate other victims of the discriminatory policy who may be identified after the Respondents placed notices in local newspapers.

The Department and FHAP agencies thoroughly investigate all complaints, and reached determinations on the merits in about 54% of the cases completed in FY 2007 (The agencies dismissed 16% of the total cases, where circumstances prevented the agency from proceeding. Such "administrative closures" include cases where some investigation determined the agency lacked jurisdiction over the alleged violation, and cases where the complainant party disappeared, withdrew the complaint, or refused to cooperate with the investigation). If the investigative agency finds no reasonable cause to believe that a housing provider or other entity has violated the Fair Housing Act, it will issue a finding of "no-cause" and close the investigation. The complainant retains the right to pursue the matter through private litigation. The statute of limitations to file in court is tolled while the matter is pending with the agency. If the agency concludes that discrimination has occurred, the agency issues a "determination of reasonable cause." In complaints filed with HUD, at the same time the Department issues the determination, it also files a charge of discrimination with a HUD Administrative Law Judge. The Department seeks through its charges to recover damages for the individual, civil penalties, and other relief for the public interest. As stated earlier, the parties may also elect at this stage to have the matter heard in federal court, where the Department of Justice files suit on behalf of the government and may recover damages for the individual and obtain injunctive relief.

Together, the Department and FHAP agencies found "cause" in 609, or 6%, of the cases the agencies investigated in FY 2007. As a result of HUD charges this past year: six female tenants of a Missouri apartment complex received a \$165,000 settlement for the sexual harassment they endured from the owner of the complex; an African-American woman who was physically barred from entering an apartment she had contracted to rent, and the woman who tried to rent her the unit over the owner's wishes, received a \$74,000 award from an Administrative Law Judge (the judge also imposed a \$22,000 civil penalty); a mentally-disabled man who was wrongly evicted from his home while he was in a coma received, along with his family, \$45,000 in a federal consent decree; seven Hispanic families whom owners of an apartment building in Orange Grove, California,

evicted so they could move in Vietnamese persons, received \$174,000 in a consent order; an African-American school principal denied the opportunity to view a home for sale because of the color of her skin received \$30,000 and her agent \$5,000, in a federal consent order; and a mother, whose daughter's epileptic seizures worsened after the landlord refused to allow her assistance animal on the property, received \$102,000 plus attorney's fees in a Department of Justice consent order.

In addition, whenever the Department learns of discrimination from an independent source, the Department informs victims of discrimination of their rights and takes a complaint. For example, the Department advised an African-American woman of her right to file a complaint when it learned from a television report about the discrimination she experienced. The woman attempted to rent an apartment at Fountainview Apartments near Orlando, Florida. At the rental office, she saw a map on the wall indicating which units at the complex were currently available. The manager, however, told her that nothing was available and that nothing would be available anytime soon. Suspecting she had been discriminated against, the woman, who had seen HUD's public service announcements, asked another woman, who did not have a racially-identifiable voice, to call the property. That person learned that units were, in fact, available and she was invited to come view the units. The woman reported this experience to a local news station, who conducted its own testing, which showed clear evidence of discrimination. Upon watching the televised report of the woman's experience, the Department contacted her on February 8, 2008, to take her complaint. The Department charged this case on April 28, 2008. The parties subsequently elected to move to the case to federal court, and the Department of Justice filed suit on behalf of the government in May 2008.

Moreover, whenever an individual files a complaint that suggests an apartment complex owner/manager or other entity may be engaging in a systemic practice of discrimination, the Department works with the additional victims to assist them in filing complaints and securing compensation for these individuals, as well. For example, in September 2006, residents of an apartment building in Virginia Beach, Virginia, filed complaints with the Department alleging that Mr. Henry, the owner of their apartment building discriminated against them because they were African American. In the course of HUD's investigation, the Department discovered that Mr. Henry subjected African-American tenants to rules and restrictions that he did not place on white tenants. The African-American tenants, for example, had to abide by "quiet hours" and restrictions placed on their guests. The Department sought and received complaints from four additional tenants who had faced discrimination and charged the case in April 2007. Just last month, the Department of Justice entered into a consent decree that requires Mr. Henry to pay \$361,000, which includes: \$84,000 to two of the tenants; \$235,000 for a fund to compensate other victims; and a civil penalty of \$42,000. Mr. Henry paid additional compensation to five other complainants in private settlements.

From charges, conciliations, and settlements combined, victims of discrimination receive positive outcomes in more than 36% of complaints investigated by the Department and its state and local partners in FY 2007.

While investigations, settlements, and adjudications of individual complaints comprise the principal means by which the Department enforces the Fair Housing Act, the Department regularly exercises its authority to bring its own action against a person or entity that has violated the Fair Housing Act, where no individual has filed a complaint. In FY 2007 alone, the Department initiated 16 Secretary-initiated complaints or These included investigations of: a large apartment management investigations. company in New York engaged in alleged racial discrimination; several large apartment complexes in Pennsylvania, Nevada, and Colorado, who allegedly refused to rent to families with children, subprime lenders who charged African Americans and Hispanics higher rates and fees, on average, than white borrowers, and real estate associations that limited benefits of association to others of the same religion. In FY 2008, the Department has filed additional Secretary-initiated complaints, including a complaint a large Florida housing provider for refusing to rent to families with children and four additional investigations into the practices of lenders for possible discrimination on the basis of race and national origin.

The Department's Secretary-initiated investigations of possible discrimination in the lending market is particularly critical as applicants for loans often do not understand the reason for their denial nor the complicated metrics that go into pricing their loan. Moreover, borrowers have no information regarding what others pay for the same mortgage product, so they do not know if they have received a fair price. HUD can examine the larger lending and pricing patterns of the lender and uncover discrimination an individual cannot.

Each year since 2005, the Federal Reserve Board (FRB) has provided the Department with a list of independent mortgage companies that the FRB had identified as having disparities in the incidence, denial rate, or rate spread of high-cost loans. Each year the Department analyzes the loan data for each lender flagged on that list, reviews the complaint data on those lenders and selects targets for investigation. Since the lists were first published in 2005, the Department has conducted econometric analyses on more than 350 lenders to select targets for investigation. To date, the Department has initiated six investigations into independent mortgage companies because of disparities in their HMDA data.

To further ensure the best possible handling of all fair housing complaints by the Department, FHEO has made structural changes to the organization. In FY2005, FHEO created the Office of Systemic Investigations, which oversees all of the Department's Secretary-initiated investigations and complaints that involve systemic discrimination. In FY2007, the Department further enhanced its enforcement by adding a Lending Division within the Office of Systemic Investigations. The Division initiates investigations when lending patterns or other information suggests discrimination by a lender, but no individual has come forward to file a complaint. In addition, the Department has reassigned to the Division HUD's fair lending oversight of Fannie Mae and Freddie Mac to ensure their underwriting policies and practices comply with fair lending laws. The Lending Division is currently conducting six nationwide Secretary-initiated

investigations of independent mortgage companies for possible discrimination on based on race or national origin in the making and pricing of loans.

Because individual complaints are the primary enforcement mechanism under the Fair Housing Act, the Department has increased efforts in recent years to educate the public and housing providers on their rights and responsibilities under the Act. This has included national public-service campaigns over the last several years, funded through the Fair Housing Initiatives Program (FHIP) and other contracts. Fair housing organizations have used the radio, television, and print materials created by these campaigns to promote fair housing and educate people about housing discrimination. The Ad Council estimates that a quarter of television viewers in 2003 viewed Accents, an award-winning public-service announcement. This included the complainant in Orlando, Florida, who used her knowledge of this PSA to test Fountainview Apartments for discrimination. More recently, in FY 2007, the Department purchased advertisements on movie screens across the nation to inform the public about how to report housing discrimination. More than 1.5 million people saw these advertisements over the two weeks that they were in theaters.

In addition, the Department distributes the Education and Outreach funding to individual organizations under FHIP. This funds education and outreach programs to inform the public about their rights and responsibilities under the Fair Housing Act. This includes presentations before community groups, participation in homeownership fairs, assistance with housing counseling and development of education and outreach materials targeted to the local audience. In FY2007, the Department provided funding to 33 local fair housing groups in 32 states to conduct education and outreach in their respective areas of the country. Through fair housing presentations alone, these groups will educate more than 250,000 people about their fair housing rights this year. Additionally, all organizations who receive private enforcement grants under FHIP devote a percentage of their budget to education and outreach on the services they provide in the community.

Also, to encourage people to report the discrimination they encounter, HUD has widely publicized outcomes in housing discrimination cases. This helps the public recognize that taking action is likely to yield positive results. In February 2007, the CNN program *Open House* aired a segment on housing discrimination. The segment featured an interview with an African American woman who filed a complaint with HUD alleging that Fifth Third Bank denied her application for mortgage loan because of her race. HUD negotiated a \$125,000 settlement in this case. *Parade* magazine, in an April 15, 2007 profile of the Department's fair housing mission, advised readers that housing discrimination is illegal and provided several examples of unlawful discrimination, such as charging higher rent to tenants based on race or religion or refusing to accept families with children. *Parade* has a circulation of more than 35.5 million. In addition, on a monthly basis, from June 2006 through June 2007, *Essence* Magazine featured an article on 12 steps of the home buying process. Assistant Secretary Kim Kendrick served as one of 12 members of an advisory board throughout the 12 steps and provided fair housing information for three of the 12 articles.

While more than 10,000 people each year avail themselves of the investigation and complaint process, HUD understands that some persons may not want to file a federal complaint. Among other reasons, persons may not want to invest the time and effort into filing a complaint and going through an investigation. In order to serve such persons, the Department funds dozens of private fair housing groups though Fair Housing Initiatives Program (FHIP). These groups provide immediate assistance to persons who have experienced discrimination. Private enforcement groups are able to provide on-the-spot assistance without going through the administrative and legal requirements involved in a formal complaint and provide the public with a useful alternative to the formal complaint process available through HUD and state and local fair housing agencies.

Finally, the funds the Department administers under FHIP support organizations that provide first-line assistance in many communities. For example, HOPE Fair Housing Center, a FHIP grantee, discovered that a private property management company in DuPage, Illinois, used a rental application that required potential renters to disclose their race, ethnicity and any disability. In June 2007, as part of the conciliation agreement in the case the organization filed, the management company agreed to pay HOPE Fair Housing \$30,000, undergo fair housing training, and remove the offending questions from its application. In another case, an individual with HIV, who was denied housing, turned to Project Sentinel for assistance. Project Sentinel, a FHIP recipient in California, conducted testing that substantiated the allegation that the individual was denied housing because of his HIV status. The individual filed a complaint with HUD, and based on the Department's investigation and the testing by Project Sentinel, the Department charged that case in September 2007.

In order to encourage and compensate fair housing group for their work on large resource intensive complaints HUD added multi-year grants to FHIP in 2005. This funding accounted for 73% of FHIP's \$13.9 million enforcement budget in FY 2007, providing the top-performing groups with three years of funding. Many fair housing organizations, including the National Fair Housing Alliance, advocated for this funding, arguing that it would promote more comprehensive testing and better strategic planning by the organizations. Any organization that receives a performance-based grant must have exceptional experience and excellent performance reviews. The multiple-year funding encourages these groups to take on larger cases of housing discrimination and allows for better strategic planning by the organizations. Both of the organizations discussed above were recipients of performance-based funding under the FY2007 grant cycle.

HUD's other civil rights responsibilities include the oversight of HUD-funded recipients to ensure that they are providing housing and housing-related services in a nondiscriminatory basis and that they are affirmatively further fair housing. HUD reviews its programs by investigating complaints alleging discrimination by HUD-funded recipients and conducting compliance review of recipients. HUD uses several methods to provide remedies for public interest: voluntary compliance agreements, corrective action orders and debarments. For example, after HUD found the Atlanta Housing Authority in noncompliance with Section 504 of the Rehabilitation Act of 1973, HUD entered into a voluntary compliance agreement with the housing authority in which it agreed to make

changes to its housing and other programs to improve accessibility for persons with disabilities. Until the City of Gainesville, Florida Housing Authority agreed to enter into a voluntary compliance agreement, HUD issued a Corrective Action Order to the housing authority. The corrective action order restricted the housing authority's access to all Capital Fund Program funds not already obligated or under contract to expenditures necessary to cure the civil rights noncompliance and to remedy emergency situations. In one instance, HUD debarred an Omaha Section 8 landlord for sexual harassment of women tenants. This landlord is no longer a Section 8 participant.

When HUD has found discrimination in Fair Housing Act cases, HUD has not hesitated to eliminate Section 8 landlords from HUD programs. On June 11, 2007, HUD debarred John Koch, the manager of several Section 8 properties in Omaha, Nebraska, from participation in HUD programs after a jury trial in the U.S. District Court for the District of Nebraska found that Koch had engaged in unwanted verbal and physical sexual advances toward prospective and current female tenants. Further, on September 13, 2007, HUD debarred Bobby and Jewel Veal of Kansas City, Missouri, from participation in federal programs after the U.S. District Court for the Western District of Missouri found that Mr. Veal, a Section 8 landlord, engaged in a pattern of housing discrimination on the basis of sex through unsolicited sexual advances toward female tenants, including rape and fondling. The court found that Mr. Veal entered the homes of these women without notice, destroying their sense of security, and that Mrs. Veal had personal knowledge of his activities and failed to take steps to prevent them. The Department debarred the Veals' participation in HUD programs for five years

The work of each component of HUD's fair housing program is necessary to fair housing enforcement in the United States. The Department's enforcement system allows an individual to file a formal fair housing complaint, which is investigated by a federal agency. Through the Fair Housing Assistance Program, an individual has the option of similar services but on a state or local level. Finally, the Fair Housing Initiatives Program provides the public with quick resolution to housing discrimination, without the filing of a formal complaint.

But more important than any individual program is the right of every person in the United States to rent an apartment, to buy a home, to obtain a mortgage, to live in their home without prejudice because of their race, color, religion, national origin, sex, familial status or disability. This was the goal of Dr. Martin Luther King, Jr. This is the goal this country reached for when this country passed the Fair Housing Act in 1968, and amended it to protect more people 20 years later. This is the goal that this Department rededicates itself to every fair housing month. We are committed to ensuring that each housing transaction in this country is fair and without discrimination. And when a housing transaction is discriminatory, when someone violates the Fair Housing Act, there is no greater priority for this office than assisting the man or woman whose rights have been violated.

Thank you for this opportunity to appear before the subcommittee today.