

Americans with Disabilities Act, and therefore probably do not comply with those requirements. The following recommendation is therefore offered.

Recommendation:

1. The Township should continue its use of CDBG funds to incorporate barrier-free improvements in its housing rehabilitation program, when appropriate. It is understood that this initiative addresses the problem in owner-occupied units.
2. If the Township ever becomes involved in rental rehabilitation activities, it should attempt to obtain additional funding for a similar rental barrier-free initiative.
3. The Township might wish to explore State and Federal programs designed to address accessibility improvements in multi-family properties, and work with rental managers to implement such improvements, should opportunities arise.
4. Work with the Township Building Department in addressing complaints on handicap accessibility.

Impediment #5 – Cultural Lag and Resistance to Fair Housing Implementation

The 1995 AI reported that biased opinions, inimical to fair housing implementation, have developed over time, although certain legal and financial sanctions on fair housing violators have curbed the more egregious practices, and have resulted in more open markets. Resentment to change, however, continues and inhibits further progress. These attitudes require continuing education and still more time to be reversed and eliminated.

Recommendation: The Township should continue to vigorously enforce its fair housing responsibilities, against any who would unlawfully discriminate. It should, further, continue its efforts to educate and inform the general public and its business partners concerning the objectives and requirements of fair housing.

Impediment #6 – Inability to Obtain Home Loan Financing

The preceding analysis indicates that African- and Native-Americans, and Hispanics tend to experience higher loan denial rates than whites, Asian/Pacific Islanders and, sometimes, Other Races in metropolitan Detroit. The data is too broad to draw specific conclusions regarding lending practices in Clinton Township, and even in the Detroit area. The fact that disparate effects from lending occur among groups of people who are considered to be disadvantaged and minority, however, is an impediment to fair housing, even if the reasons are related to the applicant's failure to meet standard underwriting criteria.

Any improvement in loan approval rates among minority applicants would improve their ability obtain decent and affordable housing. More families would be able to purchase housing, and more would be able to improve both their physical environment, through improvement loans, or their financial situation, through refinancing. This is especially true in a time of unprecedented low mortgage rates. Although this is a fundamental issue affecting the entire nation, there are possible remedies within the Township's control, and the following recommendation is offered.

Recommendation: The Township should consider providing homebuyer counseling and credit counseling to individuals and families, as part of its housing programs. This service could be arranged either through lending institutions, or through one of several non-profit counseling agencies in the area.

Appendix
Clinton Township Fair Housing Ordinance

CHAPTER 624
Fair Housing

624.01	Purpose.	624.05	Discrimination in financing of housing.
624.02	Definitions.	624.06	Complaints; authority of Supervisor; procedures.
624.03	Discrimination in real estate transactions.	624.99	Penalty.
624.04	Discrimination in brokerage services.		

CROSS REFERENCES

Civil Rights Law - see M.C.L.A. Secs. 37.1 et seq.

Housing generally - see M.C.L.A. Secs. 125.651 et seq.

Discrimination in government housing - see M.C.L.A. Secs. 750.146, 750.147

Housing Commission - see ADM. Ch. 282

Housing Code - see B. & H. Ch. 1496

624.01 PURPOSE.

It is the purpose of this chapter to prevent discrimination in real property transactions and to promote a policy in the Charter Township of Clinton to provide for fair housing throughout the Township.
(Ord. 311. Passed 9-18-95.)

624.02 DEFINITIONS.

Unless indicated otherwise, as used in this chapter:

- (a) "Person" means one or more individuals, corporations, partnerships, associations, joint ventures, limited liability companies, unincorporated organizations or trusts, as well as employees and agents thereof.
- (b) "Real estate transaction" means the sale, exchange, rental or lease of real property or an interest therein.
- (c) "Real property" means a building, structure or mobile home, real estate, land, a mobile home park, trailer park, tenement or leasehold or an interest in a real estate cooperative or condominium.

- (d) "Unlawful discrimination" means any discrimination prohibited pursuant to the laws of the State of Michigan or the United States government, including, but not limited to, discriminatory practices in real property or real estate transactions as prohibited pursuant to the Elliott-Larsen Civil Rights Act, Act 453 of the Public Acts of 1976, as amended, being M.C.L.A. 37.2101, as amended. (Ord. 311. Passed 9-18-95.)

624.03 DISCRIMINATION IN REAL ESTATE TRANSACTIONS.

No person shall attempt, engage in, assist, aid or abet unlawful discrimination against any person in connection with any real estate transaction. (Ord. 311. Passed 9-18-95.)

624.04 DISCRIMINATION IN BROKERAGE SERVICES.

No person, who is involved as a real estate broker or sales person, shall attempt, engage in, assist, aid or abet unlawful discrimination. (Ord. 311. Passed 9-18-95.)

624.05 DISCRIMINATION IN FINANCING OF HOUSING.

No person, to whom an application is made for financial assistance or financing in connection with a real estate transaction or in connection with the construction, rehabilitation, repair, maintenance or improvement of real property, shall attempt, engage in, assist, aid or abet unlawful discrimination. (Ord. 311. Passed 9-18-95.)

624.06 COMPLAINTS; AUTHORITY OF SUPERVISOR; PROCEDURES.

(a) It is the policy of the Charter Township of Clinton to educate the public as to the fair housing policy of the Township and to receive and properly refer persons with complaints of unlawful discrimination in real estate transactions.

(b) The office of the Supervisor of the Charter Township of Clinton shall be responsible for the receipt and referral of all complaints of unlawful discrimination in real estate transactions.

(c) All complaints received shall be noted in a journal and a file maintained for each complaint. Within thirty days of receipt of a complaint, the Supervisor's office shall refer the case to the Township Attorney, the Police Chief and other departments for research as needed. A notice of the complaint shall, within thirty days of receipt, be sent to the alleged perpetrator of the unlawful discrimination in the real estate transaction. The Supervisor may attempt to resolve the complaint by means of conciliation proceedings, persuasion or education. If the complaint or problem cannot be resolved to the satisfaction of all parties, such parties may seek redress through the Fair Housing Center of Metropolitan Detroit or the Michigan Civil Rights Commission. (Ord. 311. Passed 9-18-95.)

Fair Housing Complaint Resolution Process

