

# **FAIR HOUSING RENTAL STUDY 2004**

**An Audit Report on Race and Family Status  
Discrimination in the Mississippi Gulf Coast Rental  
Housing Market**

## **Gulf Coast Fair Housing Center**

*The work that provided the basis for this audit and report was supported by funding under a grant from the National Fair Housing Alliance and the U.S. Department of Housing and Urban Development. The substance and findings of this work are dedicated to the public. Interpretations, facts and information found herein do not necessarily reflect the views of the government.*

# GULF COAST FAIR HOUSING CENTER

2000 - 22<sup>nd</sup> Ave.  
Gulfport, Mississippi 39501  
*Phone:* 228-867-9105, *Fax:* 228-867-9113  
*Email:* fairhousing@cableone.net, *Web Address:*  
[www.makeitfair.com](http://www.makeitfair.com)

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# **GULF COAST FAIR HOUSING CENTER**

## **WHO WE ARE**

The Gulf Coast Fair Housing Center (GCFHC) is a private non-profit organization. The center was established by a group of concerned Gulf Coast citizens in 2003 under a grant from the National Fair Housing Alliance (NFHA).<sup>1</sup> GCFHC is active in five Mississippi Gulf Coast Counties: George, Hancock, Harrison, Jackson and Stone.

## **THE MISSION**

The Gulf Coast Fair Housing Center is dedicated to eliminating housing discrimination and furthering equal housing opportunities through education, outreach, advocacy, and enforcement of fair housing laws.

## **WHAT WE DO**

The Gulf Coast Fair Housing Center furthers fair housing by dividing its efforts into two major categories: education and enforcement. GCFHC educates Gulf Coast citizens about their rights under fair housing laws and through mass media, presentations, seminars, workshops, publications, etc. In an effort to enforce fair housing laws, GCFHC takes fair housing complaints from individuals. Complaints are researched and investigated, and clients are assisted in finding the best remedies to their fair housing issues.

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<sup>1</sup> NFHA received a Fair Housing Initiatives Program grant from the U.S. Department of Housing and Urban Development to establish a full service fair housing agency over a three year period.

## FOREWORD

On June 15, 2002, President Bush challenged real estate industry leaders to join with the government, with nonprofit organizations, and with private sector financial institutions in a major nationwide effort to increase minority homeownership. The logic is simple: Homeownership is an essential aspect of America's growth. Protecting civil rights in America grows minority homeownership and helps to make America a healthier nation.

This concept is however not new. In 1690, John Locke espoused that private ownership of property was key to the successful growth of nation-states.<sup>2</sup> Among other things, Locke suggested that private owners are more likely to expand property into resources and make them available to others – thus causing nation-states to grow.

America has been a great test for Locke's theories. It was the first time that individuals had private property rights and homeownership in the early stages of a nation's creation. The result was a nation that grew quickly. Now, America, the leader of the free world, is a nation where owner-occupied properties make up about 71% of all tangible American wealth.<sup>3</sup>

America has tested Locke's theories on another front as well. African Americans brought to America as slaves as early as the 1600s, were denied private property rights until 1866.<sup>4</sup> Further, the statute awarding property rights to African Americans was not given the force of the common law until the Supreme Court decided *Jones v. Mayer* in 1968. Imagine, only 36 years ago, an African American could be prevented from owning his/her own home, simply because of his/her race, and American courts were free to legally uphold the denial.

For hundreds of years White Americans had been passing down property and its benefits through inheritance, while Black Americans had little to no private property rights at all. This loss of opportunity to own private property has created a huge homeownership gap that has worsened over the years. In 1940 the gap between Black and White homeownership was 23%. The gap today is 27%.<sup>5</sup> When one considers that home ownership is a defining measure of American wealth, the result is a situation in which African Americans are forced to continuously try to "catch up" to their White counterparts. It is as if there is a Black America, separate and apart from White America because of unequal starting points in home and private property ownership, as well as continuing discrimination.

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<sup>2</sup> Locke, John. *Two Treatises of Government*.

<sup>3</sup> Homeownership Alliance, [www.homeownershipalliance.com](http://www.homeownershipalliance.com)

<sup>4</sup> Civil Rights Act of 1866

<sup>5</sup> Census Bureau's *Moving to America – Moving to Homeownership 1994 – 2002* and the National Association of Realtors' National Summit on Housing Opportunities conference booklet.

The “catch up” game becomes even more difficult when one considers that the lack of equal housing opportunities that fueled the push for the federal Fair Housing Act in 1968 persists. The U.S. Department of Housing and Urban Development’s Housing Discrimination Study 2000 estimates, when renting a home, a common step on the path to homeownership, Blacks face less favorable treatment than their White counter-parts in 22% of all rental housing transactions. The fact is, there are more than three million fair housing violations each year against African Americans and Latinos alone.<sup>6</sup>

The numbers are more troubling on the Mississippi Gulf Coast; the Gulf Coast Fair Housing Center (GCFHC) estimates that Blacks receive less favorable treatment than Whites in 71% of rental housing transactions on the Mississippi Gulf Coast.

Lack of housing choice and homeownership has a staggering effect on American Communities. Census data for 2000 indicate that America remains racially segregated in large part due to a lack of equal housing opportunity.<sup>7</sup> Racially segregated neighborhoods have historically resulted in racially segregated/unequal schools, constrained employment opportunities, and a reduced tax base.<sup>8</sup> In addition, home values in minority neighborhoods do not appreciate at the same rate as in White neighborhoods.<sup>9</sup>

Correcting the problem is no easy task, but there are two essential starting points. First, both housing consumers and housing providers must recognize and understand fair housing laws. Providers who understand the law are more likely to comply. Consumers who know their rights won’t settle for second class treatment. Second, private fair housing groups and governmental agencies must work to enforce fair housing laws. Those who discriminate will take note when confronted with legal action.

The GCFHC is committed to leading each of these efforts. The release of the GCFHC Rental Study is one of the first moves in that direction. The study should do three things: remind/inform housing consumers of their rights, put housing providers on notice that they must comply with the law, and move the Mississippi Gulf Coast further along on the mission ending housing discrimination. It is essential to the Gulf Coast’s growth as a community and America’s growth as a nation.

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<sup>6</sup> Numbers from John Simonson, University of Wisconsin - Platteville, and the *National Fair Housing Alliance 2003 Trends Report*.

<sup>7</sup> Census Bureau’s *Moving to America – Moving to Homeownership 1994 – 2002*

<sup>8</sup> 2000 Census Data

<sup>9</sup> 2000 Census Data

## OVERVIEW OF FAIR HOUSING LAW

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was passed on April 11, 1968. The legislation was pending in Congress for several years when the assassination of Dr. Martin Luther King, Jr. motivated Congress to approve enact the law seven days after his death. The Fair Housing Act of 1968, as amended in 1988 (42 U.S.C. § 3601 et seq.), the Civil Rights Act of 1866 (42 U.S.C. § 1981, 1982), and four Supreme Court decisions provide the legal foundation for the fair housing movement. These laws prohibit all race discrimination in housing and provide protection for other groups seeking to rent or buy a home, secure a mortgage loan or purchase homeowner's insurance. These laws also protect people from harassment in housing and protect people who help others exercise their freedom to choose the neighborhood where they live.

The federal Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, disability, family status, and/or national origin (42 U.S.C. § 3604). These bases of protection are commonly referred to as protected classes.

The federal Fair Housing Act enumerates a number of actions and practices that are illegal when found to discriminate or cause discrimination against a member of a protected class. It is illegal to:

- Refuse to sell or rent a property to a person because of his/her membership in a protected class;
- Discriminate in the terms, conditions and/or privileges of sale or rental because of membership in a protected class;
- Discriminate in advertising, specifically to make, print, publish, or cause to be made, published or printed, any notice, statement or advertisement that indicates any preference, limitation, or discrimination because of membership in a protected class;
- Misrepresent the availability of housing because of a person's membership in a protected class;
- Engage in blockbusting or steering. Blockbusting is designed to induce panic in a neighborhood by telling a homogeneous group in a community that others like them are leaving because a group of people representing a protected class are moving into the neighborhood and thereby changing or destroying the neighborhood and community. Steering occurs when housing providers direct

renters or buyers to a certain neighborhood because of their protected class status;

- Refuse to accommodate people with disabilities by allowing them to make reasonable modifications to housing;
- Discriminate in making loans for real estate transactions including purchasing, constructing, improving, repairing and/or maintaining a dwelling;
- To coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of a fair housing right or any person who has aided or encouraged any other person in the exercise or enjoyment of, a fair housing right.

The Civil Rights Act of 1866 gave Black citizens the same rights as White citizens to inherit, sell, lease, hold, and convey real land and personal property. The Law of 1866 was reaffirmed by the Supreme Court in 1968 in *Jones v. Mayer* (392 U.S. 409).

In *Trafficante v. Metropolitan Life Ins. Co. et al*, (409 U.S. 205, 1972), the Court determined that White tenants of an apartment complex had standing to sue the complex for discriminating against non-Whites. The Court found that the White tenants were aggrieved persons under the Fair Housing Act because they were being denied the social benefits and opportunities that come with living in an integrated community.

The Supreme Court considered the issue of real estate professionals steering prospective homebuyers to different neighborhoods on the basis of race in *Gladstone Realtors v. Village of Bellwood* (441 U.S. 91, 1979). The Court found that steering on the basis of race is illegal. The Court granted standing to sue to the Village of Bellwood and its residents based on the fact that having been deprived of the “social and professional benefits of living in an integrated society [were] sufficient injury allegations in fair housing cases.”

In 1982, the Supreme Court considered *Havens v. Coleman* (455 U.S. 363). The case was an important landmark for fair housing advocates as the Court gave a seal of approval to “testing” and determined that testers have standing to sue. Further, the court determined that fair housing centers also have standing to sue when the discriminatory actions of a defendant impair the center’s activities.

Considering that many states and cities have fair housing laws and that lower courts have made many other rulings important to fair housing, this is by no means an exhaustive explanation of fair housing laws. But it does provide the basic overview necessary to understand how housing discrimination threatens equal-housing opportunity and freedom of choice on the Mississippi Gulf Coast.



## EXECUTIVE SUMMARY

*The only way to get equality is for two people to get the same thing at the same time at the same place.*

*– Thurgood Marshall,  
1934*

Despite the passage of the Fair Housing Act in 1968 and the Fair Housing Amendments Act of 1988, the Gulf Coast Fair Housing Center (GCFHC) Fair Housing Rental Study indicates that as of February 26, 2004 we have not achieved equal housing opportunity on the Mississippi Gulf Coast. The rental study documents, describes and quantifies discrimination against African Americans and families with children in rental housing throughout the Mississippi Gulf Coast. The rental audit not only measures the extent of the discrimination, but also reveals the nature of that discrimination – how housing providers are discriminating in rental housing.

The rental study illustrates how **African Americans who are otherwise qualified will encounter discrimination in 71% of their searches for rental housing on the Mississippi Gulf Coast.** This means that **African Americans will face discrimination in 7 out of every 10 rental housing searches.** Further, National Fair Housing Alliance research shows that the average person views four or five housing units when looking for rental housing. This means that African Americans on the Gulf Coast may get discriminated against every time they look for housing. Such a high level of discrimination severely restricts the housing choices of African Americans and perpetuates housing segregation.

The study also shows that **families with children, who are otherwise qualified, can expect to encounter discrimination in 69% of their searches throughout the Mississippi Gulf Coast.** This means that **families with children will face discrimination in 7 out of 10 housing searches.** These results have far-reaching implications, because a person's housing choice affects more than his or her place of residence. Of particular concern to families with children is the relationship between housing choice and access to quality education. Families with children who are denied fair housing choice are constrained in their ability to choose housing in their school district of choice. In addition to quality education, housing discrimination on the basis of race and/or family status impedes access to employment opportunities, retail establishments, parks, and other public services.

The rental study is based on approximately 66 rental tests conducted throughout the Mississippi Gulf Coast. About two-thirds of the tests sought to measure discrimination based on race. About one-third of the tests sought to measure discrimination based on family status. Testers were trained and subsequently assigned apartments or instructed to respond to rental advertisements. GCFHC staff analyzed tester reports regarding testers' experiences for differential treatment.

The types of differential treatment documented in the rental audit confirm that discriminatory practices in housing can be quite subtle and, sometimes, not even recognized by victims, without the benefit of comparison to White applicants or applicants without children. For example, rarely does discriminatory treatment consist of the use of racial slurs or an expressed policy of refusing to rent to African Americans; however, note that the study shows several instances of refusing to rent to families with children. It is with this concern that in this study, Black testers were paired with similarly situated White testers and families with children were paired with similarly situated families without children. The rental study shows that discrimination based on race most frequently occurs through misrepresenting availability of units to Blacks, not giving Blacks equal access to applications, and the use of discriminatory policies. On the other hand, discrimination based on family status frequently takes the form of discriminatory policies, lack of access to appointments and lack of access to applications. Each of the practices is prohibited under fair housing law.

GCFHC, as part of its mission, investigates complaints of housing discrimination. It works to find resolutions to complaints through investigation and private enforcement of fair housing laws. This study will help to introduce the Gulf Coast Fair Housing Center to the public and enable citizens to take advantage of its services. Some of the reasons that the Center is needed on the Gulf Coast are:

1. Neighborhoods remain segregated even 36 years after the enactment of the law;
2. Citizens are unaware of their fair housing rights and responsibilities;
3. Citizens are unaware of how to file housing discrimination complaints;
4. Discrimination can be very subtle. Before the establishment of GCFHC, citizens had no means to gain an objective determination of whether discrimination had occurred; and
5. For citizens who have been able to determine that there has been discrimination, there has been no group or organization committed purely to enforcing fair housing rights on the Gulf Coast of Mississippi. Citizens who

have suffered discrimination may have become complacent without the help of an established fair housing advocate.

GCFHC intends to remedy the situation by giving every citizen a clear understanding of fair housing laws. The results of this rental study will greatly assist GCFHC in educating consumers about how to detect housing discrimination. It is through this study that GCFHC has been able to assess the issues regarding race and family status housing discrimination on the Gulf Coast, and recommend solutions to the problem (see recommendations, page 20).

# **METHODOLOGY**

## **TESTING AND INVESTIGATION**

Housing units for rent were audited for discrimination using testers. In most cases, matched pair testing was used. Testers were paired by matching incomes, career paths, and rental histories. The only difference was that one individual, a member of a protected class, hereinafter referred to as the protected tester, was slightly more qualified for the housing. In this audit, the protected class testers were African Americans and families with children.

The paired tests are designed to hold all variables constant except for the tester's membership in a protected class. The tests were designed to isolate race or family status as the only basis for differential treatment. The use of the testing process has been upheld by the United States Supreme Court, not only as legal, but also as an effective tool to investigate claims of housing discrimination. The United States Department of Justice and the United States Department of Housing and Urban Development use testers to conduct investigations.

## **TRAINING OF TESTERS**

All testers received standardized training from GCFHC and NFHA. The training included both classroom and field training. Testers are taught to be objective fact-finders and to report, but not interpret, the results of their test.

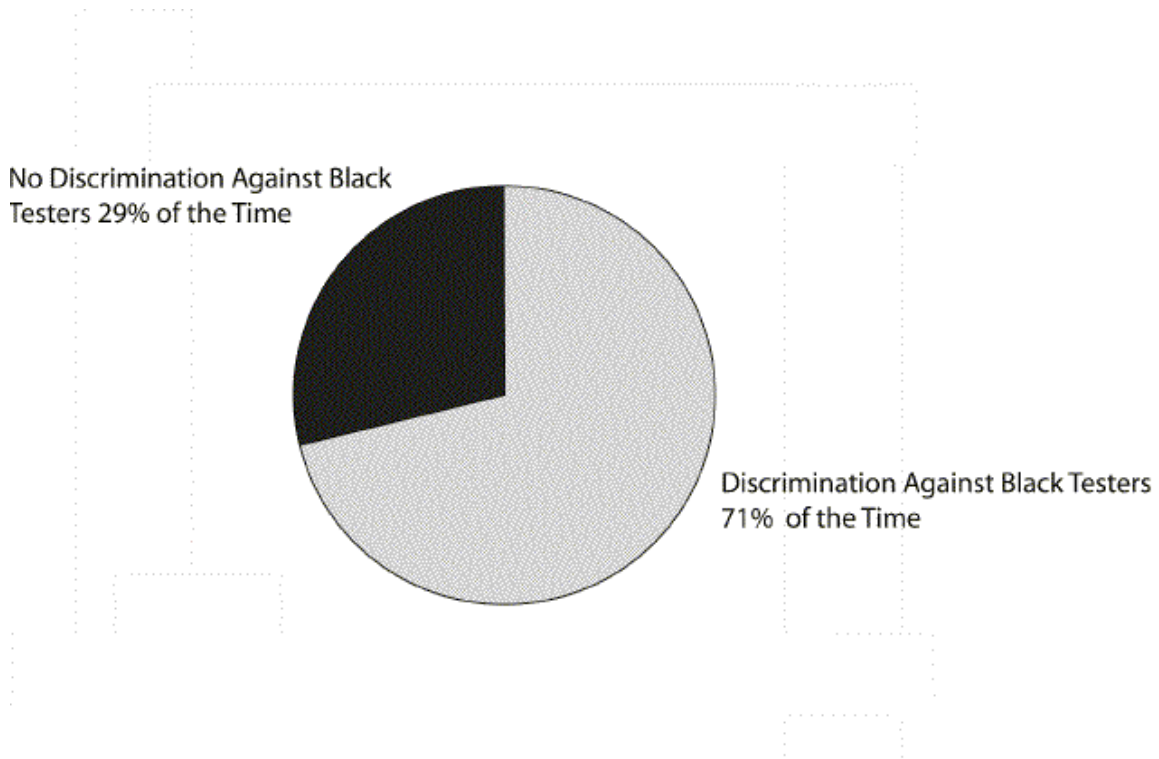
## **SELECTION OF SITES**

**Race:** A list of apartment complexes in Harrison and Jackson counties. Census tracts where more than 80% of the population is White were identified. The apartment complex list, and census tracts with 80% or more White residents was cross referenced with rental advertisements for furnished/unfurnished rental housing. The advertisements listing housing in the 80% or more White census tracts were reviewed for discriminatory advertising or hints thereof. All ads including or hinting at discriminatory advertising located in census tracts meeting the more than 80% White threshold were targeted in the study. More units that did not achieve the discriminatory advertising threshold were also included.

**Family Status:** A list of apartment complexes in Harrison and Jackson counties was developed. GCFHC staff reviewed rental advertisements for furnished/unfurnished apartments and mobile home parks. The ads were reviewed for discriminatory advertising or hints thereof. Most ads hinting at discriminatory advertising were investigated. More units that did not necessarily achieve the discriminatory advertising threshold were also included.

## FINDINGS

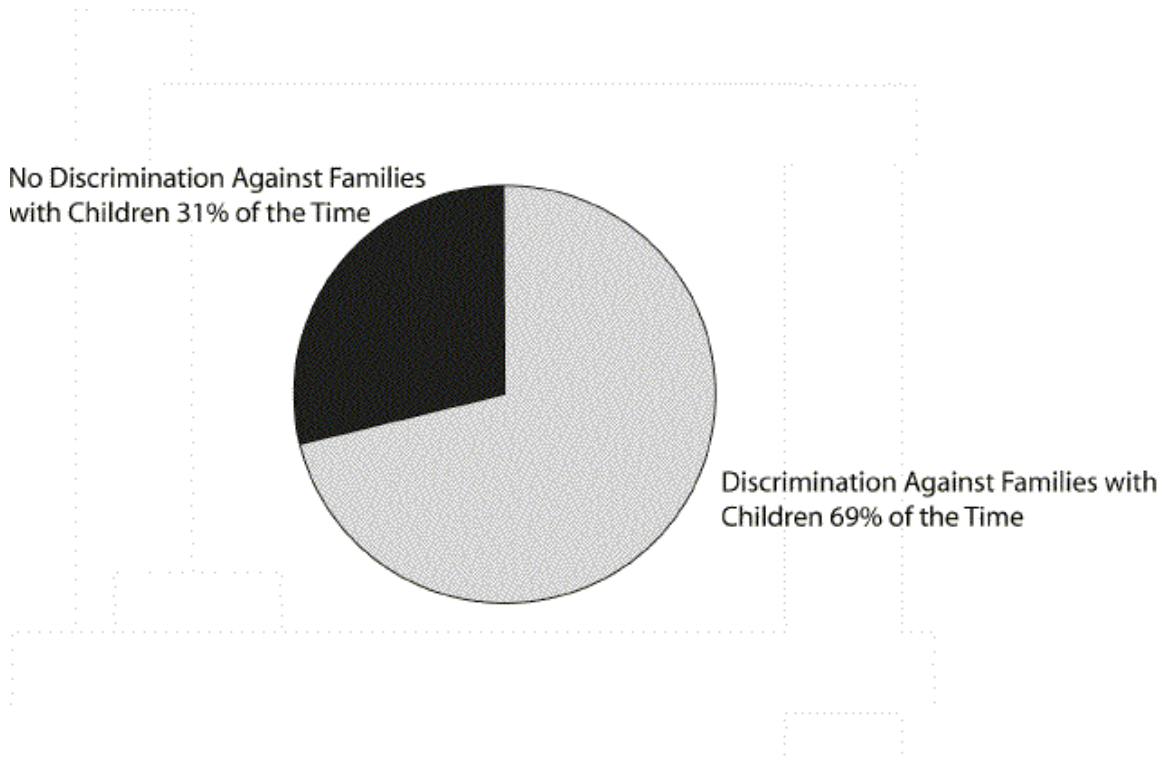
**Figure 1:** Rate of discrimination against African Americans when inquiring about rental housing on the Mississippi Gulf Coast:



### **Rate of Discrimination: Race**

When African Americans respond to an advertisement for vacancy in rental housing on the Mississippi Gulf Coast, they can expect to encounter discrimination 71% of the time. This means that 7 out of 10 times an African American attempts to apply for rental housing, he or she will encounter some type of illegal discrimination. Because it is estimated that people look at four or five locations when searching for housing, African Americans on the Gulf Coast will most likely encounter discrimination each time they look for housing.

**Figure 2:** Rate of discrimination against families with children when inquiring about rental housing on the Mississippi Gulf Coast:



**Rate of Discrimination: Familial Status**

When a family with children responds to an advertisement for vacancy in rental housing on the Mississippi Gulf Coast, they can expect to encounter discrimination 69% of the time. This means that 7 out of 10 times a family with children attempts to apply for rental housing, they will encounter some type of illegal discrimination.

## **TYPES OF DIFFERENTIAL TREATMENT: RACE AND FAMILY STATUS**

The rental study illustrates how housing discrimination is being practiced on the Gulf Coast. The difference in treatment broke down into five categories for both race and family status.

### **Race:**

1. Difference in access to appointments to view units  
Oftentimes, phone calls from African American testers were not returned, while control testers calling on the same day, had phone calls returned promptly. In addition Black testers were not allowed to make appointments to view available apartments or when they arrived for scheduled appointments – no one showed up to meet them. Black testers were not given the same access to appointments as their White counterparts 24% of the time.
2. Difference in information regarding availability of units  
In many circumstances, African Americans were not told about all available units. Sometimes they were told that units wouldn't be available for a week or more, while the control testers were told that the units in question would be available immediately. Discrimination against African Americans regarding the availability of units occurred 43% of the time.
3. Difference in access to applications  
Often, White testers were offered applications while Black testers had to ask for them. This occurred 33% of the time.
4. Discriminatory policies  
Many complexes instituted written or spoken discriminatory policies when renting to African Americans. For example, in some cases, Black testers were only shown units in poor repair, while their White counter parts were shown units in excellent condition. Black testers encountered discriminatory policies 33% of the time.
5. Differences in terms and conditions  
Agents and owners often imposed more rigid criteria for Black testers. For example in several tests, Black testers were told they would have to undergo credit checks and criminal background checks, while White testers were not. In one test, a Black tester was told that the rent was \$575 per month with a \$200 deposit, while the White tester was told that that the rent was \$495, with \$250 off

of the first month's rent. For this tester, there was no deposit. Black testers were discriminated against via differences in terms and conditions 29% of the time.

## **Family Status**

### 1. Difference in access to appointments to view units

Rental agents discriminating against families with children often screened phone calls by asking directly who would be living in the apartment. When testers responded that they had children, agents either refused to show units or never showed up for the tester's appointment. Families with children were not given the same access to appointments as their counterparts 38% of the time.

### 2. Difference in information regarding availability of units

Many complexes misrepresented the availability of units to families with children. In one test, a tester with children was told that families with children were not allowed in second floor units. The control tester was told that second floor apartments were in fact available. Rental agents misrepresented the availability of housing to families with children 31% of the time.

### 3. Difference in access to applications

Testers with children were not often given applications or given proper access to appointments to view the units. Agents screened calls for families with children and either did not schedule appointments, or did not show up for appointments that were scheduled. Discrimination through difference of access to applications occurred 46% of the time.

### 4. Discriminatory policies

Testers representing families with children encountered written or spoken discriminatory policies quite often. As mentioned above, testers were told that second floor apartments were not rented to families with children. Another tester was told that no teenagers were allowed in the complex. Families with children encountered discriminatory policies 54% of the time.

### 5. Differences in terms and conditions.

Agents and owners sometimes imposed more rigid criteria for families with children. For example one tester with children was told that she could only have a month to month lease as opposed to a 12 month lease. In another, the tester with children was told that there would be a firm \$200 deposit, while the control tester was told that the deposit was \$200, but that amount could be discounted for her. Families with children were discriminated against via differences in terms and conditions 31% of the time.



## **EXAMPLES OF DIFFERENTIAL TREATMENT**

### **Race**

#### **Example #1:**

- A Black tester with a racially-identifiable voice looking for a two bedroom apartment called the assigned complex to arrange an appointment. While on the phone call, he was put on hold for several minutes. The person on the other end never returned to the phone. He called back and arranged an appointment. At the appointment, the rental agent showed him a two bedroom and said that the rent was \$575, with a \$200 security deposit and a \$25 application fee.
- A White tester, looking for a two bedroom apartment, called the same complex on the same day. At the appointment he was shown a two bedroom apartment and told that the rent is \$495. He was told that there are others available for \$525. He was further told that there is a special that allows tenants to get \$250 off the first month's rent if he signs a 13-month lease.

#### **Example #2:**

- A Black tester looking for a two bedroom apartment called an apartment complex and arranged an 11:00 a.m. appointment. He arrived at the complex at 10:55 a.m. In front of the rental office, he saw a group of women including one White woman with brown hair, in her early 40's wearing a blue shirt and black pants. The woman walked away. After parking, he walked to the office door. The sign on the door said "open." He tried to walk in, but it was locked. He knocked, but the door was not answered. He turned to the remaining two women and asked if they knew where he could find the rental agent. They replied that she had left to go to the bank. He waited 15 minutes then left.
- On the same day, a White tester looking for a two bedroom apartment called the same complex and arranged a site visit. He walked into the rental office at 1:00 p.m. and was greeted by a White woman with brown hair in her early 40's wearing a blue shirt and black pants. She indicated she is the rental manager. She showed him an apartment and told him of three others that were available immediately.

#### **Example #3:**

- A Black tester arranged to view an apartment advertised at \$550 to \$700 per month. Upon arriving at the complex, she was shown a dirty unit in an older building. She was told that the unit would be available in a week for \$525 per month.
- A White tester arranged to view an apartment with the same advertisement of \$550 to \$700 per month. She was shown a unit in excellent condition and was told that it was brand new, and that no one had ever lived in the unit. She was told that the unit was available immediately for \$700. Only after she asked, was the White tester told that there are older units that rent for \$550 per month, but that they will not be available until the following month.

**Example #4:**

- A Black tester made arrangements to see an apartment. She was shown an unfurnished apartment and told that there is a credit check and a rental report is required, because “rental reports and credit checks make good neighbors.”
- On the same day, a White tester made arrangements to see an apartment. She was shown both a furnished and an unfurnished unit at the same complex. The agent comments that he has something that she may like even more. He took her to another complex in better repair and showed her an additional unit. He made no mention of a credit check or rental report.

**Family Status**

**Example #1:**

- A tester with a one-year old child called to inquire about an apartment for rent. The rental agent told the women that the unit is very small and asked who would be living there. The tester told the agent that it was for her and her one-year old daughter. The agent repeated to the woman that the unit is very small. The woman responded that her daughter is very young and doesn't need much space, so a small unit would be just fine. The agent refused to make an appointment to show the unit.
- A tester with no children called the same complex. The rental agent asks who will be living there. He said that he would be the only person. The manager invited the man to see the unit and made an appointment to show the unit to him the following morning.

**Example #2:**

- A tester with a 16 year-old child called to inquire about an apartment. The rental agent asked who will live there. The woman said it is for her and her daughter. The agent asked how old the daughter is. The woman told the agent that her daughter is 16. The manager told her that teenagers are not allowed because they are trouble. The manager agreed to show the apartment to the woman, but told her that if there is any trouble, she would lose her deposit. The woman arrived for the appointment, and no one was there. She waited 15 minutes, then left.

**Example #3:**

- A tester with a child called an apartment complex about an apartment for rent. While on the phone, the woman's child began to cry. The apartment manager, hearing the crying, warned that she advertised a quiet complex. They set up an appointment. Later that day, the tester arrived at the complex. No one was there. She waited 10 minutes and called the complex. The agent answered and said she would be there in a moment. While viewing an apartment with a window air and heating unit, the woman asked if she could see a unit with central air and heat. The agent agreed. She took the woman to another unit, but the woman noticed that this unit also had a window unit. The woman asked again to see a unit with central air and heat. The manager said that the units with central air and heat are on the second floor and that she doesn't rent those units to people with children.
- A woman, without a child, called the same apartment complex. She arranged a site visit and was shown four units, one of which is a second floor unit.

## **RECOMMENDATIONS**

Because of the extremely high rate of discrimination against African Americans and families with children on the Mississippi Gulf Coast, the Gulf Coast Fair Housing Center (GCFHC) makes the following recommendations.

1. As Gulf Coast cities and counties embark on new strategies and programs to create housing opportunities on the Gulf Coast, they should make fair housing a basic component of each program. Fair housing must become an integral component of all strategies designed to build new housing and rehabilitate

- existing housing in all of the communities that make up the Gulf Coast. This includes affirmatively marketing all new housing developments through a variety of media to reach the African American, Latino and Asian American communities.
2. Gulf Coast city and state officials must strongly and publicly condemn housing discrimination and take an active role in furthering fair housing.
  3. The State of Mississippi should enact a state fair housing law equivalent to the federal Fair Housing Act as amended in 1988.
  4. Should the State of Mississippi fail to enact a fair housing law equivalent to federal law, then each Gulf Coast city should enact a local fair housing ordinance.
  5. Municipalities that are recipients of Community Development Block Grant funds are required to affirmatively further fair housing. They can comply by funding fair housing education and outreach to both housing consumers and providers and funding fair housing programs to compliment already existing home-buyer training programs.
  6. In an effort to prevent future housing discrimination, the housing industry has an obligation to provide sound education on fair housing requirements. GCFHC is capable of providing high-quality educational programs to agents, owners, and managers of rental housing. Further, local boards of realtors and licensing agencies should terminate members who fail to comply with fair housing laws.
  7. Gulf Coast housing authorities must abide by federal requirements to provide fair-housing educational seminars for all section 8 residents so they are able to effectively exercise their right to seek housing in all neighborhoods.
  8. A fair housing media campaign, specific to the Gulf Coast, should be developed and run on local television, radio, internet, and print media.
  9. Gulf Coast cities and counties should work with fair housing centers to develop a regional annual fair housing conference for both consumers and industry professionals.
  10. A broad interracial coalition of religious, civic and community groups should incorporate fair housing goals into their education and outreach efforts.