NOVEMBER 2022 FAIR HOUSING NEWSLETTER Volume 1 for the Fiscal Year 19

BOWLING GREEN HUMAN RIGHTS COMMISSION, INC.

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MISSION STATEMENT

The Bowling Green Human Rights Commission is a non-profit agency committed to serving the community through advocating for the rights of the protected classes which includes: race, color, religion, national origin, age (over 40), sex, disability and familiar status (in housing). Created by city of B.G. ordinance in 1966, the commission also investigates allegations of discrimination in housing, employment, and public accommodations. The commission overall efforts focuses on education, assistance and promoting fair treatment and positive human relations within the community.

"WHAT IS THE HISTORY OF FAIR HOUSING"

The Fair Housing Act is a federal act in the United States intended to protect the buyer or renter of a dwelling from seller or landlord discrimination. It primary prohibition makes it unlawful to refuse to sell, rent to, or negotiate with any person because of that person's inclusion in a protected class. The goal is a unitary housing market in which a person's background (as opposed to financial resources) does not arbitrarily restrict access. Calls for open housing were issued early in the twentieth century, but it was not until as World War II that concerted efforts to achieve it were undertaken.

The legislation was culmination of a Civil rights campaign against housing discrimination in the United States and was approved, at the urging of President Lyndon B. Johnson, only one week after the assassination of Dr. Martin Luther King, Jr. The Fair Housing Act was enacted as Title VIII of the Civil Rights Act of April 11, 1968. It was introduced meaningful federal enforcement mechanisms it outlawed refusal to sell or rent a dwelling to any person because of race, color, religion, sex, or national origin. Discrimination based on race, color, religion, or national origin in the terms, conditions or privilege of the sale or rental of a dwelling.



"FEATURING IN THIS MONTH ISSUE"

- Mission Statement
- > Fair Housing History
- ➢ Eviction Relief Fund
- > How to Apply
- Heating Assistance
- How to Apply
- Where to file a complaint of discrimination



Advertising the sale or rental of a dwelling indicating preference of discrimination based on race, color, religion, or national origin. Coercing, threatening, intimidating, or interfering with a person's enjoyment or exercise of housing based on discrimination reasons or retaliating against a person or organization that aids or encourages the exercise or enjoyment of fair housing rights.

When the Fair Housing Act was first enacted, it prohibited discrimination only on the basics of race, color, religion, sex, and national origin. In 1988, disability and familiar status (the presence or anticipated presence of children under the age of 18 in a household) were added further codified the Americans Disability Act of 1990.



HEALTHY AT HOME EVICTION RELIEF FUND (HHERF)

Funded via the U.S. Treasury Emergency Rental Assistance Program Administered by Kentucky Housing Corporation (KHC)

Governor Beshear launches \$ 264 million Healthy At Home Eviction Relief Fund in partnership with Kentucky Housing Corporation. The relief fund is to keep Kentuckians safe and housed throughout the pandemic. "The *Healthy at Home* Eviction Relief Fund follows earlier, similar efforts to help our people stay in their homes, while also providing relief to landlords and utility companies," said Gov. Beshear. "This is so important. With more Kentuckians rolling up their sleeves and receiving these safe and effective vaccines, we see the light at the end of the tunnel growing brighter by the day. But it will take months before everyone can receive their shot of hope, and until then, we need to ensure our people can stay healthy at home as much as possible."

Starting Feb. 15, tenants who qualify can apply for rent and utility assistance to cover their past-due and future bills.

If approved, lump sum, direct payments will be made to landlords and utility providers.

"Nearly a year into the pandemic, Kentuckians are still grappling with the economic effects of COVID-19," said Winston Miller, KHC executive director. "This assistance will help keep renters housed, allow landlords to get substantial payments for back rent and reduce the number of evictions in Kentucky courts."

The U.S. Treasury Department recently allocated \$297 million in federal Coronavirus Relief Funds to the state of Kentucky, Lexington-





"For Our Community"



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Fayette County Urban County Government and Louisville-Jefferson County Metro Government to help renters impacted economically by COVID-19.

The money will be distributed as three separate programs:

- For 118 counties other than Fayette and Jefferson: teamkyhherf.ky.gov
- All of the funds will offer the same benefits to approved applicants 100% of past-due rent, dating back to April 2020 and up to three months of future payments.
- Those applying through the Team Kentucky portal also can receive help with past-due and future utility bills.

"Throughout the pandemic, many households have struggled with expenses," said Wendy Smith, KHC's deputy director of housing programs. "This essential eviction relief can help The Beshear administration offered a similar plan last year – from September to December, the state helped 4,135 households avoid eviction with nearly \$15 million in assistance.

The new fund's structure and requirements are similar to those of the original *Healthy at Home* Eviction Relief Fund:

- Renters in the 118 counties covered by the state program must have at least one household member who experienced one of the following during the pandemic: qualified for unemployment benefits; experienced a reduction in income; or experienced other financial hardship.
- Renters must be at risk of eviction as evidenced by a pending court eviction, or a past-due notice.
- Tenants must meet certain income guidelines. An income calculator is available at teamkyhherf.ky.gov. Household income must not exceed 80% of Area Median Income, adjusted by county and for household size. Income determination will be based on the documents the tenant submits with their application. Tenants can submit either their 2020 IRS tax return or documentation of income for the past 60 days (paystubs/unemployment insurance statements, etc.). They should submit whichever demonstrates that they fall under the program income limits.
- To qualify, both the landlord and tenant should apply at teamkyhherf.ky.gov. Applications are processed more quickly when both the landlord and the tenant apply online.
- Maximum rent relief: 100% of past-due rent since April 1, 2020, and three months future rent.
- Maximum utility relief: 100% of past-due utilities since April 1, 2020, and three months of future utilities. Assistance can cover gas, electric, water, sewer and/or wastewater bills.
- If approved, lump sum, direct payments will be made to landlords and utility providers.
- Landlords must forgive any late fees, penalties and interest related to non-payment of rent.
- Landlords must also agree to not begin eviction proceedings until at least 45 days after the period covered by assistance.
- Tenants/landlords may reapply subject to funding availability.

The Governor asked landlords and utility companies to please exercise patience with low-income tenants who are behind on payments.

- Renters get caught up on rent and utilities."
- "If a tenant is evicted, this fund cannot cover past-due bills. If the utility gets shut off, we won't be able to get a prompt direct payment to the utility," said Gov. Beshear.
- Finally, he announced that a third party can help tenants apply if a tenant does not have access to a smart phone or computer, or if they are elderly or disabled.

- This could be family, a friend, fellow church member, caseworker, community organization staff member and so on
- The helper will be able identify themselves as someone helping the applicant and can provide contact information in case we need to gather more information.
- A detailed description of the program can be found at <u>teamkyhherf.ky.gov</u>



LIHEAP is a federally-funded program to help eligible low-income households meet their home heating and/or cooling needs. The Kentucky LIHEAP program helps approximately 150,000 Kentucky families pay their heating bills each winter.

If you or someone else is in need of some assistance getting their heating bills paid. Community Action of Southern Kentucky will be scheduling appointments beginning on Monday, November 07, 2022. The applicant requirements will need to bring in

- Proof of all income from previous months
- > All Social Security cards
- > The utility bill Gas or Electric

You can call the number for appointments at (270) 783-4484.

IF YOU FEEL LIKE YOU HAVE BEEN DISCRIMINATED AGAINST BELOW ARE THE LIST OF AGENCIES TO CONTACT

- > Contact B.G.H.R.C. office by email: <u>bghumanrightscom@gmail.com</u>
- > Walk-ins are welcome
- > Contact B.G.H.R.C. office by phone: 270-782-7900
- > Contact Lexington Fair Housing Council by email: crosbylfhc@hotmail.com
- > Contact Lexington Fair Housing Council by phone: (859) 971-8067 ext. 104
- Contact Kentucky Commission on Human Rights office by email: <u>http://www.kchr.ky.gov</u> file a complaint on line
- > Contact Kentucky Commission on Human Rights by phone: 1-800-292 5566

