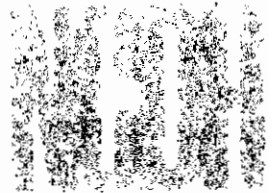


NATIONAL COMMITTEE AGAINST DISCRIMINATION IN HOUSING, INC.

1425 H Street, N.W., Washington, DC 20005 • (202) 783-8150



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Eugene T. Lowe

Dear Friend:

I am a working woman with a young daughter. For six years, the Federal Housing Administration (FHA) denied my right to finance a home of my own. They claimed it was for credit reasons; I came to realize it was because I am a woman, because I am divorced, and because I am black.

My situation was not unique--thousands of other people have been discriminated against in the same way. But when I decided to fight, I found someone to turn to for help--the National Committee Against Discrimination in Housing (NCDH).

In 1974, I decided to buy a house in Houston. I found one for only \$13,500, which meant I could afford the downpayment and handle the monthly mortgage payments on my clerical salary from Texas Southern University.

I applied to the FHA, but they refused to give me a mortgage, stating that I couldn't afford it. I didn't argue, since I was recently divorced and had no credit in my own name.

A year later, I was making more money and had established an A-1 credit rating. I tried to get a mortgage for a \$17,500 house. The FHA rejected this application also. They said I still wasn't earning enough.

I was disappointed, but determined. My child was growing up in a small apartment and my earnings were disappearing in rent payments. So, I started working evenings in addition to my full-time day job. Then I applied to the FHA for the third time to finance a house.

The FHA wouldn't accept my second income. I became convinced, finally, that they had not rejected my applications for insufficient income, but because I was a black woman and a single parent.

I went to the FHA office in person for an explanation. The manager was rude and told me I had no business being there. So I left--and called the Department of Housing and Urban Development (HUD) in Washington, D.C. to file a complaint.

Six months later, HUD told me that they were unable to resolve my complaint. This didn't surprise me. The FHA is part of HUD. I was at the end of my rope. I had tried everything I could think of and

(please turn over)

still had gotten nowhere. Then, I talked to a lawyer friend whom I worked with. He sympathized with me, saying that the FHA shouldn't be allowed to get away with obviously unfair treatment. He suggested that I contact the National Committee Against Discrimination in Housing.

He explained that NCDH had been helping people like me win fair housing cases for the past 30 years--that they had been fighting for open housing in Congress, in the courts, and by working with local groups around the country.

I gave NCDH a call. NCDH knew all about FHA discrimination from as far back as the 1950s. The NCDH lawyers felt they could win my case and filed a class action suit.

When the FHA realized they were going to be sued, their lawyers hurried to meet with me. They not only agreed to give me financing, but offered to find me an available house. But this time I was the one to turn them down. I wanted to choose my own home and be compensated for my frustration and disappointment.

The NCDH case took three years, but we won. In the meantime, I had bought a house with an expensive conventional loan through a bank. But under a settlement the FHA paid me \$15,000 as compensation for my expenses and inconvenience in being deprived of a home for those six years. More importantly, the FHA agreed to revise their mortgage review procedures in all their offices from coast to coast to eliminate discrimination against single and divorced people, black or white.

I wish I didn't have to be the one who fought the system with all those years of frustration, anger, and hurt. But I believed the government didn't have the right to treat me, or anyone else, unfairly.

I learned that you can fight and win, even against the federal government. But I also learned you can't fight alone. I had experts in housing and civil rights law at NCDH to help me--people who care deeply about equality in our society.

I won my case, and the thousands of people who can now get their mortgages and their homes won with me. But there are many other ways people are discriminated against in housing. NCDH is working to end this discrimination. The enclosed brochure tells how.

NCDH helped me. It can help all of us realize our hopes for a just and open society. You can make sure that help continues to be there by returning a contribution to NCDH in the enclosed envelope today.

Sincerely,

Mrs. Mildred Mingo



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Against Discrimination
in Housing, Inc.**

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**Unfair housing
isn't just unfair.**



All contributions are deductible for income tax purposes. Financial information is available upon request from the Executive Director of NCDH.

A secure place to live in a good neighborhood is the heart of the American dream.

The National Committee Against Discrimination in Housing:

- brings lawsuits against federal agencies, municipalities, brokers and mortgage lenders whose discriminatory practices prevent open housing from becoming a reality;
- works with the Congress in drafting fair housing legislation;
- helps local groups protect the rights of individual citizens, and monitor the performance of federal agency offices;
- conducts research into the nature and extent of discrimination in housing and community development;
- keeps the general public informed about the latest developments in the fair housing field.

More than 50 local fair housing groups now exist from coast to coast. NCDH trains group leaders in how to identify discriminatory practices by real estate brokers or lenders. NCDH helps groups monitor the use of Community Development Funds which are intended primarily to help low and moderate income people. When requested NCDH provides legal counsel. NCDH also advises community leaders on programs to develop local fair housing groups—over a dozen new groups were formed last year alone. NCDH has given technical assistance to 1,500 local groups, open housing officials and community leaders.

SETTING LEGAL PRECEDENTS

NCDH has taken legal action to fight discriminatory zoning practices, the misuse of Community Development Funds, and municipal ordinances which discourage open access to housing. In the 1970s, NCDH won landmark cases for individuals and fair housing groups across the country in such communities as Livonia, Michigan; Houston, Texas; Little Ferry, New Jersey; Lawton, Oklahoma; Union City, California; Davenport, Iowa; Cincinnati and St. Louis. Many of these cases helped set precedents for future enforcement of open housing law.

Recently, NCDH successfully settled a major suit involving three federal agencies: the Comptroller of the Currency, the Federal Home Loan Bank Board, and the Federal Deposit Insurance Corporation. These agencies allegedly failed to halt sex and race discrimination (such as "redlining") perpetrated by the thousands of mortgage lending institutions they regulate. All three federal agencies agreed to take specific action to eliminate such discrimination. NCDH is closely following their performance under this agreement.

INFORMING AND EDUCATING THE GOVERNMENT

NCDH provides expert testimony regarding fair housing legislation, serves as an important informational resource for members of Congress on fair housing law, and evaluates government regulations that might effect equal opportunity in housing.

Under a federal contract, NCDH conducted a landmark national survey in 1978 to determine the extent of continuing discrimination despite the fair housing law. The survey found that a black family is likely to be discriminated against 62% of the time when shopping for a home; a black individual looking for an apartment will run into discrimination 72% of the time. NCDH has also trained staff members of the Office of Civil Rights in the monitoring and enforcement of open housing law.

NCDH publishes two periodicals: *Trends in Housing*, a bi-monthly reporting service on civil rights in housing, distributed to 15,000 individuals and organization; and *Flash*, an action newsletter which reports to civil rights and housing leaders on important events as they develop, including the current status of pending fair housing legislation.

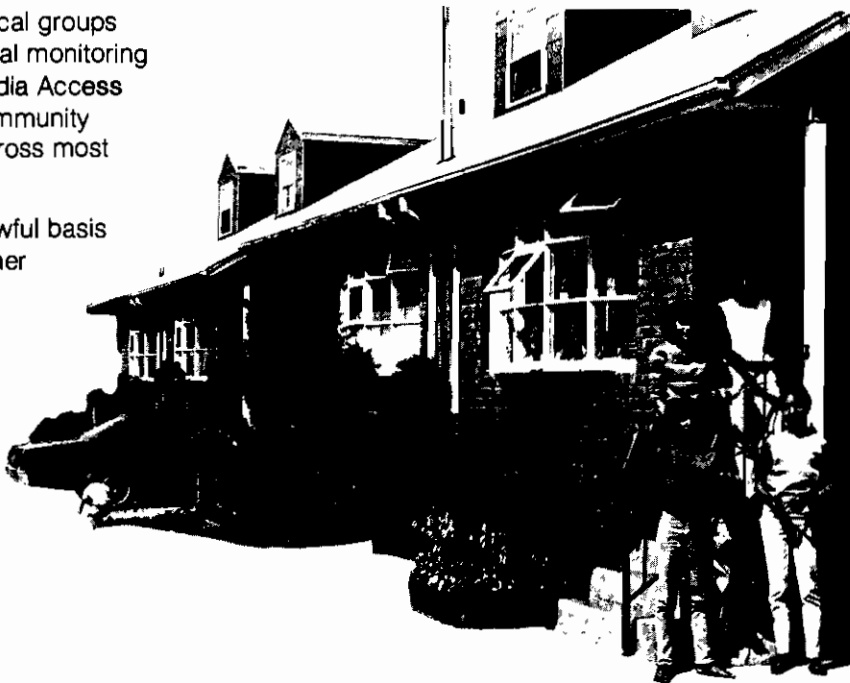
Other NCDH publications help local groups train staff and volunteers to carry out vital monitoring and communications functions. The *Media Access Handbook* has become a classic for community groups seeking to get their message across most effectively.

Informing the public about the lawful basis of freedom of choice in housing is another NCDH activity. Through TV spot announcements, publications and print advertisements, NCDH is educating Americans about their housing rights and how to secure them.

The expert research staff at NCDH provides facts and figures for legislators, fair housing groups, home builders, government officials and the business community.

The National Committee Against Discrimination in Housing believes that every American deserves a decent place to live in a suitable neighborhood, free from discrimination because of race, sex, religion or ethnic heritage.

For 30 years, NCDH has been giving community groups the information, technical expertise and legal counsel they need to make open housing a realistic possibility for all. NCDH's budget for 1981 is \$615,000 for field services, legal programs, monitoring efforts and public education campaigns.



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NGH



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1425 H Street, N.W.
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Amount \$ _____

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\$1,000 \$500 \$100 \$50 \$25 \$15 Other \$ _____

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