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Newsletter Fall 2001

On September 14, 1994, Countrywide Home Loans, Inc. became the first lender in the nation to sign a voluntary Declaration of Fair Lending Principles and Practices. The Declaration highlighted Countrywide's commitment to increasing loans to minority and low-income borrowers.



In recognition of this historic occasion, Countrywide Home Loans' Hawaii offices have announced their renewed commitment to providing greater opportunities to obtain mortgage credit for all creditworthy minority and low-income borrowers. The goal is to enable these underserved groups to achieve the American Dream of homeownership.

The Fair Lending "Best Practices" is an integral component of the National Homeownership Strategy to foster progress towards meeting the financial service needs of minority and low-income communities across the nation. Best Practices are a set of business protocols developed by HUD with the lending industry to improve the industry's performance in eliminating discriminatory barriers to providing homeownership opportunities to underserved populations.

Since 1994, HUD has signed Fair Lending Best Practices Agreements with lenders across the nation that are individually tailored to public-private partnerships that are considered on the leading edge. The Agreements not only offer an opportunity to increase low-income and minority lending but they incorporate fair housing and equal opportunity principles into mortgage lending standards. These banks and mortgage lenders, as represented by Countrywide Home Loans, Inc., serve as industry leaders in their communities by demonstrating a commitment to affirmatively further fair lending.

Second Annual Economic Summit -- Postponed to February, 2001

On Thursday, September 20, 2001, 8:15 a.m. to 12:30 p.m., a collaboration of Federal, State, and City & County agencies will present Economic Summit 2001 at the Hawaii Convention Center. This event is especially useful for anyone contemplating establishing a business or who currently own a small business.

Titled, "On The Road To Success", the topics to be covered includes:

- Financial Resources to Start and Expand Your Business
- Mapping Your Strategy for a Business Plan
- Beyond Red Tape: Do it Right the First Time
- Resources to Expand your Non-Profit Program
- Marketing in the 21st Century
- Beyond Red Tape: Staying on Course

Coffee and a Resource Fair with exhibits and informational materials will be available from 7:15 a.m.

There are two ways to participate in the Summit. If your organization would like to be an exhibitor, please contact SBA's Mary Dale at 541-2983 or Jane Sawyer at

541- 2973.

If you would like to attend the Summit, you may pick up registration forms at the HUD Storefront Office; U.S. Small Business Administration; U.S. Economic Development Administration; State of Hawaii Department of Business, Economic Development and Tourism; or the City and County of Honolulu's Office of Economic Development. For more information call HUD at 522-8175. The registration fee is \$15.

CPD News

CHDO Network Meeting. A CHDO Network meeting will be held at the Turtle Bay Hilton on September 27 and 28, 2001. For more information, please contact Lynn Frank, Rural Community Assistance Corporation (RCAC) at 488-7722.

A CHDO (pronounced cho'do) is a private nonprofit, community-based service organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves. Certified CHDOs receive certification from the Counties indicating that they meet certain HOME Program requirements and therefore are eligible for HOME funding.

Economic Development Toolbox Workshops. During the week of October 29, 2001, Tonya, Inc., one of HUD's technical assistance providers, will present several sessions on the Community Development Block Grant (CDBG) program as a tool for economic development. There will be a special evening workshop program tailored to the needs of nonprofits involved in economic development projects. The evening workshop is scheduled for two evenings: Monday, October 29 and Tuesday, October 30 from 5:30 p.m. to 9:30 p.m. and will focus on project design and management.

For grantees, training on An Overview of Economic Development under CDBG and Section 108 will be held from 9:00 a.m. to 4:30 p.m. on Wednesday, October 31 and Thursday, November 1. Topic areas include: economic development strategies, Section 108 loan guarantee program, financing economic development projects, micro-business development and incubators, job training, large-scale industry projects, and program design and management basics.

If you are interested in participating, please call the HUD receptionist at 522-8175 to place your name (and mailing address, phone number, e-mail address) on a list to receive more detailed information when it becomes available.

"Brownfields 101" Conference

The Brownfields Hawaii 2001 conference, scheduled for October 18, 2001 from 8:15 a.m. to 4:30 p.m. at the Hilton Hawaiian Village, is a nuts-and-bolts overview of the nuances of brownfield redevelopment. Brownfields are considered environmentally impaired land due to real or perceived contamination. The conference is an extraordinary opportunity to learn the basics of undertaking a brownfield development project. It is part of the strategic outreach program for Hawaii's Brownfield Economic Redevelopment Initiative. The initiative is a 2- year Brownfields Demonstration Pilot to identify potential brownfield sites, prioritize and assess 3-5 sites, and develop clean up and redevelopment options.

The speakers from the mainland were culled from past EPA Brownfield annual conferences. They were selected for their expertise and ability to communicate the status and innovations in the emerging brownfield industry. The conference special events include on October 19, a brownfield site tour and breakfast and lunch meetings focusing on recovering environmental clean-up costs via Comprehensive General Liability insurance policies.

For more information, contact Nadia of DBEDT at 587-2778.

Guam Hosts Federal Funders Workshop

Over 170 people representing small business owners, nonprofit organizations, and government agencies participated in the first-ever Federal Funders Workshop on Guam on August 22-23, 2001 at the Onward Beach Resort in Tamuning.

The workshop was sponsored by the Guam Hotel and Restaurant Association, Guam Congressman Robert Underwood, and the US Department of Agriculture - Rural Development. Speakers representing HUD, EDA, SBA, USDA Rural Development, FDIC and OTS, Small Business Development Center at the University of Guam, Pacific Business Center from the University of Hawaii, Pacific Islands Development Bank, and more, shared the specifics of their funding programs. A resource exhibition provided the participants an opportunity to speak to the federal funders on a one-on-one basis and to gather information on a variety of federal programs.

Guam and many of the western pacific islands are experiencing severe economic problems. The workshop showed the participants what resources are available and how they can access the resources to grow their business.

Joe Diego, USDA Rural Development Manager for the western pacific, was the organizer of the event, and used this workshop to introduce Lorraine Shin, newly appointed State Director for USDA Rural Development. The workshop was a resounding success and Joe Diego expects to conduct this workshop as an annual event for Guam. For more information, contact Mike Flores at 808-522-8185 ext. 246.

News on Section 8 Vouchers

The City and County of Honolulu recently re-opened its application process for the Section 8 Housing Choice Voucher Program. Applications for a Section 8 Housing Choice Voucher can be obtained from the City and County's Section 8 Office at 842 Bethel Street or from the HUD Storefront Office at 500 Ala Moana Blvd., Suite 3A.

In addition, both the State and the Counties have raised their Fair Market Rent Standard; which should make it easier for Voucher recipients to find housing that fits the requirements of the program.

Building a Community Resource Center for Kuhio Park Terrace & Kuhio Homes

A groundbreaking ceremony was held in late August by Housing and Community Development Corporation of Hawaii for Ka Hale O Kameha'ikana Community Resource Center. The Center is located at Kuhio Park Terrace and Kuhio Homes public housing community in Kalihi.

Named by Senator Daniel K. Inouye, "The House of Kameha`ikana" honors the matriarchs of the Kalihi Valley area. This multi-purpose Community Resource Center, when completed, will provide a variety of services to increase economic self-sufficiency for residents. Services that the conveniently located Center will provide include: job counseling and placement, training, daycare, health services, micro-business opportunities, and youth activities.

The project is financed through grants from the U.S. Department of Labor - Employment and Training (\$8.635 million) and the U.S. Department of Housing and Urban Development - Special Purpose Grant (\$2 million).

Housing in Hawaii: Ensuring Its Fair for All!

By Jelani M. Madaraka, Lead Civil Rights Analyst, HUD Hawaii State Office

There is something fundamentally wrong with living in **paradise**, yet being subjected to illegal acts of **prejudice** and discrimination regarding one's housing.

So how can we ensure that housing in Hawaii is fair for all? "How's it" that we can all do our part to prevent and eliminate housing discrimination in the Pacific and resolve this obvious contradiction in terms: **paradise prejudice**? Perhaps the first factor is awareness. Being aware of what the legal requirements are is vitally important. This is somewhat simple because in practically all residential real estate transactions it is a violation of the law to deny someone or treat someone differently because of their race, color, national origin, religion, sex, familial status (families with children under the age of 18, or who are expecting a child), or because of their disability. Also in all programs and projects that receive funding from the Federal government, no one can be denied an opportunity to participate in such programs for these same reasons.

Now knowing what the legal requirements are, one may wonder, "What would be the problem with fair housing in Hawaii?" Well you would be surprised. Recently, in my own search for residential real estate I observed a number of situations, which were clear violations of the laws that prohibit discrimination in housing. For instance, I have seen posted advertisements that clearly indicated a preference for tenants of a certain sex. I have also heard people say they would prefer to lease their property to people who don't have children. However, mostly what I've witnessed are neutral business practices, unintentional practices, which may have operated in discriminatory ways.

Consequently, we are back at awareness again. Being aware of what the law is...is good, but is not good enough. We must also be aware of our own practices, policies, and procedures to ensure that they are actually in accord with what is legally required.

Finally, awareness comes into play when we suspect that the law has been transgressed in some way. It is important in such situations to realize that to raise the issue of whether someone's legal rights have been violated is not "complaining." Repeatedly, I have been told that in Hawaii and in the Pacific there are many cultural and ethnic groups who do not like to complain. Asserting your rights is not "complaining," but rather it is "alleging" that the law may have been violated. When such allegations are formally made with HUD, the Hawaii Civil Rights Commission, or a local fair housing agency, all of the parties involved with the matter should keep in mind that they all will be treated fairly in the process of ensuring that housing in Hawaii is Fair to ALL!

We appreciate any comments or input you have about our quarterly newsletter, Na Hana Ku Aloha. You may send your comments and input on information you would like covered in this newsletter by sending an e-mail to Ramona Mullahey. If you have a new address, please e-mail that information to Ramona or call her at 522-8175, ext. 249.

Calendar of Events

September 12, 2001-- CANCELLED **FHA Industry Meeting** - "FHA Update 2001", 8:00 a.m. - 4:00 p.m., Hilton Hawaiian Village Tapa Tower - Honolulu Suite. Free. Registration required. Contact: Gayle Ota at 522-8190 x228

September 15-16, 2001 **11th Annual Guam Housing Expo** - Guam's Home Show to Benefit the Outstanding Work of Habitat for Humanity of Guam. Will be held at the Guam Premium Outlets in Tamuning. Saturday, Sept. 15 - 9:00 a.m. to 9:00 p.m. and Sunday, Sept. 16 - 9:00 a.m. to 5:00 p.m.

- September 17 & 18, 2001 -- DATE CHANGE: October 22 & 23, 2001** **Fair Housing Accessibility Design Workshop** - The workshop scheduled for September 17 and repeated September 18; 8:30 a.m.-1:00 p.m. (registration and coffee 8:00-8:30 a.m.) will cover :
- When to Apply the Three Federal Accessibility Standards
 - The Seven Requirements of the Fair Housing Amendments Act
 - Enforcement of the Fair Housing Amendments Act
 - Common Mistakes
- Speakers from the U.S. Department of Justice are Mark J. Mazz, AIA, a nationally recognized expert in accessible design, and Sunny Pietrafesa, a trial attorney, who has lectured on the topic and litigated several cases on Fair Housing Act compliance. Fee: \$35. Deadline to register is September 11, 2001. For information and to register, Contact: Disability & Communication Access Board at 586-8121
- September 19, 26 & October 12, 30, 2001** **VLSH Nonprofit Training Workshops** - Topics, dates, and locations are as follows:
- *Organizational Management and Responsibilities* -- September 19 in Honolulu and September 26 in Waipahu 8:30 a.m. to noon
 - *Fundraising Basics* -- September 19 in Honolulu and September 26 in Waipahu 1:30 p.m. to 5 p.m.
 - *Building Organizational Resources and Strategic Planning* -- October 12 in Waipahu and October 30 in Honolulu 8:30 a.m. to noon
 - *Organizational Assessment* -- October 12 in Waipahu and October 30 in Honolulu 1:30 p.m. to 5 p.m.
- Fee \$5 per session. Space limited. For information and to register, Contact the Volunteer Legal Services Hawaii on Oahu at 522-0682
- September 20, 2001-- POSTPONED** **Economic Summits** - "On the Road to Success", 8:15 a.m. to 12:30 p.m., Hawaii Convention Center. Nominal Fee. Contact: Mike Flores at 522-8185 x246 or Lynn Lee at 522-8185 x239
- September 27 & 28, 2001** **CHDO Network Meeting** - at Turtle Bay Hilton. Contact: Lynn Frank of RCAC at 488-7722
- October 18-19, 2001** **Brownfield Conference** - "Brownfields Hawaii 2001", 8:15 a.m.-4:15 p.m., Hilton Hawaiian Village-Coral Ballroom. Topics include brownfields liability, assessment/clean-up, emerging brownfield developers, and financing reuse. Brownfields Site Tour on October 19. Fee. Contact: Nadia of DBEDT at 587-2778
- October 29 - November 1, 2001** **Economic Development Toolbox Workshops** - Presented by Tonya, Inc., Non-profit organizations and Grantees will learn how CDBG funds can be utilized as a tool for economic development. To be placed on a mailing list to receive more detailed information, call 522-8175.

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