



Spring 2021

Winston-Salem City Council

Mayor: Allen Joines;
Denise D. Adams, Mayor Pro Tempore, North Ward; Barbara H. Burke, Northeast Ward; Kevin Mundy, Southwest Ward; Robert C. Clark, West Ward; John Larson, South Ward; Jeff MacIntosh, Northwest Ward; Annette Scippio, East Ward; James Taylor, Jr., Southeast Ward; City Manager: Lee D. Garrity

Human Relations Staff

Wanda Allen-Abraha, Director;
Adolfo Briceño, Specialist/
Hispanic Outreach;
Iris McKnight, Specialist
Jayme Waldeck, Specialist/
Outreach
Karlyn Duncan, Admin. Asst./Intake

Tu Comunidad Liasion



Adolfo Briceño

If you have any suggestions for a featured service or program, please contact Adolfo Briceño, Human Relations Specialist, at 336.734.1225.

**Rental Assistance Program
By Adolfo Briceño**

The City of Winston-Salem, in collaboration with Forsyth County, will provide financial assistance to both homeowners and renters under two different programs using federal funds.

Tu Comunidad interviewed Shereka Floyd, from the City's Community Development Department, to find out more about these programs.

Tu Comunidad: What is your official title?

Shereka Floyd: Continuum of Care Program Manager.

Tu Comunidad: What is the official name of the Rental Assistance Program?

Shereka Floyd: There are two different programs. One started Monday, March 29, 2021 and it is called RUMA (Rent Utility Mortgage Assistance); the other one is ERAP (Emergency Rental Assistance Program) and started April 5, 2021.

Tu Comunidad: Can you briefly describe each one? Let's start with RUMA

Shereka Floyd: RUMA provides rent, utilities, and mortgage assistance for individuals who are currently behind on their payments and have experienced housing instability due to COVID-19. Also, they have to be currently in arrears; they have to be in the property for at least three months at the time of the application; their income must be below 80% of the Area Median Income (AMI); and they have to have an economic impact due to COVID-19, such as loss of employment or reduction in hours or have a significant increase in cost.

We have three non-profit organizations disbursing funds for this program: Sunnyside Ministries, 336-724-7558; HARRY Veterans, 336-725-3410, who offers rental assistance; and Financial Pathways of the Piedmont, 336-837-0645 who offers mortgage assistance.

Then, we have the Emergency Rental Assistance Program, ERAP, for anyone who is behind on rent and utilities; it also covers internet payments; you have to have been affected by COVID-19. We are prioritizing people who have been unemployed for 90 days, who have a court eviction pending, and those earning below a

50% AMI. That is the prioritization. You have to have been affected by COVID-19; lost your job or incurred in significant costs, like reduction of work hours, being furloughed, or receiving unemployment due to COVID-19. There is no minimum residency time to apply for this program.

For ERAP you can apply online or contact the call center. If you need assistance to complete the application, you can make an appointment at Forsyth's County Department of Social Services Office (DSS), but the quickest way will be to do the application online at the following address: <https://portal.neighborlysoftware.com/ERAP-WinstonSalemNC/Participant>. People can also call 855-838-6776 to receive information.

Tu Comunidad: Can you tell us the difference between the two programs?

Shereka Floyd: RUMA is for residents only in the city of Winston-Salem and offers mortgage assistance for homeowners and ERAP is for Forsyth County and city residents



and offers internet assistance, which RUMA does not; RUMA is a big push to assist homeowners.

Tu Comunidad: Can the landlord apply directly for a tenant that is behind in rent?

Shereka Floyd: The tenant would have to apply to meet the basic eligibility requirements.

Tu Comunidad: Is there a limit as to how much money one can receive?

Shereka Floyd: RUMA can provide up to six months of assistance. ERAP can provide arrears assistance for up to 12 months and can provide assistance moving forward, if funds are still available.

Tu Comunidad: Who receives the money, the landlord or the tenant?

Shereka Floyd: The money for RUMA is directly paid to the owner or the utility company; for ERAP, if we have been unable to get in touch with the landlord after a certain number of times, we will pay it directly to the tenant. It has to be 14 days of trying to reach the landlord; if we cannot reach them, then we will pay the rent to the tenant to pay the landlord.

Tu Comunidad: Is there a requirement for landlords to receive the money?

Shereka Floyd: The landlord has to fill out an application and provide a W9 (tax ID form) and also proof to confirm ownership of the property through the county tax website.

Tu Comunidad: Are there conditions attached to re-



**Report a problem
Request a new service
Send suggestion or comment**



Call 311 or 336-727-8000
citylink@cityofws.org

ceiving the money?

Shereka Floyd: A tenant cannot be evicted for nonpayment of rent for 90 days after the rent has been paid using program funds and there can be no charged late fees for rent that was paid on behalf of the tenant.

Tu Comunidad: Can people who receive a rent subsidy apply for these funds? How about those who have a housing voucher?

Shereka Floyd: They will be able to apply, if they meet basic eligibility, but we won't be able to duplicate the payment. If there is some assistance already given, we won't be able to pay that.

Tu Comunidad: For how long will the program be running?

Shereka Floyd: It is going to run until September 30, 2021.

Tu Comunidad: How much money will there be available?

Shereka Floyd: \$10.3 million for ERAP and \$1.3 million for RUMA.

Tu Comunidad: What if someone gets denied? Will there be an appeal process?

Shereka Floyd: For RUMA there is no appeal process, but for the ERAP there is an appeal process. The person will be informed of the process after the application is denied.

JP Morgan Settles with HUD Over Appraisal By Adolfo Briceno

The US Department of Housing and Urban Development (HUD) announced, on March 8, 2021 a \$50,000 settlement with JP Morgan Chase over an alleged discriminatory practice in the performing of an appraisal.

According to a HUD press release, an African American female, living in Chicago, filed the complaint because she believed the appraisal of her unit came at a much lower price than she anticipated because of her race.

"The race of a homeowner and the racial composition of their neighborhood must not influence the valuation of a home," said Jeanine Worden, HUD's Acting Assistant Secretary for Fair Housing and Equal Opportunity. "The Fair Housing Act prohibits the consideration of race as a factor in the appraisal of a home and in the provision of other real estate related services. Discrimination in home buying, mortgage lending, and property appraisal deprives qualified individuals of an equal opportunity to pursue homeownership as a path to family stability and financial security. HUD is committed to ensuring that all housing, whether for rent or for sale, is free from discrimination."

According to the press release, JP Morgan Chase agreed to pay \$50,000 to the complainant and will provide its home lending advisors and client care specialists with mandatory training on the Reconsideration of Value Process and fair lending issues related to appraisals, including how to handle discrimination complaints in the process.

As part of the agreement JP Morgan Chase is also going to include in their appraisals the following language "Chase is committed to maintaining appraiser independence and preventing attempts to influence appraisers in the preparation of appraisal reports, as well as avoiding any discrimination or bias in the appraisal process. If you believe that any person has attempted to influence the appraiser in the preparation of the appraisal of your property, or have any concerns with the reliability or credibility of the appraisal, please contact Chase mortgage support by calling 1-855-242-7346 Option "0," to report any concerns of discrimination or bias or to discuss your options to contest the reliability of the appraisal."

Because of the nature of HUD's conciliation agreements, very few details of the case have been made public, other than the complainant is an African-American female who lives in Chicago. Nevertheless, housingwire.com published on its website the following statement by a JP Morgan Chase spokesperson. "Appraisers are independent contractors who are not employed by the bank. They are specialists in the specific regions and use market-based



comparisons to come up with a value. Our internal review of the appraisal assessment, as well as a market analysis, found no substantive issues and supported the appraiser's value."

According to the spokesperson, JP Morgan Chase entered into the agreement "solely for the purpose of obtaining expeditious administrative closure of this matter."

Louisiana landlord accused of renting to females only, banned from managing his own property

By Adolfo Briceno

Jerry W. Kelly, Jr., a 54-year old White male who owns several apartment complexes in New Orleans, Louisiana, signed in March 2021 a conciliation agreement with the Greater New Orleans Fair Housing Action Center, a Fair Housing Assistance Program (FHASP), by which he agreed to allow a property management company to handle his properties so that he will have no contact with his tenants for at least ten years.

According to nola.com, Kelly signed the agreement after a federal judge denied his request to dismiss the complaint. This Louisiana newspaper said that Kelly had a reputation of only renting to "White skinny girls" and there were also allegations that he would enter the female renters' units unannounced and openly ask to trade rent for sexual favors.

In a brief interview with the paper, Kelly denied the allegations and mentioned that he liked to "keep it with just girls" at one of his apartment complexes. He owns more than 100 properties in the area, according to the newspaper, but the complaint is based on only one apartment complex.

Cashauna Hill, Director of the Greater New Orleans Fair Housing Action Center, said that she was happy that no more female tenants would have to deal with Kelly's advances. "We are incredibly grateful to the former tenants and witnesses who made this case possible and we implore any person with knowledge of similar behavior to report their suspicions to the Fair Housing Center."

According to court documents found on Google Scholar, the first allegations that there were sex discrimination issues at a Louisiana apartment complex were received by the Greater New Orleans Fair Housing Action Center in 2017. The Center conducted four Fair Housing tests as a result of the allegations. All of the tests yielded more or less the same result: Kelly would, personally, assist the female testers, but would tell male testers that the apartment was already rented or would simply refuse to return the phone call.

According to this court document, in one test, the female tester felt so uncomfortable being in the same room with Kelly that she did not follow up with the test. Kelly never returned the male tester's phone call regarding the same apartment.

In another test, the female tested was offered an application on the spot and was told by Kelly that he would waive all the credit check requirements, if she completed the application. When the male tester called, he was told that he needed to complete an application, pass a credit check, bring proof of employment, and pay a \$950 deposit. He never followed up with male tester when he called a second time to fill out the application.

