

# HOME/ NATIONAL HOUSING TRUST FUND/LIHTC

## Affirmative Fair Housing Marketing Guide

### **Targeted Groups**

- > Special Outreach Required
- > Find Specific Sources
- > Document Your Efforts



IOWA FINANCE  
AUTHORITY



## **INTRODUCTION**

Affirmative Fair Housing Marketing Plan (AFHMP) should demonstrate meaningful efforts to identify and attract underserved populations to the housing market area.

This guide was developed to assist someone developing or updating an Affirmative Fair Housing Marketing Plan (AFHMP) required by HUD or a Low-Income Housing Tax Credit (LIHTC) Qualified Allocation Plan.

## WHAT IS AFFIRMATIVE MARKETING?

Affirmative Marketing means understanding the market demographics and underserved populations and extending marketing efforts beyond current or usual efforts. Taking extra effort to directly market to underserved populations living in the housing market area helps ensure that knowledge of housing opportunities and information on how to apply is reaching the underserved households.

- Direct efforts might be *minority or specialized* publications i.e. magazine, newspaper, radio or television or building relationships with organizations, churches, agencies or businesses who work directly with an underserved population.
- Consider the use of alternate advertising formats i.e. by translation to a language used by a minority population; providing alternate formats i.e. braille, large print, audio tapes, electronic methods, etc.
- Periodically review the special marketing efforts and evaluate successes and failures. Determine how to expand on the successes or make changes on areas needing improvement.

## AFHMP REGULATIONS

The regulations can be found in Title 24 Housing and Urban Development, Part 200-Introduction to FHA Programs, Subpart M—Affirmative Fair Housing Marketing Regulations.

<http://www.ecfr.gov/cgi-bin/text-idx?c=ecfr&sid=5fb7a884564d7d6e4b3c44f3067d6d23&rgn=div6&view=text&node=24.1.1.1.1.11&idno=24>

## IOWA HOME & NATIONAL HOUSING TRUST FUND & LIHTC PROGRAMS

Projects that have received HUD funding (HOME funds or National Housing Trust Fund) are required to provide an AFHMP. In addition, Projects allocated Low-Income Housing Tax Credits from 2009 forward are required to complete an AFHMP. All programs are following the requirements at HUD Subpart M, CFR24 Part 200.620. LIHTC allocations can also reference the Iowa LIHTC Qualified Allocation Plan (QAP) for the year the allocation was made.

At a minimum, the AFHMP for multifamily rental projects should be reviewed every five years by pulling current demographics, comparing them with current resident percentages then describing successes and/or failures with community contacts and marketing methods. Then successes should be described or a new plan with changes should be provided. For HOME Tenant Based Rental Assistance or Homebuyer Programs a new plan is required for each new contract.

The Iowa Finance Authority requires all properties to target Persons with Disabilities, regardless of percentages listed.

## HOUSING PROTECTED CLASSES:

<u>Federal</u>	<u>State</u>
Color	Creed
Race	Sexual Orientation
Sex	Gender Identity
National Origin	Retaliation
Religion	
Disability	
Familial Status	

In addition, the Iowa Finance Authority (IFA) will be consistent with federal housing policy governing nondiscrimination as determined under HUD rules and regulations.

## WHAT FORM DO I USE?

### HOME & NATIONAL HOUSING TRUST FUND & LIHTC MULTIFAMILY RENTAL

**Multifamily Rental** - The use of the most current HUD form is required. As of the date of this publication HUD-935.2A (12/2011) OMB Approval No. 2529-0013 (exp. 1/31/2021). This form can be found at:

<https://www.hud.gov/sites/dfiles/OCHCO/documents/935-2A.pdf>

### OTHER HOME PROGRAMS

**Tenant-Based Rental Assistance (TBRA)** - Iowa Finance Authority has developed a specific form for TBRA which was revised May 2016. The form is can be found on our website:

<http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/114>

then click on Forms and Information for Civil Rights & Fair Housing

**Homebuyer** - Iowa Finance Authority has developed a specific form which was revised May 2016. The form is can be found on our website:

<http://www.iowafinanceauthority.gov/Home/DocumentSubCategory/112>

then click on Forms and Information for Civil Rights & Fair Housing

## GETTING STARTED...

### GENERAL PROPERTY INFORMATION

Regardless of the type of program, each form will request general project information. These sections should be self-explanatory.

### GEOGRAPHIC AREAS

In order to complete an Affirmative Fair Housing Marketing Plan (AFHMP), demographics need to be pulled for the project from the geographic areas listed below:

- ⇒ Census Tract (if attainable),
- ⇒ Housing Market Area (town/city)
- ⇒ Expanded Market Area (county/MSA)

The US Census Bureau's American Fact Finder can be located at:

<http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

We suggest using a **Guided Search** then **"Let's Get Started"**

**Step 1 – Start** - Choose: I'm looking for information about **people**. Click on NEXT.

**Step 2 – Topics** - Click on NEXT if looking for Race and Ethnicity data. Click on DISABILITY and select disability if looking for disability data then click on NEXT.

**Step 3 – Geographic Area** – Choose a specific area. Each geographic category needed will be ran separately. Click on NEXT.

**Step 4 – Race/Ethnicity Groups** – Select from **Basic Groups**. Choose either; Alaska Native, American Indian, Asian, Black or African American, Hispanic or Latino, Native Hawaiian or Pacific Islander, White, then click on NEXT.

**Step 5 – Search Results** - Use the most current ACS Demographic and Housing Estimates – DPO5.

**Step 6- Table Viewer** – Brings up the report. You can print or download and print.

NOTE: This is not the only way to pull demographic data from the census site but it's a simplified method. If you have questions on obtaining census information for your property, please contact Nancy Peterson at the Iowa Finance Authority (800)432-7230 or 515-725-4900.

### DEMOGRAPHIC REPORTS

Demographic reports for each geographic area will need to be pulled for:

- **Race & Ethnicity** (one race) - White; American Indian or Native Alaskan; Asian; Hawaiian or Pacific Islander; or Hispanic/Latino.
- **Persons with Disabilities** - Chose the general Persons with Disabilities category which encompasses all types of disabilities to simplify.
- **Families with Children and/or "Other"** -(if applicable) should be pulled using same geographic areas.

#### Acquisition Rehab/Rehab/Existing Properties with Renters

If the property has existing tenants the Project's Resident column on the demographic worksheet should be completed.

If demographic information is gathered from applicants at time of application, please complete the Project's Applicant Data column. Otherwise, this can be left blank.

#### New Construction/Adaptive Reuse/Homebuyer

For these housing units, the Project's Resident column will be left blank.

### Enter All Percentages Gathered

Once the above steps have been completed, it is time to enter the percentages into the worksheets available with each form. Next, determine minority/underserved populations in the housing area.

#### Majority

The initial AFHMP if a new construction or adaptive reuse identify the highest percentage race or ethnicity from the census data on Worksheet 1 this should represent the majority population. The majority will not typically need special outreach because general advertising methods and word of mouth will likely reach the majority population. For rehabilitation of an existing property or for a 5 year evaluations the demographic percentages for residents living at the property compared to census data on Worksheet 1 should be evaluated to identify the majority population and if the property has met or exceed percentages identified. Then majority of those living at the property should be considered when evaluating the majority.

#### Minority/Underserved Populations

Minority populations have lower percentages. Evaluate the demographics using a reliable method of measure. IFA suggests:

⇒ **IF 1% OR GREATER = IS A TARGETED POPULATION**

⇒ **IF LESS THAN 1% - DON'T TARGET**

Generally, there is not sufficient opportunity to directly reach populations with less than 1%.

### ARE THERE EXCEPTIONS TO THE 1% MEASURE?

Yes, this guide cannot cover all exceptions or examples but here is a couple:

- If demographics do not have any minority populations with 1 percent or greater, the demographic area may need to be expanded to include a larger region multiple counties surrounding the housing market area. This area should be expanded until you can identify a minority population closest to the property that has greater than 1 percent.
- If an underserved population is known to exist in the housing area yet the demographics do not represent them in the census data, your knowledge of the community should be considered for direct marketing opportunities. If this occurs, list under "other" and specify the underserved population.

If "Other" is selected or other exceptions need explained, provide additional information. *Each form has a section called **Additional Considerations**. This is the best place to explain exceptions or why a population was added.* If necessary, attach an additional sheet with this information and place a note in this section.

### CHECK TARGETED GROUPS

In the AFHMP form requires targeted groups to be marked by checking boxes in the “Targeted Marketing Activity” section. Using the demographic groups that have 1 percent or greater but less than the majority population. Remember, if exceptions or additions to this measure explain in “Additional Considerations”.

**IMPORTANT NOTE: The Iowa Finance Authority requires all properties to targeted Persons with Disabilities regardless of percentages found on demographic worksheets. Please always check Persons with Disabilities on the AFHMP form.**

All selected groups shall be identified in the community contact and advertising method sections of the AFHMP.

### MARKETING CONTACTS AND ADVERTISING SOURCES

- List each targeted group separately (preferred).
- Use local contacts and advertising sources, if any, before moving to county, region or state contacts.
- Develop positive relationships and have continued communication with these contacts.
- Advertising sources should be known to reach targeted populations prior to advertising.

### PROPOSED MARKETING ACTIVITIES/MARKETING PROGRAM

A table or worksheet can be found in all AFHMP forms which requires the project to list the Methods of Advertising and what group is being targeted. If alternate formats have been used, list the dates and the time duration of ads. ATTACH A COPY OF EACH AD LISTED.

Advertising methods used for each targeted population selected should be listed.

### MAINTAIN A FILE

A file helps you establish:

- **HOW** you determined what outreach was needed.
- **WHAT** was done to make a special effort.
- **WHEN** actions were taken.
- **WHY** decisions were made to change or expand efforts.

**Community Contact Journal**— is a good way to document all special outreach efforts. *A sample is shown on the next page.*



**SAMPLE**

**Affirmative Fair Housing Marketing Plan  
Community Contact Journal**

*For each underserved population identified in the Affirmative Fair Housing Marketing Plan (AFHMP), please keep records like this journal to document special outreach efforts. This will assist you when completing Community Contacts and Methods of Advertising in the plan. This information may be helpful in evaluating your marketing activities for future activities and updates.*

Project Name: \_\_\_\_\_ Project Contract Number(s): \_\_\_\_\_  
 Community Contact Name: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 Full Address: \_\_\_\_\_  
 Telephone Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Fax Number: \_\_\_\_\_  
 Website: \_\_\_\_\_

Describe the Organization: \_\_\_\_\_

Targeted Population: \_\_\_\_\_

Describe previous experience working with this population: \_\_\_\_\_

Describe how they will assist you to reach the targeted population: \_\_\_\_\_

Will alternate format(s) be used? (Example: Braille, large print, alternate language) Yes / No  
 If yes, briefly describe: \_\_\_\_\_

Date of Contact	Method of Communication (in person, telephone, email, US mail, etc.)	Description of Contact Made (highpoints of discussions, and outcome)	Person's Name Making the Contact

Attach a copy of the advertising or marketing material(s) used.

### **EQUAL HOUSING OPPORTUNITY ADVERTISING**

All advertising of residential real estate for sale, rent, or financing should contain an equal housing opportunity logo, statement, or slogan as a means of educating the home seeking public that the property is available to all persons. The choice of logo, statement or slogan will depend on the type of media used (visual or auditory) and size of the advertisement.



- See Part 109 Fair Housing Advertising:  
⇒ [www.hud.gov/offices/fheo/library/part109.pdf](http://www.hud.gov/offices/fheo/library/part109.pdf)
- See HUD Web Publishing Standards:  
⇒ <http://portal.hud.gov/hudportal/documents/huddoc?id=WebPubStandards.pdf>

### **SECTION 504 ACCESSIBILITY REQUIREMENTS**

Section 504 of the Rehab Act makes it illegal for federal agencies, programs or activities that receive federal financial assistance or are conducted by a federal agency, to discriminate against qualified individuals with disabilities. Requirements under Section 504 include reasonable accommodation for employees with disabilities, program accessibility, effective communication with people who have hearing or vision disabilities, and accessible new construction and alterations. HOME and Iowa LIHTC properties are required to meet or exceed Section 504 accessibility requirements in that 5% of the total units must be fully accessible for mobility impairments and 2% of the total units must be accessible for persons with visual and hearing impairments.

### **SYMBOLS OF ACCESSIBILITY**

Accessible facilities which meet the Uniform Federal Accessibility Standards (UFAS) 4.1 Minimum Requirements, may use the international symbol of accessibility. The symbol shall be displayed as:



### **PUBLIC ACCESS**

Fair Housing Posters, Affirmative Fair Housing Marketing Plans, Tenant Selection Criteria and other management policies should be displayed and made available for public review. Property signs (if applicable), should contain the EHO logo, statement or slogan and symbol of accessibility if meets UFAS minimum requirements. A picture should be taken of the sign and attached to the AFHMP.

### **INSTRUCTION/TRAINING**

Agents and employees must be provided verbal and written instructions regarding policies of non-discrimination and fair housing. Training/instruction questions will be asked about Fair Housing Act and Affirmative Fair Housing Marketing. Dates, content and anticipated training should be tracked and copies of training materials should be kept.

### **HIRING PRACTICES**

Owners are required to maintain a non-discriminatory hiring policy for staff engaged in the rental of properties under Affirmative Fair Housing Marketing Regulations.

### **EVALUATING THE PLAN (MINIMUM EVERY FIVE YEARS)**

The Affirmative Fair Housing Marketing Plan must be reviewed at least every five years for multifamily projects. However, the AFHMP may need to be updated if the demographics have substantially changed. If limited success in attracting minorities and underserved populations the AFHMP may need to be updated.

Homebuyer and Tenant-Based Rental Assistance projects should have a new plan for each contract awarded. Evaluate the previous contracts' success or failure attracting minority or underserved populations. Then then change community contacts or advertising methods that have not been shown to attract targeted populations.

#### **Tenants/Applicants should have opportunity to provide:**

- How they heard about the property?
- If they could benefit from accessible features in the unit?
- Race and ethnicity information.

#### **The Property should:**

- Document advertising methods and maintain copies of ads used to attract targeted populations and the general public.
- New demographics should be pulled and input into a demographic worksheet. Compare with previous data to determine if changes have occurred.
- Does demographic data accurately represent the property over the last five years?
- Has targeted populations increased?
- Keep documentation of communication with community contacts assisting the property. Were relationship's successful?
- Were previous advertising methods successful in attracting targeted populations?
- Training and instructions current? If no, plan and document updated training for staff.
- Provide demographics and describe how previous plan has been successful and remains valid or provide an updated plan to implement going forward.

### **THE GOAL**

- \* **ATTRACT TARGETED APPLICANTS (Underserved)**—Ensure all persons have knowledge of housing opportunities and are offered housing without discrimination for persons who qualify.
- \* **DIRECT MARKETING IS ONGOING**—Demonstrate meaningful attempts to increase underserved populations. (Race, ethnicity, Persons with Disabilities, Families with Children, etc.)
- \* **REVIEW AND ADJUST**—Review demographics by making a conscience effort to understand the community and changes in underserved populations then adjusting, if needed, after the initial plan has been completed and approved.
- \* **INCLUSIVE AND DIVERSE**—Strive to have similar or greater demographics as the housing marketing area. Balance to ensure that the majority regardless of race or ethnicity is accompanied with minorities and underserved populations.

## **ADDITIONAL PROPERTY INFORMATION GATHERED FOR RENTAL PROJECTS**

Supply copies of these documents with your AFHMP:

- Lease
- Lease Addendums (NOTE: Some may be required by the Qualified Allocation Plan)
- Tenant Selection Criteria
- Community Rules and Regulations
- Waiting List Policies
- IowaHousingSearch.org advertising

## **COMMON ERRORS!**

### **PROJECT NUMBER**

The HOME, National Trust Fund and/or LIHTC project number is incorrectly listed. If there is more than one number, list both.

### **TARGETED MARKETING**

All Race and Ethnicity boxes were checked. Please review your demographic data. In Iowa it is not likely that you can directly market to all demographic groups.

*All awarded projects are required to target Persons with Disabilities by the Iowa Finance Authority. The form is often left unchecked.*

### **COMMUNITY CONTACT WORKSHEET**

**1st Column**—should list targeted populations the community contact can directly market to.

**2nd Column**—Follow instructions at the top of the page. In many cases only the name, organization, address, phone and/or email is listed. For each community contact, a brief description of their previous experience working with each population listed in column 1 is required. Note: Low income does not describe experience working with a specific Race, Ethnicity, Persons with Disabilities, etc. Dates of contact should be listed. Explain how they will assist you to reach the targeted populations.

### **PROPOSED MARKETING ACTIVITIES WORKSHEET/MARKETING PROGRAM SECTION**

**1st Column**—Advertiser Name and identify advertising method.

**2nd Column**—List specifically what underserved population is being targeted by the advertisement method. For the multifamily form, please list each population targeted in separate columns. If alternative formats are being used identify the type e.g. braille, large print, alternate language, etc.

Copies of advertising are not attached. Please attach a copy of the advertising or marketing material.

### **SIGNATURE PAGE AND DATE**

The Affirmative Fair Housing Marketing Plan is not signed or dated. The person responsible for implementing and reviewing the plan is required to sign and date the plan prior to approval.

### **QUESTIONS?**

Please contact Nancy Peterson (Pete) with the Iowa Finance Authority if you have questions regarding your plan or need information on how to obtain demographic information. We want to assist you in achieving meaningful plans.

800#: 800-432-7230

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