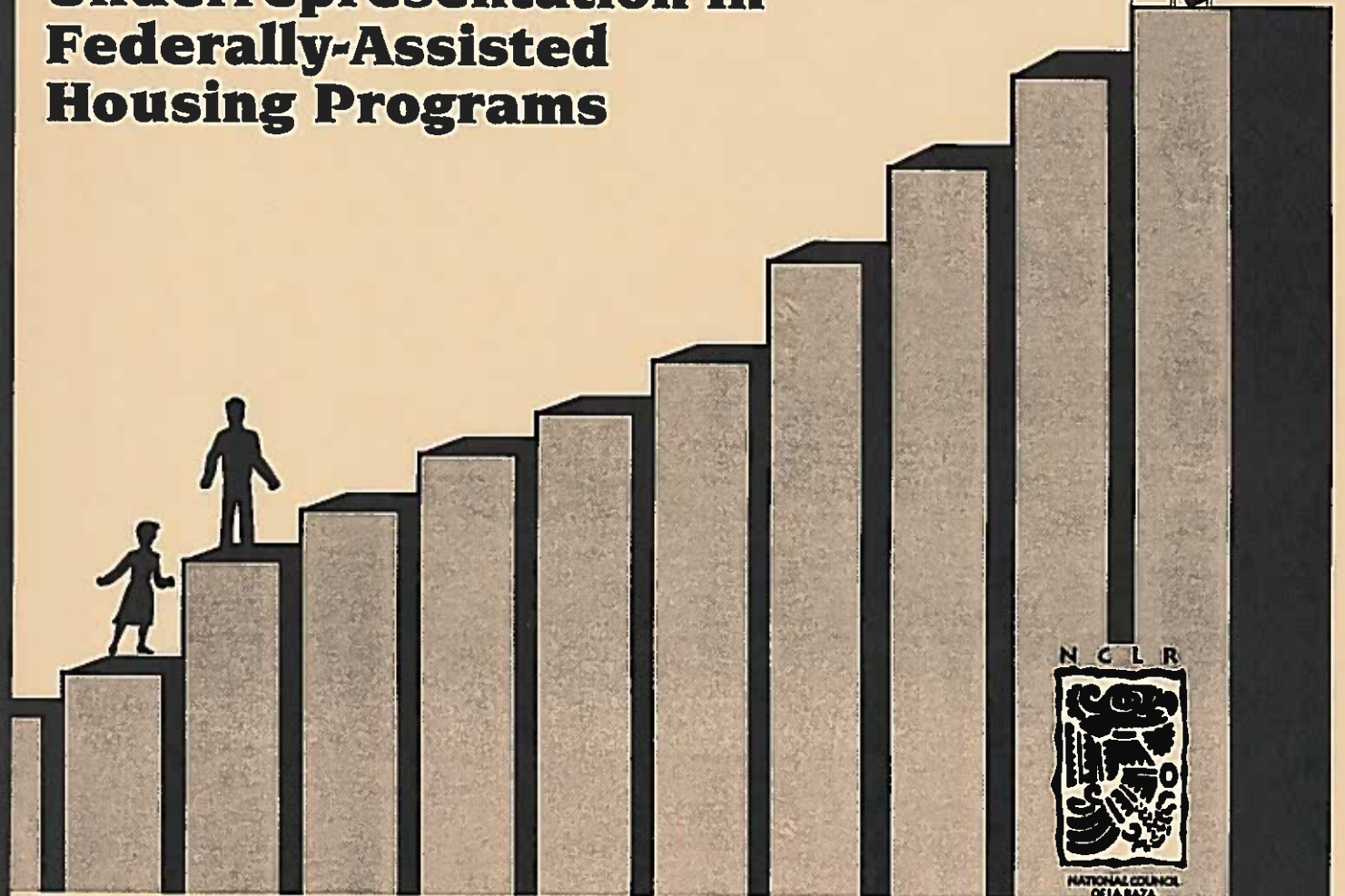
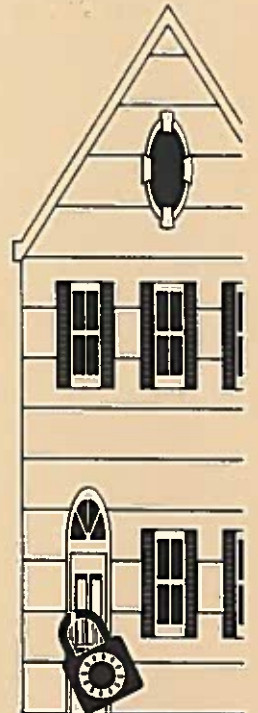


NCLR
NATIONAL COUNCIL OF LA RAZA

Locked Out:

**Hispanic
Underrepresentation in
Federally-Assisted
Housing Programs**



The National Council of La Raza (NCLR)

The National Council of La Raza (NCLR), the largest constituency-based Hispanic organization in the nation, exists to improve life opportunities for the more than 28 million Americans of Hispanic descent. A nonprofit, tax-exempt organization incorporated in Arizona in 1968, NCLR serves as an advocate for Hispanic Americans and as a national umbrella organization for more than 200 formal "affiliates," community-based organizations serving Hispanics in 37 states, Puerto Rico, and the District of Columbia. NCLR seeks to create opportunities and address problems of discrimination and poverty through four major types of initiatives:

- ❖ Capacity-building assistance to support and strengthen Hispanic community-based organizations;
- ❖ Applied research, public policy analysis, and advocacy on behalf of the entire Hispanic community, designed to influence public policies and programs so that they equitably address Hispanic needs;
- ❖ Public information efforts to provide accurate information and positive images of Hispanics in the mainstream and Hispanic media; and
- ❖ Special catalytic efforts which use the NCLR structure and reputation to create other entities or projects important to the Hispanic community, including international projects consistent with NCLR's mission.

NCLR is headquartered in Washington, D.C. and has program offices in Chicago, Illinois; Los Angeles, California; Phoenix, Arizona; and San Antonio, Texas.

Locked **Out:**

Hispanic Underrepresentation in Federally-Assisted Housing Programs

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EXECUTIVE SUMMARY

Hispanics — the nation's poorest group — face a number of severe problems trying to meet their housing needs, including deficient, overcrowded, and costly housing. Yet, Hispanics are underrepresented in federal housing programs designed for low-income families. Not enough is known about Hispanics and the barriers they face in trying to find housing for their families, or about why low-income Hispanics are less likely than other poor families to participate in federally-assisted housing programs.

To help fill this information gap, the National Council of La Raza (NCLR) designed and conducted a focus group study of Latinos in Chicago, IL; Phoenix, AZ; and Washington, D.C. These housing focus group discussions examined several issues, including some of the specific problems Hispanics face in obtaining affordable housing, the level to which low-income Hispanics have knowledge of and contact with federal housing programs, and Hispanic housing preferences.

This report presents, in greater detail, highlights from those discussions, grouped according to the following key themes that emerged:

- ▲ **Lack of safe, affordable housing.** Many focus group participants paid more than the federal housing cost guideline of 30% of their incomes on rent, and cited the limited options available to them as low-income renters. In addition, they indicated a willingness to pay more to live in a safe neighborhood.
- ▲ **Discrimination encountered when seeking housing.** Focus group participants expressed concerns about discrimination they experienced when seeking housing in both public and private housing markets. Specifically, they believed that discrimination restricted where they could live and what type of housing was available to them.
- ▲ **Overcrowded and sub-standard conditions.** Many of the participants reported that they currently live in overcrowded conditions and expressed frustration at not being able to find affordable housing with enough living space to accommodate their families. They also indicated serious problems with substandard housing, including potentially life-threatening conditions.
- ▲ **Barriers in the application process.** Focus group participants cited a number of obstacles in the public housing application process. These include insufficient information regarding federal housing programs and a lengthy waiting period to enter public housing, with no ability to track the status of pending applications.
- ▲ **Concerns about applicant screening process and potential abuse.** Although the issue was not raised by the moderator, focus group participants in all three cities expressed concerns that ineligible families were participating in federally-assisted housing programs and suggested that careful screening of applicants would address public housing program abuse.



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- ▲ **Housing preferences.** In the discussions of housing preferences, participants raised issues related to safety, cleanliness, and racial/ethnic composition of neighborhoods. Participants in all groups said that they select neighborhoods based primarily on their perceived level of neighborhood safety, and some participants indicated they would be willing to pay more rent than what they could realistically afford to live in a safe, clean area. In addition, most participants expressed a preference for living in an ethnically diverse community, although some expressed a desire to live in an all-Latino community.

Based on these findings, NCLR suggests that, to increase Hispanic participation in low-income housing programs, policy makers should:

- ▲ **Address a range of funding and economic considerations, including concentrated poverty, targeting, HUD's budget, ceiling rents, and funding for new Section 8 certificates.** Several economic concerns affect Hispanic participation in low-income housing programs. While many Latino families do participate in public and subsidized housing programs, they tend to live in deeply impoverished, segregated communities, which limit their social and economic opportunities. The drawbacks of such housing also deter other potential low-income families from seeking assistance. In addition, limited funding for subsidized, low-income housing narrows the rental options available to poor Latino families, as do efforts to convert existing public housing to mixed-income developments. Related considerations include the need for ceiling rents and other provisions that protect those Latino and other tenants who have been affected by the new welfare reform law and have not yet found a job. Finally, fewer resources for the Section 8 program further restrict the opportunity for working poor Hispanics to participate.
- ▲ **Develop strategies to desegregate majority-African American housing projects.** The majority of Hispanic focus group participants indicated a preference for living in a racially and ethnically mixed neighborhood, but some suggested that all-Black housing projects were located in poor quality, unsafe neighborhoods, a factor which would deter them from applying for such housing. HUD should promote policies that encourage greater racial/ethnic balance and integration than currently exist.
- ▲ **Design and implement outreach strategies to provide information to Hispanics unaware of these housing options, as well as to improve the poor perception of low-income housing programs.** HUD and PHAs in areas where Hispanic families are concentrated must be more aggressive than they have been about providing low-income housing program information to eligible Hispanics. Such strategies should include distributing bilingual materials and providing housing workshops through community-based organizations that serve Hispanics; these efforts should also seek to dispel misperceptions about such housing programs.
- ▲ **Return to the preferred practice of assigning tenants to site-based waiting lists instead of the current practice of using agency-wide lists.** Tenant assignment to public housing is typically done by placing households on an agency-wide waiting list in order of their date and time of application. However, a site-based waiting list

would allow PHAs to assign tenants from the surrounding community, and thereby increase the likelihood of similar racial and ethnic balances between the PHA and the community.

- ▲ **Address housing discrimination and promote fair housing practices through research, enforcement of laws, and outreach.** Additional information regarding the behavior of public employees in city housing authorities towards different racial, religious, ethnic, and income groups and neighborhoods is needed. In addition, administrators and others involved in public housing programs must enforce laws and send a strong message that housing discrimination is illegal and unacceptable. Finally, concerted, bilingual outreach efforts are needed to inform people about what constitutes housing discrimination, and to educate them about how to file a complaint.
- ▲ **Establish reasonable occupancy standards.** State and local governments should use occupancy standards that promote health and safety without imposing undue restrictions on large families, a practice which has been a factor in denying both assisted and private market housing to some Hispanic families.
- ▲ **Explore homeownership opportunities.** The issue of homeownership as a housing preference was not prompted by moderators, and was not raised by participants. However, methods to promote and encourage homeownership among low-income families should be developed, tested, and expanded, especially in markets where a glut of moderate-priced housing is available and affordable rental stock is scarce. Such efforts could provide additional housing options for working poor Hispanic families, help them to begin to build wealth and assets, and promote economically diverse, stable neighborhoods.





INTRODUCTION

***"Safety, the first priority is safety where I live at and less rent. Less rent and more housing not just for Hispanics but for everyone that will respect the rules."
— (Female, Chicago Focus Group 2)***

***"Many of the apartments where the majority of folks are Latinos are being changed to new apartments and condos, therefore our community is being displaced and put aside. So far we have not found a way to stop it."
— (Male, Washington Focus Group 1)***

***"What would make me happy is if I have a house for my family. We are a family of six. Now where we are living is too small. We want to look for a big apartment but there [are] not any bigger apartments."
— (Female, Chicago Focus Group 1)***

Housing is a basic necessity, yet many low-income individuals and families — including poor Hispanics* — face a number of severe problems in trying to meet their housing needs. First, although the federal affordability standard assumes that households spend about one-third of their income on housing, a 1993 report by the U.S. Department of Housing and Urban Development (HUD) Office of Policy Development and Research found that about one in five (18%) Hispanic households spent at least half their household income on housing. Second, Hispanics are more likely than either Whites or Blacks to live in deficient housing and to experience overcrowding.¹ Third, Hispanics are now the poorest of all Americans; recent data show that 30% of Latinos, compared to 29% of Blacks and 11% of Whites, live below poverty levels.²

Furthermore, according to HUD, Hispanics have the "worst case housing needs"^{**} of any category of recipients. In the last five years, Hispanic worst case housing needs have increased by 36%, compared to an 8% increase among Whites and a 10% increase among African Americans.³ Female Hispanic householders are particularly disadvantaged; 52% are eligible for assistance but do not receive housing subsidies, compared to 42% of Black, and 39% of all, female

* The words "Hispanic" and "Latino" are used interchangeably throughout this report to refer collectively to Mexicans, Puerto Ricans, Cubans, Central and South Americans, and others of Spanish and Latin American descent.

** "Worst case housing needs" refer to households that do not receive federal housing assistance, pay more than 50% of their income for rent, and earn less than half of the median family income for the area.

householders.⁴ The escalation in Hispanic poverty over the past decade and the urgency of Hispanic housing needs have made federal housing programs an increasingly significant source of affordable housing for low-income Hispanic renters. Yet an examination of existing HUD programs geared to low-income families indicates that Hispanics are disproportionately underserved by federal housing programs intended to address some of these concerns.

HUD contracts with over 2,500 Public Housing Authorities (PHAs) to operate federally-assisted housing programs.⁵ Currently, HUD serves nearly five million units, of which 25% are public housing and another 25% are Section 8 certificate and voucher units.⁶ In 1994, approximately one million households received assistance through HUD's Housing Certificate Program and another 284,000 households were assisted through the Housing Voucher Program.

Table 1 indicates the national participation rates by race and ethnicity for federal housing programs:

Table 1			
Federally-Assisted Renters by Race and Ethnicity			
	Non-Hispanic White	Non-Hispanic Black	Hispanic
Public Housing	37%	47%	13%
Section 8 (Tenant- Based)	51%	33%	13%
Section 8 (Project- Based)	52%	34%	10%

Source: *Rental Housing Assistance at a Crossroads*, Office of Policy Development and Research, HUD, 1996.

A recent HUD study confirms that several major large PHAs underserve Hispanics.⁷ As the above chart demonstrates, Hispanics constitute 10-13% of participants in the major assisted housing programs. Because Latinos are 23% of all poor families, lower Hispanic participation rates would have to nearly double to assure equitable participation. Data specific to the areas in which this focus group study were conducted show that Hispanic participation rates in federally-assisted housing lag behind those of other eligible groups in two of the three sites. Latinos are underserved by federal housing programs in Chicago and, to a lesser extent, in Washington D.C. In Phoenix, Hispanics have a high participation rate in federal housing programs; however, this atypical pattern appears to be attributable to that city's large Hispanic population. While recent Hispanic population increases may account for some of the underrepresentation, particularly in the Southwest where the largest Hispanic population increases have occurred, this factor alone does not account for such wide disparities as found in Chicago.

To compound the underrepresentation of Hispanics in low-income housing programs is the concern that there will be restricted access and availability of both federal and private affordable housing options, as a result of federal budget constraints. For example, expiring Section 8 contracts, if not renewed, could result in the loss of 1.8 million units in 1998. Failure to renew expiring contracts will force currently-assisted tenants to face sharp rent increases, forced displacement, or eviction.

Public Housing Access and Legal Immigrants under the new Welfare and Immigration Reform Laws*

While the moderator's guide included a question about the eligibility of immigrants for assisted housing programs, the focus group discussions were held during the Spring and Summer of 1996, well before enactment of the immigration and welfare reform laws. For this reason, participants did not raise issues related to the new laws and the potentially serious impact they may have on Latinos in federal low-income housing programs. Although the welfare reform law exempted current residents from new restrictions on access to federal housing, the new immigration law, which was enacted a month later, did not.

The welfare and immigration reform laws created a new distinction between aliens for the purposes of determining eligibility for public benefits, including subsidized housing. Only "qualified" aliens are eligible for some, but not all, federal benefits. Qualified aliens include legal permanent residents, refugees, asylees and persons granted withholding of deportation, persons paroled in the U.S. for at least one year, and certain battered women and children who have begun the process of becoming a legal permanent resident under the Violence Against Women Act. All other aliens are "not-qualified" and not eligible to receive nearly any federal public benefit.

The Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (IIRIRA) imposes new restrictions in addition to the restrictions enacted in 1980 under Section 214 of the Housing and Community Development Act. The 1980 rules were only recently put into effect after long legal battles over the treatment of "mixed families" — those with U.S. citizens or legal permanent residents and/or undocumented immigrants. In 1987, Congress responded by clarifying that some mixed families could live in the same subsidized housing if either the head of the household or the spouse was eligible. In 1995, HUD finally implemented the 1980 and 1987 laws and provided housing authorities with guidance on how to implement the restrictions of housing to ineligible aliens while protecting the rights of mixed families.

The 1995 regulations allowed ineligible aliens who were residing in subsidized housing with a mixed family as of June 19, 1995, to continue to reside there. Such families were granted a full subsidy if the head of household or spouse was an eligible alien. Other mixed families were required to pay a prorated share of the subsidy. Families with no eligible aliens were allowed to apply for "deferred termination" and stay in subsidized housing for up to three years. New applicants who were in mixed families could also participate in the pro-rating system.

IIRIRA eliminated the full subsidy for mixed families, even when the head of household or spouse was an eligible alien. All mixed families now may only receive pro-rated subsidies.

Families with no eligible aliens who apply for deferred termination are now only allowed to remain in subsidized housing for no more than 18 months, rather than three years. The new law also removed time limits for refugees and asylum applicants seeking deferred termination.

IIRIRA also requires HUD to deny assistance for two years to individuals who have "knowingly permitted" a person ineligible for such assistance to reside in the subsidized housing. However, this provision does not apply to members of a mixed family if the status of an ineligible family member is made known at the time of applying for prorated assistance.

Finally, the new law permits Public Housing Authorities (PHA) — but not private landlords — to "elect not to comply" with the immigrant restrictions in Section 214. According to HUD regulations published November 29, 1996, a PHA which elects to "opt out" must opt out of the entire process. Conversely, a PHA which intends to comply must comply with all portions of the new restrictions.

The housing related provisions in IIRIRA are certain to have an impact on immigrants and their families who live in federally subsidized housing. There are other provisions, however, in the welfare reform and immigration laws which have yet to be implemented. Most importantly, the new laws require the Attorney General to define "federal means-tested public benefit" for purposes of determining which programs will remain available to "qualified" and "non-qualified" aliens. It is not clear how broadly the term will be defined. Still, whatever changes are made, it is expected that the restrictions will have a negative effect on Latinos seeking subsidized housing.

* This analysis was prepared with the assistance of materials published by the National Immigration Law Center and the National Center for Youth Law.

In addition, legislative provisions under the new welfare and immigration reform laws restrict eligibility for federal programs and benefits — including public housing programs — to certain “qualified aliens.” Such policies can potentially affect the federally-assisted housing program participation rate of Latinos who live in “mixed families,” those which contain both native-born Hispanics and legal resident family members. (See box)

Furthermore, 43% of the privately-owned affordable housing stock that rents for less than \$300 a month, and would be affordable to families earning minimum wages, were lost between 1973 and 1993 as a result of re-development, demolition, and gentrification.⁸ Even though a substantial number of new units were built in the 1980s in each of the cities included in this study (e.g., Phoenix experienced a 59% increase in such housing), these units rent at the high end of the market. During the same period the number of subsidized housing units increased 29%, with as many as 400,000 new Section 8 rental units available in the market each year.⁹ With fewer housing options in the private market and an inability to access subsidized housing, Hispanics are finding it increasingly difficult to obtain affordable housing.

Limited information exists on the underrepresentation of Hispanics in low-income housing programs, as well as on the critical role that housing costs play in the socioeconomic status of Latino families. In addition, not enough is known about Hispanics and the barriers that they face in trying to meet their housing needs. Moreover, NCLR’s review of recent literature shows that little research is available on Hispanic housing choices and options. Most of the existing literature on Hispanics and housing relates to discrimination and desegregation issues, but little data are available on Latino housing preferences, which makes it difficult to identify and address Hispanic housing needs, barriers, and concerns. A summary of the studies that have addressed housing choices among Latinos indicate that they prefer:¹⁰

- ▲ Neighborhoods and communities that are comprised of members who are similar in racial and ethnic makeup.
- ▲ Residences that are large in size, as a result of both large nuclear families and extended family household arrangements.
- ▲ Housing that is affordable and of good quality.

To help provide a better understanding of the prevailing needs and preferences of Hispanics eligible for federally-assisted housing programs, NCLR designed and conducted a focus group study as part of its Hispanic Housing Inclusion Project. While quantitative data are necessary to establish a profile of the status of Hispanic housing, NCLR sought to develop primary qualitative data — obtained through both focus groups with Hispanics eligible for federal housing programs and discussions with housing practitioners — to help identify specific housing issues for Hispanics. This housing focus group study examined the following:

- ▲ The specific problems Hispanics face in obtaining decent, affordable housing and the potential regional differences that exist
- ▲ The level to which low-income Hispanics have knowledge of and contact with federal housing programs
- ▲ The degree to which Hispanic participation in federal housing programs is affected by hard-to-quantify variables, such as limited English proficiency and discrimination

-
- ▲ The extent to which experiences with federal housing programs vary according to Hispanic subgroup
 - ▲ The housing preferences Hispanics have, including type of structure, location, size, and cost

NCLR conducted a total of six focus groups in Chicago, IL; Phoenix, AZ; and Washington, D.C. with Central American, Mexican American, and Puerto Rican participants. In addition, NCLR interviewed housing practitioners who serve low-income Hispanic families to supplement the focus group discussions with the experiences and knowledge of Hispanic service providers. (For a detailed outline of NCLR's methodology, as well as the discussion guide, see the Appendix).

This report presents highlights from those discussions, grouped according to the themes that emerged, and discusses the principal findings. It also examines some of the design features and policies of federally-subsidized housing programs that present a unique challenge to the Hispanic community; for example, the availability of larger units with three or more bedrooms, policy issues regarding tenant assignment by PHAs, and the impact a centralized versus a site-based system has on Latino placement. Other issues are explored as well, such as occupancy standards, zoning restrictions, and the extent to which the number of elected Hispanic local officials affects the level of political influence Latinos have on housing programs in their areas. Finally, the report provides some conclusions to guide policy makers and others interested in improving the participation rates of low-income Latinos in public housing programs and the accessibility of affordable housing to a larger proportion of Hispanic families.

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KEY FOCUS GROUP THEMES

This section describes the major themes that emerged from the six focus group discussions conducted with Hispanics eligible for federal housing programs. While the facilitator for the focus group discussions specifically asked about the application for federal public housing programs, potential discrimination in these programs, and housing preferences, other issues surfaced that were common to all the discussion groups. For example, the concern over the lack of affordable housing and safety were mentioned together by almost all participants, suggesting a strong correlation in their minds between these two issues. Participants in each of the groups also indicated a clear belief that federally-assisted housing programs are inadequately monitored and allow unqualified households to participate. The key themes from the discussions can be grouped as follows:

- ▲ Lack of safe, affordable housing
- ▲ Discrimination encountered when seeking housing
- ▲ Overcrowded and sub-standard conditions
- ▲ Barriers in the application process, including lack of outreach and information regarding federal housing programs and a lengthy waiting period to enter public housing, with no ability to track the status of pending applications
- ▲ Concerns about applicant screening process and potential abuse
- ▲ Housing preferences

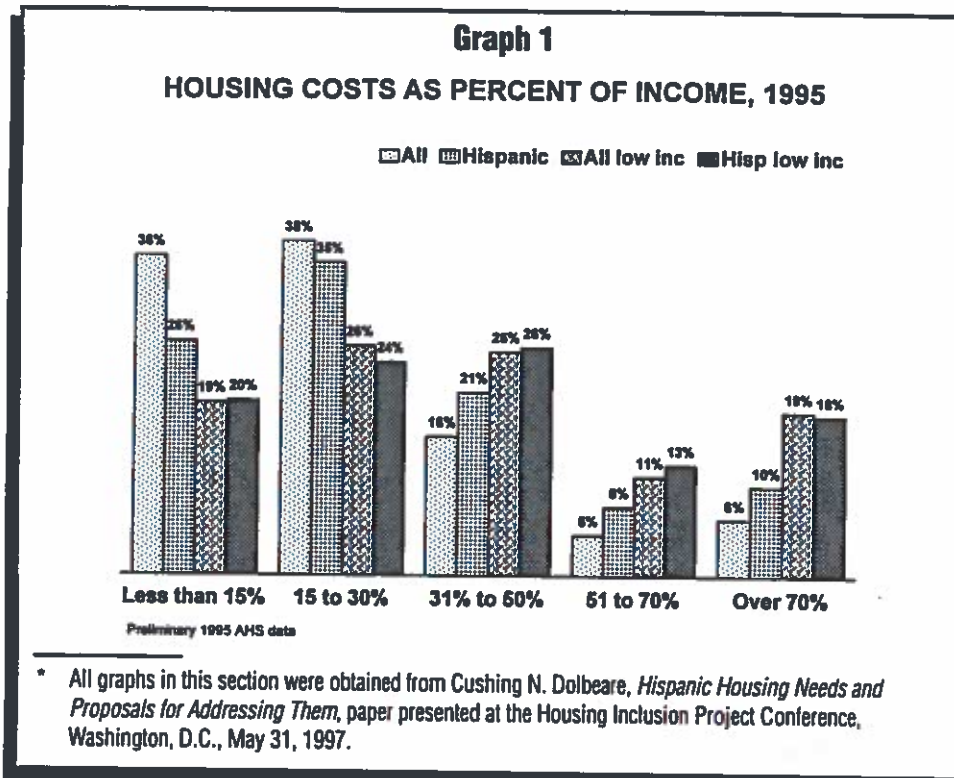
Noticeably absent from the discussions was consideration of homeownership; in fact, only one participant mentioned the potential for homeownership.*

Lack of Safe, Affordable Housing

Currently, the combination of high rents and limited affordable housing options has created a demand by Hispanics for affordable housing. In addition, the affordable stock is steadily shrinking as low-cost units are removed from the inventory through demolition, upgrading, or change to non-residential use.¹ The limited amount of new multifamily construction that is taking place tends to add units primarily to the high end of the sales market. Unlike homeowner costs, rents have become even less affordable over time. Moreover, Hispanics have the lowest homeownership rate of any group in the country — only two in five (42%) are homeowners — which limits housing options and means an even greater reliance on the rental market.² Furthermore, a large proportion of the Hispanic population is low-income. In fact, 30% of all Hispanics live below the federal poverty line, a rate which steadily increased in the last decade.³ Low-cost

* The project's focus was to discuss access to low-income housing programs, which in part may explain why the issue of homeownership did not surface. No questions related to homeownership were specifically asked.

housing options are critically important to the Latino community, especially in the context of a shrinking housing stock and rising Hispanic poverty. As Graph 1 illustrates, almost one-third (31%) of Hispanic low-income families pay over half of their income on housing costs.



As the following quotes illustrate, affordability was a primary focus of the discussions, but comments from a majority of the participants in the focus groups suggest that affordability is closely measured against the backdrop of neighborhood safety. In particular, the Chicago participants stressed safety and affordability more frequently and in greater detail than participants in the other focus groups:

"A place for the kids to play safe, you know, so we won't have all these problems with the gang bangers and stuff and the outrageous rent..."
— (Female, Chicago 2)

"For example I have three kids and if I find a better house where I don't like the area then I'll stay where I am now. You try to find something you can afford but the area is important too."
— (Male, Phoenix 1)

"I wouldn't live anywhere, I mean like those places. I don't care if I got Section 8 and they [Housing Authority] said move to Culmore, or move to what they call the projects...I don't care if I'd have to pay all the money I have, get a second job. I'd take Section 8 in different places (like rent based on income programs) maybe in an apartment or two, a house here or there, that's different...I just wouldn't live in an unsafe place where there's drugs and killings and rapes."

— (Female, Washington 2)

"I think most everybody dream[s] of living in a safe and nice environment that you can afford to pay."

— (Female, Washington 2)

"I'm tired of paying too much rent, so it would be nice to have reasonable rent. Then you could use the extra money for something else. For instance, I have one child in high school and two in college, and they could use the money I save on rent."

— (Male, Chicago 2)

"I believe the poor people suffer because the landlords abuse us. They know that we need housing so they take advantage and increase the rent...But the problem is that there [are] not...affordable...apartments..."

— (Female, Chicago 1)

"I think my ideal housing situation would be to pay less than 50% of my income which would be affordable. I think a lot of Hispanics, in general, are paying more than what they can afford."

— (Male, Washington 2)

Discrimination Encountered When Seeking Housing

Discrimination against Hispanics in both mortgage lending and rental housing has been well documented. According to the *Housing Discrimination Study* released by the Department of Housing and Urban Development (HUD) in 1991, Hispanics seeking homes experience some form of discrimination in at least half of their encounters with both sales and rental agents.⁴ HUD found that the incidence of discrimination is 56% for Hispanic home buyers and 50% for Hispanic renters.⁵ The number of discrimination complaints continues to increase and has doubled in the last five years.⁶

Focus group discussions indicated that more than half of the participants had personally experienced discrimination when seeking housing.* Only a few participants said they had not encountered discrimination directly but knew of someone who had. Overall, the findings indi-

cate that most focus group participants view discrimination as a problem in housing. Specifically three key sets of concerns emerged. First, they talked about leasing agents and managers discriminating against families with children:

"When I go to a place to apply I always tell them [leasing agents] their ages [children], but then when I go back with the children they refuse to rent to me."

— (Female, Chicago 1)

"...the problem is that...landlords do not want to rent to families with many children...my purpose is to find a bigger place for my family but it is very difficult."

— (Female, Chicago 1)

Second, they believe public housing workers discriminate against Hispanics when they apply for housing assistance programs:

"The lady who works at the rental office is White and it seems as though she does not like to help Hispanics."

— (Female)

"When the people who apply are non-English-speaking I think the case-worker abuses them. That is, they don't understand Spanish and stereotype you and treat you differently."

— (Female, Washington 2)

"I think there is an enormous difference if you are Hispanic applying for government programs. For the reason that when they see an application with the name Vasquez for example, or whatever long Spanish name, they handle the application differently. So they get the whole case-load and each time they see a Spanish last name they just throw it aside."

— (Female, Washington 2)

"When you go hunting for an apartment and they see you are Hispanic, I believe they discriminate [against you], seeing that you have an accent or maybe the way you look. When you apply for housing programs over the phone, unless you have an accent or obvious Spanish name, they probably will not discriminate."

— (Female, Washington 2)

* Although much of the recent literature regarding housing discrimination is related to *home buyers* and discrimination in accessing mortgage financing and homeowners' insurance coverage, these discussions reaffirm that Hispanic *renters* continue to encounter substantial discrimination as they seek housing.

"I think there is a noticeable difference [in treatment] because, for instance, when an Anglo person applies...because they are American they automatically qualify for assistance. When the applicant is Hispanic, whether they speak Spanish or not, they are not considered fairly."

— (Female, Phoenix)

"I believe discrimination is a big issue. Even though I followed up my application for subsidized housing, nothing has ever been done. One of the main reasons is because I am Hispanic. Although I can communicate with them over the phone, when they see my name is Spanish, they most likely disregard my application."

— (Female, Phoenix)

Third, in the Chicago focus groups specifically, participants felt that Hispanics were victims of discrimination since they believed that Blacks received preferential consideration in terms of obtaining federal housing subsidies.

"Discrimination that's true...it's mostly all Black people that get all the housing and you know they should give Hispanics an opportunity to come in to live in those apartments."

— (Female, Chicago 2)

"When it comes to housing...all you basically see are Blacks so I think discrimination [against Hispanics] will be very high."

— (Female, Chicago 2)

In addition, Chicago participants expressed frustration at their inability to access federally-assisted units built in their own neighborhoods. In fact, the Chicago Housing Authority's (CHA) history of Hispanic underrepresentation in public housing programs prompted a Latino advocacy group, Latinos United, to litigate successfully for greater Hispanic inclusion in such programs. Another landmark case, the Gautreaux decree, requires CHA to initiate programs that would desegregate federal housing. CHA, however, failed to impose that decree by assigning tenants from a centralized list instead of a site-based waiting list, which allows 50% of the units be filled with local residents.⁷ CHA instead filled units in Latino communities with Black residents from adjacent communities. Consequently, focus group participants who were not placed in these units were angry.

"I haven't been called, do you know why? Why are they [CHA] leaving us out of these neighborhoods, you know if we belong there? Why [is CHA] giving it to [Blacks] and not to us?"

— (Female, Chicago 2)

"...I should have gotten one of those [units] when they were building them. I said that's going to be for me. That's going to be my house. They [CHA] are going to call me right? But you know it should have been mine immediately."

— (Female, Chicago 2)

"I feel that...people in the immediate [Hispanic] community should have gotten first shot at, you know, top priority of who needed the housing first. They [CHA] brought other people into our community when we are hurting too... that was supposed to be mine too."

— (Female, Chicago 2)

This problem reinforces the need to educate and create outreach programs so that low-income housing information is available to the Hispanic community. Efforts to bring both the Black and Hispanic community together to address housing-related discrimination, and the underlying causes of Hispanic underrepresentation in federal housing programs, are vital if Hispanics are to be served equitably. Part of the problem in addressing housing discrimination in public programs has been that many residents are not aware of either their rights to file a discrimination complaint or the process involved in filing. Focus group participants did not consider or know that such complaints were an option; in fact, although many spoke of different experiences with housing discrimination, not one participant had filed a grievance. Without a documented record of housing discrimination, it is difficult to design and adopt policies to address this problem.

"...where [do we] go or who [do we] speak to about all this [discrimination],...or where could we go to find out what we could do about this?"

— (Female, Chicago 2)

"That's the first time I ever heard [you could file a discrimination complaint]."

— (Female, Washington 2)

"That's another thing; nobody knows that [you can file a complaint]."

— (Female, Washington 2)

"Lack of information I think."

— (Female, Washington 2)

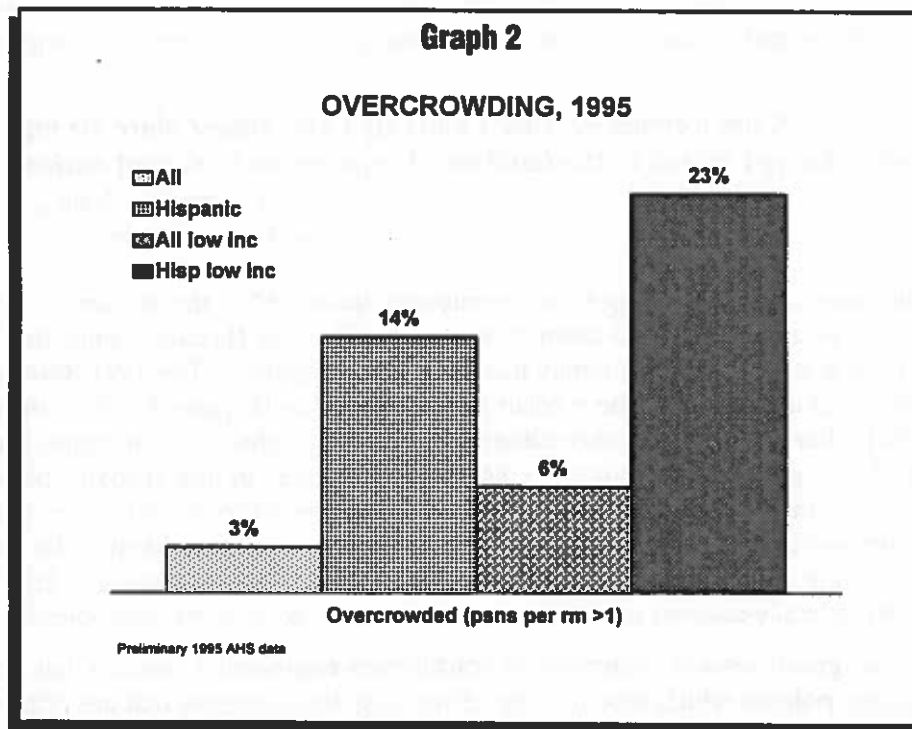
"I didn't even know you could [file a complaint]."

— (Female, Washington 2)

Overcrowded and Substandard Conditions

In general, participants at all three sites discussed problems related to overcrowdedness, which seems to reflect an issue that Hispanic families face nationally, as illustrated in Graph 2 below. Participants in the Washington focus group, however, mentioned this issue more often than those in the other groups. This may be due, in part, to the lack of affordable large units in the Washington D.C. metropolitan area. For example, only 3% of Arlington County's private and public housing stock (the largest apartment community in the area) have three or more bedrooms.⁸

Many of the participants reported that they currently live in overcrowded conditions and expressed frustration at not being able to find affordable housing large enough to accommodate their family size. Focus group participants described how they sometimes put three or four children in one bedroom because no other alternative is available.



*"Right now it's kind of crowded because I am living with my parents. I decided I wanted to go to school, but I do find it very difficult because we have two families living in a two-bedroom apartment. For us that is the only way."
— (Female, Washington 2)*

"In my case only my husband is working. We live in a one-bedroom apartment and have four children. We pay \$895.00 a month plus electricity, and the apartments are in bad condition. I applied for Section 8 a long time ago but I don't know what happened. We've been waiting too long. This is my problem — I pay a lot of money to live in a one-bedroom, substandard apartment with four children."

— (Female, Washington 2)

"...with a lot of people living here, like next door with eight or nine people in one apartment...that is a big problem."

— (Female, Washington 2)

Another concern expressed by some of the participants is that even though they qualify for assistance they are not placed in the available units because the units would be classified as overcrowded. They are told they need to wait until a larger unit is available to accommodate their family size. Some participants expressed fear of being evicted as a result of being overcrowded.

"I am worried because I don't find any bigger place for my family...today I talked to the landlord...I received an [eviction] notice.

I have five days..."

— (Female, Chicago 1)

Related to the issue of overcrowding is the "occupancy standard," or the number of people per room accepted in a housing unit. This often presents a problem for Hispanics since they are more likely to have a large number of family members living together.⁹ The 1993 *American Housing Survey* (AHS) indicates that the median family size for an Hispanic family with children under 18 is 4.4% higher than for any other category.¹⁰ Hispanics who live in metropolitan areas have a median of 3.30 persons per household, as compared to 2.20 in non-Hispanic households. In some jurisdictions, more than one person per room is considered "crowded." According to the survey, within metropolitan areas, 28% of Hispanic households were more likely to be crowded compared to 2% of the non-Hispanic White households in 1990.¹¹ Yet, according to HUD, only one in four (25%) federally-assisted public housing units has three or more bedrooms.¹²

A separate focus group session comprised of practitioners expressed a concern that certain jurisdictions impose policies which tend to support housing developments that are primarily two-bedroom units or smaller. Many jurisdictions have occupancy standards which allow no more than two people per bedroom, therefore, a two-bedroom unit will accommodate no more than a family of four. According to some of the participants in the focus group for practitioners, this policy effectively discriminates against Hispanics, many of whom tend to have more than four persons per family. To illustrate this point one of the practitioners stated:

"The average Hispanic family needs a three-bedroom. It's no longer the law that you must divide children by age, the standard is two occupants per bedroom and sleeping area because the living room can be considered a sleeping area. In the apartment community if the [local jurisdiction] truly does not want to see Hispanic families on the properties, they can have written policies that says they can expand on what the law requires and have a written policy that says the ages of the children do matter. As long as they consistently apply that to the Blacks, Whites, and Hispanics, then they're in compliance with Fair Housing."

— (Female practitioner, Washington)

Another example suggests that by limiting the development of units available with three or more bedrooms, occupancy standards are used in some jurisdictions to impede the migration of larger families into some neighborhoods.

"I think Virginia has some rental standards about ages of children and sex of children given how many bedrooms you should have. I remember we looked at a three-bedroom apartment in Alexandria that was, like, fabulous, and we had two boys and two girls and because of their ages they said well no, we can't rent it to you because you're going to have to separate out the boys from the girls or something like that. Some regulation about age groups and sexes and you have this and Virginia law says you need a bigger apartment. We found out later it wasn't true because subsequently we ended up in some other three-bedroom apartment [not far away]."

— (Male practitioner, Washington)

Efforts by local and state jurisdictions to impose zoning restrictions and ordinances that limit the number of people allowed per bedroom often disproportionately affect the Hispanic community.¹³ Limiting the number of people per unit or bedroom is a practice that tends to gain support from the local communities because it decreases density at a site. Often jurisdictions impose stringent occupancy standards without a full examination of the unit's infrastructure or its capacity to accommodate an additional occupant or two. For example, an elected official in Arlington County, in metropolitan Washington D.C., opposed a citizens' effort that would allow Arlington to adopt occupancy standards similar to those of the surrounding jurisdictions. In nearby areas, standards allow the living room space to be counted as a sleeping area in cases where the square footage of a unit is sufficient to meet the national safety code requirements established under the Building Official and Code Administrators (BOCA) code. However, the official opposed this effort on the following basis:

"Allowing more occupants than the building was designed to handle overloads the capacity of their internal systems...You have heard the complaints (i.e. not enough hot water, too much trash, backed-up drains, plumbing, blown fuses, too much noise..."

***— Albert C. Eisenberg, Vice Chairman,
Arlington County Board, December 30, 1994***

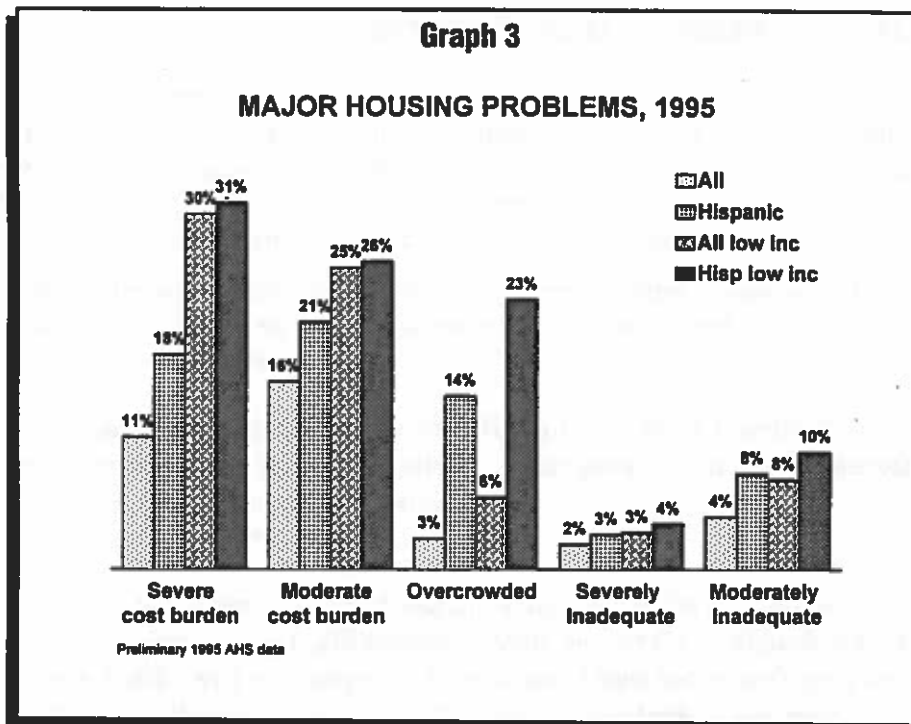
According to national fair housing groups, a national standard of two-persons-per-bedroom is arbitrary, because it ignores the size of a dwelling unit, and discriminatory, because some racial/ethnic groups tend to have larger households and the housing stock for large rental units is limited. For example, a family's use of a large bedroom for three children would be against the law. Thus, limiting the number to no more than four persons per two bedrooms is a practice which would exclude a disproportionate number of families with children, particularly racial minorities, from the vast majority of units in the rental housing market.¹⁴

Another way some jurisdictions avoid fair housing litigation and still impose policies that restrict the number of Hispanic families in an area is to limit the density of a site. In the practitioner focus group it was stated that when the community calls for "less density" what they really mean is "they don't want Hispanics," as if there were an unwritten public policy to keep the number of three-bedroom units built to a minimum.

"When the community heard that we wanted to build 23 three-bedroom units they said we're going to have crime increase, we're going to have gangs hanging out on the corners, they brought crime statistics...to prove that crime is generated by this particular community. But, they say we will have crime in the streets and if we build three-bedroom units we're going to be bringing more of those people so, they're not going to go before the public and say we discriminate against Hispanics, they're just going to talk density. We don't want more density and what they are saying is, if you build three-bedroom units we're going to have more of those people in our neighborhood. They know they're talking Hispanic families."

— (Female Practitioner, Washington)

Finally, within the discussion on housing conditions, participants raised the issue of housing quality and, in all six focus groups, indicated serious problems with substandard housing. As Graph 3 below indicates, in 1995, according to the AHS, 11% of all Hispanic households, and 14% of Hispanic low-income households reported severe or moderate physical deficiencies in their housing, compared to 6% of all households.



Some participants cited potentially life-threatening conditions that are chronically ignored.

"My sons suffer from asthma. The place where I live is very dirty, there is a lot of dust, and roaches."
— (Female, Chicago 1)

"I have a big problem. About 15 days ago the roof started [leaking] water in one of the rooms where my two sons sleep. The dirty water was leaking on their faces from the bathroom [above]. It made a big hole in the ceiling and I was left with all the dirty water. I got an infection because of this."
— (Female, Chicago 1)

"The apartment that we live in is not the best apartment. Things are broken, for instance, the faucets leak and the windows are damaged. Things don't really work right so we try to get them fixed, but it has been a year and a half and they [housing management] still haven't done anything."
— (Female, Washington)

Barriers in the Application Process

Two sets of issues emerged related to the application process for federal housing programs. First, focus group participants expressed concerns regarding the lack of information and outreach about programs available to low-income households. Many focus group participants were uninformed about subsidized housing programs, suggesting that a knowledge gap may be a contributing factor to Hispanics' lack of parity in federal low-income housing.

"I have never applied for any of these programs because I did not know about these agencies before or where I could go."

— (Female, Chicago 1)

"I guess I have never applied because I have not had too much information about the programs. I believe we need more information; especially in our own language."

— (Female, Chicago 1)

"I had not applied because I did not know that we could apply for better housing. Until one time, accidentally, I met a person when I was very frustrated and I could not find a place to live. That person sent me to Mujeres Latinas. There I found out all about those programs and applications, and because of them now I have a place to live."

— (Female, Chicago 1)

"There are many times that because of not having the information you do not apply or learn what you must do to have your own home. I think that many persons are ignorant about housing programs."

— (Female, Chicago 1)

Related to the problem of insufficient dissemination of information on housing assistance programs is the lack of housing materials provided in Spanish and the absence of Spanish-speaking staff. Most of the focus group participants mentioned that the information provided on housing assistance programs was in English and that the majority of the housing staff where they solicited assistance did not speak Spanish, barriers which hindered the process of filing an application for limited-English-speaking Latinos. Further, this absence of bilingual housing employees intimidates some Hispanics from applying for federal subsidies.

"That is the problem, that there is no bilingual personnel; just English. All my applications were in English. I do not know what happened [to the application]."

— (Female, Chicago 1)

"The application was in English but I really did not have a problem. I saw someone there [housing office] filling out an application and I was able to help them because they did not speak the language and there was not anyone there to help them. A housing employee suggested that a Spanish-speaking applicant should plan on escorting a translator with them if they could not speak English so that they could complete the application. That was essentially the way they framed this problem to us; they just really did not care."

— (Female, Washington 2)

Second, focus group participants spoke about the extremely long waiting period for applicants seeking housing assistance and, in particular, their inability to track the status of applications. In some cases residents were told they must wait seven years in order to obtain an affordable housing unit.¹⁵ For residents who speak English as a second language or are Spanish-monolingual, monitoring the status of an application is especially difficult and problematic. Because there is a long waiting period with no written communication from the PHA as to the state of applications, applicants often re-apply. More than half of the participants who were not then living in federally-assisted housing had applied for housing assistance and believed they were on the PHA's waiting-list, yet had not received any notification of the status of their applications.

"I had applied five years ago and to this day I have not had no response with the CHA."

— (Female, Chicago 2)

"I have applied three times to get housing. But, in those three times that I had applied, I haven't received any information or response...I don't know if it is gonna happen the same way if I apply again, who knows?" (Female, Chicago 1)

"I applied for housing four years ago...I waited two or three years, then last year I went and applied again and I never got a response from the second time, but the first time I got a number I called two weeks ago and they told me that I was still on the waiting list, just to wait so I don't know how long we are supposed to wait."

— (Female, Chicago 2)

"I went and applied for a lot of the different programs and I'm still on the waiting list. It's not the Section 8 program but it's like a certain development or apartment complex that are subsidized based on what you earn and that's how much you pay. And I'm still on the waiting list and this was over two years ago and I've never heard anything from them. Who knows how long it's going to be? Probably by the time they decide that they are going to be able to help me, I will already have a job. So it's like what is the sense in applying if this help is not going to come when you really need it?"

— (Female, Washington 2)

"I applied for FHA in 1991 and I waited for nearly three years. I received a letter with a number but I never received a letter approving the house..."

— (Female, Chicago 1)

"What could we do to find out if our applications were processed I would like to know...?"

— (Female, Chicago 2)

"I completed my application...and they say maybe two years or more for an apartment."

— (Male, Washington 2)

Concerns about Applicant Screening Process and Potential Abuse

Focus group participants in all three cities voiced concerns regarding the applicant screening process and suggested that careful screening of applicants would address public housing program abuse.¹⁶ While the issue of program abuse was not specifically solicited by the focus group facilitator, it was independently raised in each focus group. Some of the participants indicated they thought the abuse was mainly committed by "Americans" and not Hispanics.

"I think the government needs to do more checking on all of us, the references, because there is many abuse for many people; not necessarily from...Hispanics, but because of the immigration problem right now we... are being singled out."

— (Female, Washington 2)

"This system is very abused and most of the time it's blamed on Hispanics when it's mostly the Americans...that are abusing it."

— (Female, Washington 2)

"I would have to say they should have to screen everybody because there's a lot of bad people out there that are getting these houses and a lot of bad people are getting these houses and destroying the property. Why destroy it?"

— (Female, Chicago 2)

"I do not like when people abuse all these programs either. By abusing them it takes away from the people who actually deserved it."

— (Male, Phoenix 1)

Housing Preferences

Discussions on housing preferences encompassed three sets of issues: safety, cleanliness, and racial/ethnic composition of neighborhoods. In each of the focus groups, participants said that they select neighborhoods based primarily on their perceived level of neighborhood safety. To underscore their clear preference for safety, some participants indicated they would be willing to pay more rent than what they could afford. Also, in most focus groups, participants emphasized wanting to live in clean, orderly neighborhoods, often tying this issue to safety.

"...I would like to live in a safe place and clean environment that I would feel safe coming back at night, and would not worry about my car being stolen."

— (Female, Washington 2)

"Clean and safe like she said, especially in my case...I work from 6:00 A.M., to 2:00 at night, so when I come back home I want a safe place."

— (Female, Washington 2)

"I want a safe place to live in...I would rather pay high rent than live in an area of public housing projects."

— (Female, Chicago 2)

"I would prefer to live in the suburbs...where...the neighborhood...seems to be secure."

— (Female, Chicago 2)

"I do not care if I have to pay a higher rent or get a second job. I wouldn't live there [public housing projects] because of crime and drugs. Basically, I do not want to live in an unsafe place."

"I would like to live in a place where everyone treats each other the same . . . where I can be safe."

"A clean and affordable place that offers stability...a place where I would not have to worry about what is going to happen today. If I am secure, then my whole life would be better."

— (Female, Chicago 2)

Almost two-thirds of all focus group participants expressed a preference for living in an ethnically diverse community with a mix of Blacks, Whites, and Hispanics. For those who indicated this preference, the principal concern was clean neighborhoods.

"I can live with any people...It does not matter who it is that lives around me, but I would like a neighborhood that is clean."

— (Female, Washington 2)

"In my case I do not have a preference in regards to what type of neighbor I have because I do not care where my neighbor is from, for instance another part of the world, or wherever. What I prefer is a neighborhood that is clean and respectful of other people; that is a good neighborhood."

— (Female, Washington 2)

"I like the houses in American neighborhoods because it is very clean and in good condition."

"It doesn't matter who lives around me, Hispanic, Chinese or Americans, or whatever, but I would like a community that is clean. For instance, if I live in an apartment complex, I would like that apartment complex to be maintained."

"I don't care where they come from, I don't have any problem with [different] race or ethnic backgrounds."

The remaining one-third of focus group participants expressed a desire to live in an all-Latino community, with no Blacks or Whites, as illustrated in Table 2. This desire appeared to be based on their perception of familiarity and comfort in such a neighborhood, rather than on cultural

bias. However, most of the participants indicated that an all-Black public housing complex is the least preferred housing option; participants had a negative view of the quality of neighborhoods with such housing.*

"I would rather live in an all-Hispanic neighborhood because they speak Spanish and the food is common...Spanish [people] can understand me...they can accept me and my beliefs. For example, when I play loud Latin music I feel more comfortable around my own people."

— (Female, Washington 2)

"What I have noticed is all the time when you live around Americans you do not even know your neighbors' names, that's why I would like to live with more Hispanic people around..."

— (Female, Washington 2)

"I don't only refer to the Black community, I also refer to Whites. I have noticed that the majority of uneducated young White people are the ones who make turmoil in the communities, therefore, we try to be away as much as possible from them."

— (Male, Chicago 1)

* Although focus group participants denied that racial motives underlay their perceptions or opinions, the authors believe that such views may be part of the problem. In addition, newly-arrived Hispanic groups and those that have not had significant interaction with African Americans appear to have less accurate and positive perceptions of Blacks than Latino subgroups who, because of geographic location and some similar socioeconomic characteristics, have greater knowledge of and contact with the African American community.

Housing Preferences of Focus Group Participants

Table 2

Focus Group Site	Number of Focus Group Participants	Preferences			Number that expressed the least preference for All African American Public Housing
		All Hispanic Housing	Mixed Housing	Does not Matter	
Chicago 1	8	7	1		6
Chicago 2	7		7		7
Phoenix 1	5		5		5
Phoenix 2	4	2	2		4
Washington, D.C.	7	2	1	4	3

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FOCUS GROUP STUDY CONCLUSIONS AND POLICY IMPLICATIONS

As the previous section demonstrates, responses from focus group study participants point to several areas where improvements are needed to address the underrepresentation of Hispanics in low-income housing programs. Overall, study findings suggest that Hispanics do not have sufficient knowledge regarding federal housing program options. In addition, those responsible for providing outreach and materials have either not effectively reached Hispanics or have discriminated against them. Although the study sought information regarding the housing program experiences of Hispanics by subgroup, responses appear to suggest regional, rather than subgroup, differences. Finally, housing preferences are an important factor in determining whether Latinos decide to live in low-income housing.

Study Conclusions

Based on the principal themes that emerged from the focus group study, NCLR draws the following conclusions:

- ▲ **Affordability is the key consideration for Latinos in the selection of housing for their families.** Many participants paid more than the federal housing cost guideline of 30% of their income on rent, which resulted in a high cost burden and a reduction of their income for other expenses. For most, decisions about where to live were based on what they were able to pay, although some indicated that concerns about safety motivated them to seek housing which was more costly than they could realistically afford.
- ▲ **Focus group participants are willing to participate in public housing programs but only if such housing options are safe.** Participants indicated they would be willing to pay more than the standard housing allowance to live in a safe neighborhood. In Chicago, in particular, fears about gangs and violence dissuaded participants from seeking low-income housing, even though they were eligible to participate.
- ▲ **Discrimination against Latinos impedes their participation in low-income housing programs.** Focus group participants echoed research which documents that housing discrimination against Latinos restricts both location and type of housing available to them. Such practices can be subtle or overt, including unfair treatment based on accent, appearance, or insufficient English-language skills. Moreover, many focus group participants appeared convinced that public officials were engaging in intentional discrimination against Hispanics.
- ▲ **The size of available public housing units deters Hispanics from seeking housing assistance.** Many Hispanic focus group participants were already living in

overcrowded conditions and indicated that they did not find or were not placed in units that were adequate for the number of people in their families.

- ▲ **Several policy and design features in federal low-income housing programs present obstacles to the equitable representation of Hispanics.** Focus group participants raised three issues during the discussions that could have an impact on the proportion of Hispanics in federal housing programs and that appear to be amenable to policy intervention:
- According to focus group participants, **the absence of bilingual materials and staff** contributes to the underrepresentation of Hispanics in federal housing programs. The availability of such assistance could help attract a more diverse population to these developments.
 - Design features such as **the lack of units with several bedrooms** to accommodate larger families and **inflexible occupancy standards** affect Latino participation rates in low-income housing programs.
 - The policy of **putting Latino applicants who turn down a unit at the bottom of the list** eliminates the participation of a vast number of Hispanics who would otherwise participate in these programs if they were offered additional housing choices.*
- ▲ **Segregation in low-income housing programs is a serious problem.** Both data and focus group discussions confirm that public housing tends to be segregated. Latino focus group participants indicated that they perceive such housing to be unsafe and of poor quality, factors which discourage them for applying for assistance even though they are eligible and in need.

Policy Implications

These conclusions suggest that, to increase Hispanic participation in low-income housing programs, policy makers should:

- ▲ **Address a range of funding and economic considerations, including:**
- **Concentrated poverty.** Many Latino families do avail themselves of public and subsidized housing programs; however, they tend to live in deeply impoverished, segregated communities. Nationwide data show that in Census tracts with a 40% poverty rate, Hispanics occupy one in every 10 available public housing units,

* In Chicago, Latinos United was able to settle a fair housing discrimination case that addressed this problem and included the involvement of CHA, HUD, and the African American community. It devised a solution that reinstated Hispanics on the waiting list without displacing anyone else from the list. Such an approach can be applied in other PHAs where Hispanic underrepresentation exists.

while Blacks occupy eight in ten units. Research has shown that such concentrated poverty, coupled with segregated housing, has effectively “cut off” these residents from a range of social and economic opportunities.

- **Targeting.** Public housing should be maintained for families with very low incomes. Therefore, efforts to convert existing public housing to mixed-income developments should be limited to 40% of the units allocated for families earning 30% of the Area Median Income (AMI) and further limit incomes for the remaining number of units to families earning at or below 60% of the AMI.
 - **HUD's Budget.** Congress appropriated \$19.5 billion for HUD's fiscal year (FY) 1997 budget, 43% less than the \$32.2 billion HUD received nearly 20 years ago (FY 1978). In addition, the FY 1998 budget must be sufficient not only to fund existing (FY 1997) activities, maintain the same number of subsidized units as last year, and renew expiring Section 8 contracts, but also to increase housing assistance to those whose incomes decline due to changes in welfare payments or as they make the transition from welfare to work, as well as to other eligible households. Otherwise, budgetary constraints may result in policies that lead to deterioration and increased vacancies in public housing, which would exacerbate the already-critical affordable housing shortage for poor Latinos and others. Furthermore, the government cannot rely on the expansion of new privately-owned housing to address the affordable housing need since most of such construction is at the high end of the market.
 - **Ceiling rents.** The Administration should encourage PHAs to implement ceiling rents and other provisions that protect those Latino and other tenants who have been affected by the new welfare reform law and have not yet found a job. Such provisions should be extended to Section 8-assisted tenants.
 - **Funding for new Section 8 certificates.** Congress has failed to provide funding for new Section 8 certificates for the first time in 20 years, thereby providing no relief for millions of families already on waiting lists for housing assistance, while simultaneously increasing housing assistance to higher-income families. Fewer resources for this program further restrict the opportunity for working poor Hispanics to participate.
- ▲ **Develop strategies to desegregate majority-African American housing projects.** Even though the majority of focus group participants indicated a preference for living in a racially and ethnically mixed neighborhood, a bias against living in an all-Black public housing complex was evident. This bias was apparently linked to the perceived quality and safety of the neighborhood, rather than to a pre-disposition against living in a neighborhood with Blacks. Therefore, HUD should promote policies that encourage greater racial/ethnic balance and integration than currently exist. In addition, HUD should carefully examine the impact on Hispanics of recent policy efforts to desegregate and deconcentrate low-income public and assisted housing complexes. Specifically, some jurisdictions seek to impose restrictions on the number of low-income subsidized residents in certain neighborhoods, a practice which might affect Hispanic participation rates.

▲ **Design and implement outreach strategies that also work to improve the poor perception of low-income housing programs.** HUD and PHAs in areas where Hispanic families are concentrated must be more aggressive than they have been about providing low-income housing program information to eligible Hispanics. Such strategies should include, but not be limited to, placing radio and Spanish television Public Service Announcements, and distributing bilingual materials and providing housing workshops in community-based organizations that serve Hispanics.

▲ **Return to the preferred practice of assigning tenants to site-based waiting lists instead of the current practice of using agency-wide lists.** According to a HUD report, tenant assignment to public housing is typically done by placing households on an agency-wide waiting list in order of their date and time of application. However, a site-based waiting list would allow PHAs to assign tenants from the surrounding community and thereby increase the likelihood of similar racial and ethnic balances between the PHA and the community.

▲ **Address housing discrimination and promote fair housing practices.** To reduce housing discrimination, three sets of efforts are needed:

- **Research.** There is insufficient information regarding the behavior of public employees in city housing authorities towards different racial, religious, ethnic, and income groups and neighborhoods. Many focus group participants seemed to suggest that they were discriminated against based on national origin; these allegations should be investigated.*
- **Enforcement of laws.** Public administrators, regulators, lawyers, mortgage lending institutions, and insurance firms must send a strong message that housing discrimination is illegal and unacceptable. Laws must be enforced.
- **Outreach.** Neither HUD nor state or local fair housing entities have provided sufficient active outreach and services to Hispanics. Very few HUD Fair Housing grants have been awarded to groups emphasizing services to the Hispanic community; in fact, it was only in 1990 that HUD directed its first housing initiative at the Hispanic community. Concerted, bilingual outreach efforts are needed to inform people about what constitutes housing discrimination and to educate them about how to file a complaint.

▲ **Establish reasonable occupancy standards.** State and local governments should use occupancy standards that promote health and safety without imposing undue restrictions on large families, a practice which has been a factor in denying both assisted and private market housing to some Hispanic families.

* See case study on NCLR's Home-to-Own Program in *Encuentros*, a "North-South" dialogue sponsored by the Vesper Society, Oxfam, and other organizations; Washington, D.C., October 1997; and "Home to Own: A New Model for Community-Based Low-Income Mortgage Lending," Morrison Institute for Public Policy, School of Public Affairs, Arizona State University, 1995.

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- ▲ **Explore homeownership opportunities.** Although homeownership as a housing preference was not mentioned by focus group participants, the issue was not raised or prompted by moderators. It may also be because participants do not have sufficient information about this option or do not believe it is accessible to them. Various methods to promote and encourage homeownership should be developed, including the use of Section 8 for homeownership opportunities, HUD's designation of "Homeownership Zones," and efforts to move families from public housing to private houses. Pilot programs, such as NCLR's "Home to Own" program should be developed, tested, and expanded, especially in markets where a glut of moderate-priced housing is available and affordable rental stock is scarce. Such efforts could provide additional housing options for working poor Hispanic families, help them to begin to build wealth and assets, and promote economically diverse, stable neighborhoods.

APPENDICES

METHODOLOGY

As part of its "Hispanic Housing Inclusion Project," the National Council of La Raza (NCLR) identified gaps in knowledge regarding Hispanic participation in public and low-income housing programs. In particular, the Project determined that in order for policy makers to address the underrepresentation of Hispanics in such programs, comprehensive and detailed information was required to help explain Hispanic housing preferences and needs, as well as the barriers that they encounter when seeking low-cost housing. In consultation with community-based affiliate organizations, the Hispanic Housing Inclusion Project Advisory Committee, and housing practitioners, NCLR staff conducted a review of available data and literature on Hispanics and housing, and designed a research study that sought to complement data not available through national housing or other statistical surveys.

The central activity of the study was the collection of site-specific research through structured focus group discussions. These discussions were shaped by the same set of questions (see the Discussion Guide that follows) and produced a range of opinions and attitudes that quantitative housing data cannot provide.

Site Selection Criteria

The selection of test sites was based on the following criteria:

- ▲ **Ethnicity.** In order to get a balanced view from representatives of various Hispanic subgroups, as well as compare their perspectives, areas with sizable Mexican, Puerto Rican, and Central American populations were chosen.
- ▲ **Degree of Latino Political Influence.** Cities which have Hispanics in key leadership positions, such as council members or aldermen, were especially considered, since such political representation could have an impact on the Hispanic participation rates in public and assisted housing programs.
- ▲ **Demographic Factors.** Site selection also considered an area's demographics and the extent to which these could be "generalizable" to the national Hispanic population. In addition, areas which had experienced marked Hispanic population growth, such as the Southwest, were also examined.
- ▲ **Geographic balance.** In order to provide a national, not regional, viewpoint, test sites were selected in different areas of the U.S. mainland.

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- ▲ **Sites with both high and low participation rates.** Prospective sites included cities with both high and low Hispanic participation rates in federal housing programs.

Based on the criteria outlined above, the Advisory Committee initially recommended that NCLR staff conduct focus group discussions in Washington D.C., San Antonio, and Chicago. Phoenix was later substituted for San Antonio, a city with similar characteristics.

NCLR then contracted with key Hispanic community-based organizations in each of the sites to handle participant recruitment and study logistics for each focus group. These included Housing for Mesa in Phoenix, Latinos United in Chicago, and Culmore Tenant Action Group in the Washington D.C. area.

Focus Group Participants

Focus group participants were required to be eligible to receive federal housing assistance. A total of 31 individuals participated in the six focus group discussions; two discussions were conducted in each city. In the case of Phoenix, focus groups were combined given the small number of participants in each group. Overall, the participants:

- ▲ Represented a number of Hispanic subgroups, including Mexican American, Puerto Rican, and Central American
- ▲ Included bilingual, monolingual English, and monolingual Spanish speakers
- ▲ Included those currently living in federally-assisted housing, those who were eligible but were still on the waiting list, and those who were eligible but have not applied

In addition to these focus groups, one discussion was conducted in Washington, D.C. with housing practitioners who serve the Latino community, including advocates as well as representatives from community-based organizations (CBOs) and governmental agencies.

DISCUSSION GUIDE

Good evening and thank you for coming. I would like to start this session by introducing myself. My name is Roberto Carmona and this is Victoria Luna. She is my assistant for this meeting. Victoria and I work at the National Council of La Raza, an organization which researches Hispanic issues, and we are interested in finding out about housing preferences for the Hispanic community. We are doing some research right now on Hispanics and the challenges they face in obtaining safe, decent and affordable housing. We would like to get your input and opinions to help us understand some things. I'll tell you more about what we'll be doing as we go along.

Please feel free to say whatever is on your mind on the subject we're discussing today. I want to know what you are thinking and please be assured that what you say individually will be confidential. We will be using the collective information, however, to compile a report to discuss our findings. Your names will not be used and you will not be identified with remarks you make. Vicki and I are the only ones listening to the tapes. Your comments, along with those of others in other cities, will be used to help us with the report.

I will only run into problems if you don't say anything, because it is my job to get your ideas. So please participate as much as possible, remembering that everyone on the room should have an opportunity to respond. I may interrupt occasionally to make sure that everyone has the opportunity to speak and to make sure I cover all the material.

Okay, we are going to be here until _____ am/pm. I promise to finish on time.

Just a few more things before we begin. I will occasionally be looking at this discussion guide to remind me of the topics I would like to discuss (hold up the guide). I may also look at my watch to keep track of time. Vicki will be taking notes, changing tapes, and will help facilitate a smooth meeting. She will not participate in the discussion. Now we would like to go around the table and have you tell me your names and where you're from. And we'll be here just until _____ or so, just to let you know.

Warm-up (15 minutes)

If everyone is all set, let's begin. This discussion is for everyone, so whoever wants to start can jump in.

1. First of all, I'm interested in hearing about the kinds of things that are on your mind when you come home from a busy day, for instance what kinds of things do you laugh about or complain about? (Do any of your complaints have to do with the cost of housing?)
2. What are the typical problems you face with your housing needs?

Discussion (50 minutes)

3. Let's narrow the focus a bit, and talk about affordable housing programs. How important are they?
4. Have you applied or would you know where to go to apply for these programs? Is there anything about these programs that you think is different for you because you're Hispanic?
5. Were Spanish-speaking staff and materials available to you? (If no) What happened to your application?
6. Have you encountered discrimination in housing?
7. How does it affect your housing or the housing of other people you know?
8. Have you ever filed a housing discrimination complaint form with the government?
9. What is your housing preference? What is the most important issue for you, affordability, location, or the kind of neighborhood? Is the number of bedrooms important?
10. Are there types of housing you would not want to live in? If not why not? Describe the housing programs you would not want to live in.
11. What about concern over the new immigration laws?

Wrap-up (15 minutes)

12. How much does fear of governmental programs impact on Hispanics?
13. What do you think should be done about it?
14. What do you think will be done about it?

I think we're ready to wrap things up. Thanks again for coming. I think that the session went very well, and your responses will be very helpful in writing our report.

DEMOGRAPHIC AND STATISTICAL DATA FOR SELECTED SITES

Chicago, Illinois

The Hispanic population constituted 19.2% of the city of Chicago's total population in 1990. Mexicans constitute the majority of the Latino population (65.0%), while Puerto Ricans comprise the second-largest share (22.6%). Two focus groups were conducted in Chicago, one in English and one in Spanish. Both focus groups had participation from the two principal Hispanic sub-groups.

Although a significant segment of Hispanics live below the poverty level, Latinos occupy only 2.2% of the city's public housing units.¹ Within the central city and suburbs, data from the 1990 Census indicate that one-quarter of all Hispanics in Chicago are poor. In addition, the majority of Hispanic households are comprised of married-couples, as Table 1 below shows.

Racial/Ethnic Group	Median Household Income	Poverty for Persons	Proportion of Married-Couple Households	Proportion of Female-Headed Households
White	\$31,212	11.0%	39.6%	10.0%
Black	\$19,498	33.2%	27.1%	35.1%
Hispanic	\$24,839	24.2%	53.5%	18.3%

Over the past 20 years Hispanic participation in public housing has never exceeded 3% in Chicago, however the number of Latinos who qualify has increased substantially, according to the advocacy group Latinos United. The economic status and household composition data above seem to support that finding. Waiting lists for these programs are some of the longest in the country, with an average wait of five to seven years, and a 13-year wait for Section 8 vouchers and certificates.² As a result of a housing discrimination case, both the Chicago Housing Authority (CHA) and HUD are required to place Hispanic applicants who were expunged from the waiting list due to language barriers back on the waiting list, and to provide outreach and bilingual assistance to the Latino community.

* The source for all data in Tables 1, 2 and 3 in this section is the U.S. Bureau of the Census, 1990 data.

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- ▲ In 1990, there were 1.8 households in the Chicago area seeking affordable rental housing for every affordable unit.³
 - ▲ The proportion of Hispanics living in over-crowded conditions increased 25.1% during the 1980s.⁴
 - ▲ Hispanic elected officials represent 15.4% of the states' elected officials, which may help explain the increased attention in recent years to the housing problems Latinos in Chicago face.⁵

Phoenix, Arizona

Phoenix has undergone rapid growth in terms of the Hispanic population over the last several years; Hispanics now account for 19.7% of the total city population. In addition, data from the 1990 Census indicate that almost three in 10 Hispanics in Phoenix are poor. Taken together, these data may help explain why Phoenix has one of the highest participation rates of Latinos in public housing in the country (San Antonio is the only other PHA with comparable rates of participation). Two focus groups were conducted in English, all with participants of Mexican descent.

As Table 2 below shows, the majority of Hispanic households in Phoenix are comprised of married-couples:

Racial/Ethnic Group	Median Household Income	Poverty for Persons	Proportion of Married-Couple Households	Proportion of Female-Headed Households
White	\$30,734	10.9%	51.1%	10.1%
Black	\$19,769	30.0%	34.3%	27.2%
Hispanic	\$21,753	29.1%	52.0%	18.2%

In Phoenix, the public housing waiting list as of December 1994 had nearly 30,000 applicants. Additionally, one-third of the entire housing stock is considered sub-standard, with more than one housing code violation, according to the most recent study.⁶ Once a flat market with a high vacancy rate in 1988 of 17%, Phoenix now has only a 3% vacancy rate, severely limiting housing options for low-income Hispanic renters. In fact, of all the cities examined in this report, Phoenix has the most competition for fewest units available, even though the area has experienced a 54% increase in the number of multifamily housing units on the market.

- ▲ In 1993, there were 3.1 households in the Phoenix area seeking affordable rental housing for every affordable unit.⁷
- ▲ In 1995, the Bureau of the Census reported that 26.5% of the Hispanic population in Phoenix lived in over-crowded conditions.⁸
- ▲ Arizona has approximately 350 Hispanic elected officials (over 200 in Phoenix),⁹ which may help to explain their equitable representation in low-income housing programs.

Washington Metropolitan Area

In the last two decades, Washington has undergone significant demographic changes, with decreases in the African American population and increases in the Hispanic population. Latinos comprised 5.2% of Washington D.C.'s population in 1990. One-third (33.5%) of the District of Columbia's Latino population consists of Salvadorans. Participants in the Washington focus group included Salvadorans, Mexicans, and Puerto Ricans.

Central city data from the 1990 Census indicate that, similar to African Americans, one in five Hispanics in the District of Columbia is poor. In addition, Hispanics have the highest proportion of households comprised of married-couples, compared to Blacks and Whites; 15.4% of Hispanic household are female-headed households, as shown in Table 3 below.

Racial/Ethnic Group	Median Household Income	Poverty for Persons	Proportion of Married-Couple Households	Proportion of Female-Headed Households
White	\$45,997	8.2%	26.8%	4.1%
Black	\$24,576	20.2%	28.8%	28.8%
Hispanic	\$26,295	20.4%	32.8%	15.4%

According to the 1996 Consolidated Plan for the District of Columbia, the area lost 120,000 units renting for less than \$250.00 monthly (affordable to families living on minimum wage) between 1977 and 1990. In addition, high vacancy rates in public housing have resulted in the "boarding up" of nearly one in ten units, although many need only minor repairs. As a result, competition for affordable housing resources is fierce in the city's metropolitan area. Only one in five units rents at or below the Fair Market Rent (FMR) in the Washington D.C. suburbs and the majority of these units have either one or two bedrooms.¹⁰ Hispanics occupied 4.8% of federally-assisted housing programs in the metropolitan Washington area in 1989.

- ▲ In 1993, there were 1.4 households in the Washington metropolitan area seeking affordable rental housing for every affordable unit.¹¹
- ▲ In 1995, the Bureau of the Census reported that 28.4% of the Hispanic population lived in over-crowded conditions in the Washington metropolitan area.¹²
- ▲ Washington D.C. and the metropolitan area had no local elected Hispanic officials, other than school board members, which has contributed to the low participation rates of Hispanics in federal low-income housing programs, relative to the two other selected sites.

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