

**NEW MEXICO MORTGAGE FINANCE AUTHORITY
FAIR HOUSING PLAN AND POLICY**

I. Policy Statement

It shall be the policy and commitment of the New Mexico Mortgage Finance Authority to ensure that fair and equal housing opportunities are granted to all persons, in all housing opportunities and development activities funded by the New Mexico Mortgage Finance Authority regardless of race, color, religion, gender, sexual orientation, marital status, lawful source of income, familial status, national origin, ancestry, age or mental or physical disability. This shall be done through a program of education, an analysis of impediments, and designation of a Fair Housing Officer and development of a procedure for complaints of discrimination. This plan will incorporate the directives of State and Federal laws and Executive Orders, including, but not limited to:

- a. Title VI of the Civil Rights Act of 1964
- b. The Fair Housing Act – Title VIII of the Civil Rights Act of 1968, as amended
- c. Executive Order 11063, as amended by Executive Order 12259
- d. Section 104(b) of Title I of the Housing and Community Development Act of 1974, as amended
- e. Section 109 of Title I of the Housing and Community Development Act of 1974, as amended
- f. Section 3 of the Housing and Community Development Act of 1968, as amended
- g. Sections 503 and 504 of the Rehabilitation Act of 1973, as amended
- h. The Americans with Disabilities Act of 1990
- i. The Age Discrimination Act of 1975, as amended
- j. Executive Order 11246 (as amended by Executive Orders 12375 and 12086) Equal Opportunity Under HUD contracts and HUD-assisted Construction Contracts
- k. Executive Order 12892, Leadership and Coordination of Fair Housing
- l. New Mexico Human Rights Act Chapter 28, Article 1 NMSA 1978 (§28.1.1 NMSA)

The New Mexico Mortgage Finance Authority commits to providing and promoting racial and economic integration in any housing development and will take affirmative steps to reach beneficiaries from all racial and ethnic groups as well as the physically or mentally handicapped and families with children and to reach a broad range of income eligible beneficiaries for appropriate and applicable housing opportunities.

II. Selection of Fair Housing Officer

In accordance with Title VIII, Civil Rights Act of 1968, as amended, the Fair Housing Officer below has been designated to handle fair housing complaints and activities:

Marjorie Martin
MFA Legal Counsel
344 4th Street SW
Albuquerque, New Mexico 87102
505-767-2242



The Fair Housing Officer is responsible for the intake and processing of all housing complaints as well as implementation of the Fair Housing Plan activities and actions. While not expected to be an “expert” in Fair Housing Laws, at a minimum, the officer will be familiar with the complaint process and Federal and State Laws, which address Fair Housing. Records which show the date, time, nature of complaint and decisions made in the complain process(es) will be fully documented. A separate file will maintain a record of all housing discrimination complaint and follow-up actions.

III. Complaint Process

The Fair Housing Officer will reasonably assist the complainant in submitting the complaint to the appropriate body in accordance with the grievance procedures of the New Mexico Mortgage Finance Authority.

The individual(s) filing the complaint will then be advised of the option of filing directly with the U.S. Department of Housing and Urban Development (HUD), the New Mexico Human Rights Division (NMHRD), or the Equal Employment Opportunity Commission (EEOC) or with all agencies simultaneously. The Fair Housing Officer will keep a record of the progress on the number of complaints filed, actions taken, and the status of each complaint.

Additional Steps

- The New Mexico Mortgage Finance Authority will adopt annually the Fair Housing Policy Statement as an indication of its commitment to Fair Housing Month during the month of April.
- The New Mexico Mortgage Finance Authority shall periodically prepare, solicit and provide public service announcements for local radio and/or TV stations or local newspapers in order to provide knowledge and information about Fair Housing.
- The New Mexico Mortgage Finance Authority will display Fair Housing posters identifying the agency’s Fair Housing Officer, title, address and phone number in prominent locations. In addition, fair housing information will be distributed outside of the agency to traditional housing partners, including local realtors and banks and other referral sources.
- All advertising of residential real estate owned or developed by the New Mexico Mortgage Finance Authority for sale, rent or financing will contain the Fair Housing logo, equal opportunity slogan as a means of educating the home seeking public that the property is available to all persons regardless of race, color, religion, sex, mental or physical disability, sexual orientation, familial status, marital status, national origin, age, ancestry, or lawful source of income. All printed materials, including agency letterhead, business cards, program brochures, bid advertisements, etc. by the New Mexico Mortgage Finance Authority sponsored programs must include the phrase “Equal Housing Opportunity/Affirmative Action Employer.” The type of logo,



statement or slogan will depend on the type of media being used (visual or auditory). All logos/statements must appear at the end of the advertisement.

IV. Analysis of Impediments

The New Mexico Mortgage Finance Authority will undertake a periodic Analysis of Impediments and conduct a review of policies, practices and procedures that effect the location available and accessibility of housing. The 2010 New Mexico Analysis to Impediments to Fair Housing contains the following action items:

- A. Enhance understanding of fair housing by:
 1. Orchestrating fair housing education opportunities such as online presentations or seminars for the following groups:
 - a. Housing consumers and the general public,
 - b. Housing stakeholders such as property managers, lenders and others involved with the provision of housing.
 2. Increase awareness of the complaint system through distribution of flyers or brochures to include information regarding:
 - a. Protected classes under state and federal law,
 - a. Types of discriminatory issues,
 - b. How to file a complaint.
 3. Enhancing understanding of what constitutes affirmatively furthering fair housing by organizing required training for:
 - a. Representatives of MFA and DFA;
 - b. Representatives of MFA and DFA HOME and CDBG grantees.
- B. To assist in decreasing discrimination in the housing markets, explore the possibility of assisting in the creation of a HUD Fair Housing Initiative Program (FHIP) recipient in the state of New Mexico to increase outreach, education and related fair housing activities, including testing and enforcement.
- C. Improve understanding of credit markets through enhanced homebuyer training. Topics should include:
 1. How to establish and keep good credit;
 2. How to recognize the attributes of a predatory loan.
- D. Engage the Human Rights Bureau (HRB) in an enhanced fair housing dialogue to include:
 1. Offering more expansive fair housing activities such as:
 - a. Investigative services including testing and enforcement;
 - b. Educational and training opportunities for both providers and consumers of affordable housing products.
 2. Assisting in distributing materials for the HRB, so that both housing consumers and providers better understand where to turn for fair housing assistance.
 3. Encouraging the HRB to become a HUD-designated substantially equivalent agency, thereby allowing the HRB to receive funds through HUD for education, outreach, testing and enforcement.
- E. To address the perception of local land use and development practices that may not be in the spirit of affirmatively furthering fair housing, prepare a selection of “best practices” to be distributed to grantees of all housing related activities. Then, open a dialogue with grantees about this particular issue.



V. Amendments

The Executive Director, Deputy Director of Programs or Chairman of the Board of the New Mexico Mortgage Finance Authority shall amend and revise this Plan as required to keep current with State/ Federal affirmative action and equal opportunity policies and procedures and local actions and activities to further the purposes of this Plan.

Deputy Director of Programs

Date

