

# FAIR HOUSING CURRICULUM

ELEMENTARY SCHOOL LEVEL



Presented to:

HARFORD COUNTY PUBLIC SCHOOLS

Developed by:

GREATER BALTIMORE COMMUNITY HOUSING RESOURCE BOARD, INC.

P. O. Box 66180

Baltimore, Maryland 21239-6180

410-929-6533

utilizing funding from the

HARFORD COUNTY CDBG PROGRAM

220 South Main Street

Bel Air, Maryland 21014

June, 2005

## ACKNOWLEDGMENTS

This Fair Housing Curriculum has been developed by the Greater Baltimore Community Housing Resource Board, Inc. (GBCHRB).

Parts of this Fair Housing Curriculum were originally developed by the Howard County Community Housing Resource Board, Inc., under a grant from the U. S. Department of Housing and Urban Development (HUD). The GBCHRB adapted, supplemented, and further developed the Curriculum for specific usage in Harford County, Maryland.

Also, parts of this Curriculum were adopted from "Youth Leadership in Achieving Fair Housing," a curriculum developed by One America, Inc., under contract HUD/HC-#14512 with the HUD Office of Fair Housing and Equal Opportunity.

## TABLE OF CONTENTS

	<u>Page</u>
LIST OF FAIR HOUSING ACTIVITIES	
A. Discussion of Homes and People	1
B. Families, Households, and Housing Units	7
C. My House and My Neighbors	19
D. Being Fair to Your Neighbors	35
E. My Neighborhood and the Kind of People Who Live There	43
F. Housing Rights of Families With Children	62
G. Disability Awareness	71
H. Unfair Questioning / Invasion of Privacy Act	79
I. Code Messages in Real Estate Advertising	89
APPENDICES	96
A Summary of the Maryland Fair Housing Law	97
Contact Information for Agencies and Organizations	100
Supportive Resources	102
The Fair Housing Act - Key Provisions (4 pages)	Following
Equal Housing Opportunity Symbol (1 page)	Following
Additional Activities and Exercises (3 pages)	Following
Selected Newspaper Articles (5 pages)	Following

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS

A. DISCUSSION OF HOMES AND PEOPLE

Learning Objective (Grades K-1)

The student will be able to identify a home, its purpose, and the various people that occupy it.

Pretest

Mini-quiz (enclosed).

Teaching/Learning Activities

1. Discussion of Pre-Test and responses.
2. Draw a picture of some people and their homes.
3. Write a story about different people and their homes.
3. Comparison web of the likes and differences in people.

## FAIR HOUSING EDUCATION

### A. *DISCUSSION OF HOMES AND PEOPLE*

#### Learning Objective (Grades K-1)

The student will be able to identify a home, its purpose, and the various people who occupy it.

#### Pre-Test

Mini-Quiz (enclosed).

#### Directions to Students (Oral)

We are going to have a little quiz. Write (and draw) your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. The students will take and then discuss the Pre-Test, and share their responses. Discuss: what is a home, variety, similar functions.
2. The students then will draw a picture of some people and their homes (using Worksheet A-1). Then, in turn, ask two or three of the students to show their pictures and tell the class about it. Discuss: similarities, differences.
3. The students next will write a story about some different people and their homes (using Worksheet A-2). Then, in turn, ask two or three of the students to tell the class their story. Discuss: similarities with students' homes.

4. On the blackboard, make a "comparison web" of the likes and differences in people. First, ask the students to name their different likes and differences. Then, ask the students to name the likes and differences of other people. Discuss: comparisons with students' likes and differences, similar functions.

#### Resources/Support Services

1. Guest Speakers: Architect, Housing Developer, Construction Worker.
2. Mini-Quiz, Worksheet A-1, Worksheet A-2, Pictures: Attached.

#### Evaluation

1. The students will be evaluated by their oral responses during the Pre-Test discussion and the following Picture and Story discussions..
2. The students also will be evaluated by their Pre-Test (Mini-Quiz).
3. The students will be evaluated by their written story and drawn picture (Worksheets A-1 and A-2).
4. If desired, the Pre-Test can be re-administered as a Post-Test.



WORKSHEET A-1

DRAW A PICTURE ABOUT SOME PEOPLE AND THEIR HOMES.

WORKSHEET A-2

WRITE A STORY ABOUT SOME DIFFERENT PEOPLE AND THEIR HOMES.

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS

B. FAMILIES, HOUSEHOLDS, AND HOUSING UNITS

Learning Objectives (Grade 1)

1. The students will become more aware of the variety in composition of households.
2. The students will learn the need for mutual respect of one household for another, despite differences between them in household composition.
3. The student will be introduced to the Fair Housing Law that forbids discrimination against prospective tenants or would-be buyers because of who composes the household.

Pretest

Mini-Quiz (enclosed).

Teaching/Learning Activities

1. Discussion of Pre-Test and responses.
2. Discussion using pictures.
3. Draw a picture about your family.
4. Role-play a family discussion.

## FAIR HOUSING EDUCATION

### B. *FAMILIES, HOUSEHOLDS, AND HOUSING UNITS*

#### Learning Objectives (Grade 1)

1. The students will become more aware of the variety in composition of households.
2. The students will learn the need for mutual respect of one household for another, despite differences between them in household composition.
3. The student will be introduced to the Fair Housing Law that forbids discrimination against prospective tenants or would-be buyers because of who composes the household.

#### Pretest

Mini-Quiz (enclosed).

Directions to Students (Oral):

We are going to have a little quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. Discussion of Pre-Test and Responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: household, occupant, housing unit.
2. Discussion Using People Pictures (enclosed). Discuss: how the people look different, but are similar in being: (a) daughters and brothers, grandsons and granddaughters, mothers and fathers, uncles and aunts, (b) live in the same neighborhood and city, (c) live in the same country, and (d) live at the same time.

3. Draw a Picture of Your Family. Ask the students to draw a picture of their family (using Worksheet B-1). Then, ask two or three students to show their family picture to the class. Discuss: emphasizing the differences and similarities between the pictures, the families.
4. Role-Play a Family Discussion. Ask three students to role-play a family discussion about the child's need to clean his/her room. Discuss: similarities.

## Discussion

1. Persons living together in a single housing unit are called a "household." What does this mean? First, we must know what is meant by a "housing unit." This is a technical and legal term to designate housing space that is physically separate, with its own cooking facilities and bathroom, and is rented (or has been bought) as a separate place for people to live. This place is usually an apartment, a condominium, or a house. Other people live in are hotels, mobile homes, or nursing homes.
2. Who are the occupants of your housing unit? Are all members of your household also members of your family?
3. How many different compositions of households can you think of? (Brainstorm.)
4. Bring in pictures of your household.

## Resources/Support Services

1. Guest Speakers: Housing Counselor, Case Worker.
2. Mini-Quiz, Worksheet B-1, People Pictures: Enclosed.

## Evaluation

1. The students will be evaluated by their Pre-Test (Mini-Quiz).
2. The students will be evaluated by their oral responses during the Pre-Test discussion, the following People Picture and Family Picture discussions, and by the Role-Play.
3. The students will be evaluated by the family picture which they draw (Worksheet B-1).
4. If desired, the Pre-Test can be re-administered as a Post-Test.

FAIR HOUSING EDUCATION

B. *FAMILIES, HOUSEHOLDS, AND HOUSING UNITS*

MINI-QUIZ

1. WHAT IS A HOUSEHOLD?

2. WHAT DOES "OCCUPANT" MEAN?

WORKSHEET B-1

DRAW A PICTURE OF YOUR FAMILY.

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS

C. *MY HOUSE AND MY NEIGHBORS*

Learning Objectives (Grades 2-3)

The students will be aware of how one's living place relates to others living nearby, and the need to accept neighbors as they are.

Pretest

Mini-Quiz (enclosed).

Teaching/Learning Activities

1. Discussion of Pre-Test and responses.
2. Reading "Some People..." story (Worksheet C-1).
3. Drawing my house and my neighborhood (Worksheet C-2).
4. Helpers in the neighborhood (Worksheet C-3).
5. Different types of housing.

## FAIR HOUSING EDUCATION

### C. MY HOUSE AND MY NEIGHBORS

#### Learning Objectives (Grade 1)

The students will be aware of how one's living place relates to others living nearby, and the need to accept neighbors as they are.

#### Pretest

Mini-Quiz (enclosed).

Directions to Students (Oral):

We are going to have a little quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. Discussion of Pre-Test and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: housing unit, neighborhood, neighbor, selecting neighbors, differences and similarities with our neighbors.
2. Reading "Some People..." story (Worksheet C-1). Have the students read the story. Then, lead a discussion about the variety of places where people live. After they finish, discuss characteristics, differences, and similarities.
3. Drawing my house and my neighborhood (Worksheet C-2). The students will draw their house and one thing they like in their neighborhood. After they finish, discuss characteristics, differences, and similarities.

4. Helpers in the neighborhood (Worksheet C-3). The students will complete the Worksheet. Then, discuss the various people that help in a neighborhood, and how much the neighborhood depends on these people..
5. Different types of housing. First, show the pictures of the different types of housing to the students. Then, lead a discussion:
  - (a) What kind of house do you live in?
  - (b) Who lives in your house? Enumerate the members of your household.
  - (c) What does "neighbor" mean? Who are your "next-door" neighbors? What can you tell about them?
  - (d) How do neighbors help each other? How many names of neighboring families or persons do you know?
  - (e) If you lived in a lighthouse on a tiny island in the ocean, would you have neighbors? Would you like to live where there are no neighbors?
  - (f) If your next-door neighbors moved away, what kind of family would you like to see move into their house or apartment?
  - (g) Does your family have a right to say who should move into the vacant house or apartment that is next door?

### Resources/Support Services

Guest Speakers: Housing/County Planner, Human Relations Specialist.

### Evaluation

1. The students will be evaluated by their written Pre-Test, the neighborhood helpers worksheet, and their drawn pictures.
2. The students will be evaluated by their discussion after the Pre-Test, the story, the neighborhood drawing, the neighborhood helpers worksheet, and the housing types presentation.
3. If desired, the Pre-Test can be re-administered as a Post-Test.



FAIR HOUSING EDUCATION

C. *MY HOUSE AND MY NEIGHBORS*

WORKSHEET C-2

DRAW YOUR HOUSE OR YOUR NEIGHBORHOOD.

DRAW ONE THING YOU LIKE IN YOUR NEIGHBORHOOD.

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS

D. BEING FAIR TO YOUR NEIGHBORS

Learning Objectives (Grades 1-5)

The students will be introduced to the responsibility that occupants of housing have to permit their neighbors to enjoy their home without threat or disturbances.

Pretest

Mini-Quiz (enclosed).

Teaching/Learning Activities

**Grades 1-2**

1. Discussion of Pre-Test and responses.
2. What is fair? (Worksheet D-1).
3. Home quiz (Worksheet D-2).
4. What can I do to help? (Worksheet D-2).

**Grades 3-5**

1. Discussion of Pre-Test and responses.
2. My house is my castle.
3. What is fair? (Worksheet D-1).
4. Role-Play of fair and unfair behavior.
5. Writing a letter to the Harford County Health Department.

## FAIR HOUSING EDUCATION

### D. *BEING FAIR TO YOUR NEIGHBORS*

#### Learning Objectives (Grades 3-5)

The students will be introduced to the responsibility that occupants of housing have to permit their neighbors to enjoy their home without threat or disturbances.

#### Pretest

Mini-Quiz (enclosed).

#### **Directions to Students (Oral):**

We are going to have a little quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

##### **Grades 1-2**

1. Discussion of Pre-Test and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: housing unit, neighborhood, neighbor, selecting neighbors, differences and similarities with our neighbors.
2. What is fair? First, the students will complete Worksheet D-1. They then will share their responses. Discuss: what makes a good and bad neighbor, differences and similarities with our neighbors, differences and similarities between people of different races and colors.
3. Home quiz. First, have the students take Worksheet D-2 home to be completed by their guardian (e.g., parent, grandparent, etc.). The next

day, go through each question and ask what the guardian answered. Discuss what is a good neighbor.

4. What can I do to help? First, the students will complete Worksheet D-3. They then will share their responses. Discuss: thinking about other people, being a good neighbor, what is fair and unfair.

## Grades 3-5

1. Discussion of Pre-Test and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: housing unit, neighborhood, neighbor, selecting neighbors, differences and similarities with our neighbors.
2. My house is my castle. Begin the discussion with a large picture of a medieval castle (enclosed). "My house is my castle." This is an old proverb that originated in England in the days when some people lived in castles. What is a castle? What does this proverb mean?

"In our own home, we can do whatever we please and no one has the right to tell us how to live in our own house." This rule holds true most of the time. But there are important exceptions. Can you name them? We cannot live in a way that disturbs or endangers our neighbors. What actions might do this? (Brainstorm.) Examples:

- (a) Loud noise from music, arguments, shouting, banging, running, jumping, etc.
- (b) Uncovered accumulation of trash and garbage that results in smells, insects, and rodents.
- (c) Unsafe fires within house or outside.
- (d) Accumulation of junk in the front or rear yards, or on the steps.
- (e) Neglect and disrepair: sagging porches, peeling paint, etc.

What rights do our neighbors have if they believe that we are living in a way that is negative to them? They have the right to file a complaint with the Health Department or the Public Works Department. In an emergency, they can notify the Police Department or the Fire Department.

3. Writing a letter to the Harford County Health Department. Ask the students to write a letter to the County's Health Department complaining about a house that does not clean up its trash and garbage. Have two or three students read their letters aloud, and then discuss what should and should not be stated in the letters.
4. What is fair? (Worksheet D-1). First, the students will complete the

Worksheet. They then will share their responses. Discuss: what makes a good and bad neighbor, differences and similarities with our neighbors, differences and similarities of people of different races and colors.

5. Role-Play of fair and unfair behavior. Select two students to role-play one of the unfair behaviors listed in Worksheet D-1. Discuss: how it felt to receive the unfair behavior and what a fairer response and behavior would be.

### Resources/Support Services

Guest Speakers: Housing Inspector, Health Department spokesperson, or Maryland Commission on Human Relations staffer.

### Evaluation

#### **Grades 1-2**

1. The students will be evaluated by their written Pre-Test, Worksheet D-1 and Worksheet D-2.
2. The students will be evaluated by their discussion after the Pre-Test, the What is Fair Worksheet, the Home Quiz, and the What Can I Do Worksheet.
3. If desired, the Pre-Test can be re-administered as a Post-Test.

#### **Grades 3-5**

1. The students will be evaluated by their written Pre-Test, Worksheet D-1, and their Letter to the Harford County Health Department.
2. The students will be evaluated by their discussion after the Pre-Test, the Castle Discussion, the What is Fair Worksheet, and Role-Play.
3. If desired, the Pre-Test can be re-administered as a Post-Test.

FAIR HOUSING EDUCATION

D. *BEING FAIR TO YOUR NEIGHBORS*

MINI-QUIZ

1. Neighbors have rights. True or False?

\_\_\_\_\_ True.

\_\_\_\_\_ False.

2. My parents have the right to let the space around the house become overgrown with grass and weeds. True or false?

\_\_\_\_\_ True.

\_\_\_\_\_ False.

3. What does "common courtesy" mean?

WORKSHEET D-1

MAKE AN "X" NEXT TO ALL OF THE THINGS THAT ARE FAIR:

\_\_\_\_\_ Hitting your smaller friends.

\_\_\_\_\_ Calling people names.

\_\_\_\_\_ Laughing at people who speak Spanish.

\_\_\_\_\_ Helping a new neighbor move into the house.

\_\_\_\_\_ Letting girls and boys play with you.

\_\_\_\_\_ Hating someone who is a different race or a different color than you are.

\_\_\_\_\_ Making fun of someone who has a disability.

HOW MANY X'S DO YOU HAVE? \_\_\_\_\_

WORKSHEET D-2

HOME QUIZ

1. All of these people live in this neighborhood (place an "X"):

\_\_\_\_\_ Blacks.

\_\_\_\_\_ Whites.

\_\_\_\_\_ Hispanics.

\_\_\_\_\_ Asians.

\_\_\_\_\_ Persons with disabilities.

2. Everybody gets along well in this neighborhood:

\_\_\_\_\_ True.

\_\_\_\_\_ False.

3. This neighborhood is better because there are so many different kinds of people who live here.

\_\_\_\_\_ True.

\_\_\_\_\_ False.

4. A good neighbor welcomes all kinds of people to the neighborhood.

\_\_\_\_\_ True.

\_\_\_\_\_ False.

## ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES

### E. *MY NEIGHBORHOOD AND THE KIND OF PEOPLE WHO LIVE THERE*

#### Learning Objectives (Grades 1-5)

1. The students will sharpen their knowledge about their neighborhood by discussing what the neighbors do and their rights to be there.
2. The students also will become aware of the greater interest and stimulation of variety in the types of people as compared to sameness.

#### Pretest

Mini-Quiz (enclosed).

#### Teaching/Learning Activities

##### **Grades 1-3**

1. Discussion of Pre-Test and responses.
2. Drawing a map of Harford County.
3. "Being Fair" Story (enclosed).

##### **Grades 4-5**

1. Discussion of Pre-Test and responses.
2. Neighborhood Debate.
3. Drawing a map of Harford County.
4. How Harford County has changed.
5. Harford County's different areas and neighborhoods.

## FAIR HOUSING EDUCATION

### E. *MY NEIGHBORHOOD AND THE KIND OF PEOPLE WHO LIVE THERE*

#### Learning Objectives (Grades 1-5)

1. The students will sharpen their knowledge about their neighborhood by discussing what the neighbors do and their rights to be there.
2. The students also will become aware of the greater interest and stimulation of variety in the types of people as compared to sameness.

#### Pretest

Mini-Quiz (enclosed).

#### **Directions to Students (Oral):**

We are going to have a little quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

##### **Grades 1-3**

1. Discussion of Pre-Test (Mini-Quiz A) and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: neighborhood, neighbor, variety, differences and similarities with our neighbors.
2. Drawing a map of Harford County. First, the students will draw a map of Harford County (using Worksheet E-1). When they have finished, show the actual map of Harford County (enclosed). Ask two or three of the students who drew especially skewed maps to explain their maps. Discuss: how life experiences shape our views of the world, how the County has

changed in the past 20 years, why the County has changed.

3. Read aloud the "Being Fair" story (enclosed) to introduce the lesson. After sharing the story, discuss and chart in web form the answers to the following questions:
  - (a) What is a neighborhood? List some places in your neighborhood.
  - (b) What kind of people live in your neighborhood? (Use this checklist to survey your neighborhood and graph your responses.)
    - (1) Mommies, daddies, and children.
    - (2) Grandmas and children.
    - (3) Old people; young people.
    - (4) Tall people; short people.
    - (5) Fat people; thin people.
    - (6) People who wear hats; people who don't.
    - (7) People with dark skin; people with light skin.
    - (8) People with brown eyes; people with blue eyes.
    - (9) People who speak loudly; people who speak softly.
    - (10) People who say words differently from my family.

#### Grades 4-5

1. Discussion of Pre-Test (Mini-Quiz B) and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: neighborhood, neighbor, variety, differences and similarities with our neighbors.
2. Neighborhood Debate. Divide the class into two groups to form debating teams. The following questions should be used:
  - (a) What kind of neighborhood is more fun: One in which everybody looks alike, sounds alike, and does the same things? Or one in which there are different kinds of people who do different things?
  - (b) Should some people be kept from living in your neighborhood? What kind of people would you want to keep out? Why would you want to

keep them out? How would you keep them out? Should your neighbors have the right to tell your family not to live in the neighborhood? Would this be fair?

3. Map of Harford County. First, the students will draw a map of Harford County (using Worksheet E-2). When they have finished, show the actual map of Harford County (enclosed). Ask two or three of the students who drew especially skewed maps to explain their maps. Discuss: how life experiences shape our views of the world, how the County has changed.
4. How Harford County has changed. First, ask the students to ask their parents, grandparents, or guardians to talk about what the County was like when they were children: neighborhoods, people getting along, race relations, housing choices, etc. The next day, ask several students to report their findings while you write the observations on the blackboard. Discuss the differences between then and now, highlighting the relevant Socio-Demographic-Economic Trends (enclosed).
5. Harford County's different cities, towns, and neighborhoods. Arrange for the students to take a tour of three or four of the County's areas. Discuss the differences between who lives in these areas, how this has developed, and the role of economics and housing discrimination.

### Resources/Support Services

Guest Speakers: Housing Inspector, Health Department spokesperson, or Maryland Human Relations Commission staffer.

### Evaluation

#### **Grades 1-3**

1. The students will be evaluated by their written Pre-Test (Mini-Quiz A) and their Harford County Map (Worksheet E-1).
2. The students will be evaluated by their discussion after the Pre-Test, the Harford County Map exercise, and the Story.

3. If desired, the Pre-Test can be re-administered as a Post-Test.

### **Grades 4-6**

1. The students will be evaluated by their written Pre-Test (Mini-Quiz B) and the Harford County Map (Worksheet E-1).
2. The students will be evaluated by their discussion after the Pre-Test, their performance during the Neighborhood Debate, and general discussion.
3. If desired, the Pre-Test can be re-administered as a Post-Test.



FAIR HOUSING EDUCATION

E. *MY NEIGHBORHOOD AND THE KIND OF PEOPLE WHO LIVE THERE*

MINI-QUIZ B

1. WHAT IS A NEIGHBORHOOD?

2. NEIGHBORHOOD SHOULD HAVE A VARIETY OF PEOPLE LIVING IN THEM: TRUE OR FALSE?

\_\_\_\_\_ TRUE.

\_\_\_\_\_ FALSE.

3. WE HAVE THE RIGHT TO KEEP CERTAIN PEOPLE OUT OF OUR NEIGHBORHOOD: TRUE OR FALSE?

\_\_\_\_\_ TRUE.

\_\_\_\_\_ FALSE.

WORKSHEET E-1

DRAW A MAP OF HARFORD COUNTY.

WORKSHEET E-2

DRAW A MAP OF HARFORD COUNTY.

## FAIR HOUSING EDUCATION

### E. *MY NEIGHBORHOOD AND THE KIND OF PEOPLE WHO LIVE THERE*

#### BEING FAIR

ALL OF THE CHILDREN WATCHED AS THE NEW FAMILY MOVED INTO THE HOUSE ON THE CORNER. THE HOUSE ON THE CORNER IS WHERE JOSE USED TO LIVE.

THE CHILDREN LOOKED AT EACH THING THAT WAS MOVED INTO THE HOUSE. THERE WERE A LOT OF TOYS FOR A YOUNG BOY.

MARIA SAID, "GOOD, WE WILL HAVE ANOTHER BOY FOR OUR NEW FRIEND." ROBERTO SAID, "I WILL NOT WANT TO PLAY WITH HIM IF HE IS DIFFERENT FROM US. WE HAVE TO STICK WITH OUR OWN KIND OF PEOPLE."

WHAT WOULD YOU SAY AND DO IF YOU WERE MARIA?

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS

F. *HOUSING RIGHTS OF FAMILIES WITH CHILDREN*

Learning Objective (Grades 2-4)

The student will be introduced to the Maryland Fair Housing Law that protects the rights of families with children. The Law states that it is unfair to discriminate on the grounds of familial status. The Law defines "familial status" as one or more individuals under 18 years old living with a parent or a person having legal custody.

Pretest

Mini-Quiz (enclosed).

Teaching/Learning Activities

1. Discussion of Pre-Test and responses.
2. "Happy Hildy House" story.
3. Adults-only discussion.
4. Trends in families with children.
5. Designing my neighborhood.

## FAIR HOUSING EDUCATION

### F. *HOUSING RIGHTS OF FAMILIES WITH CHILDREN*

#### Learning Objectives (Grades 3-4)

The student will be introduced to the Maryland Fair Housing Law that protects the rights of families with children. The Law states that it is unfair to discriminate in housing on the grounds of familial status. The Law defines "familial status" as one or more individuals under 18 years old living with a parent or person having legal custody.

#### Pretest

Mini-Quiz (enclosed).

#### **Directions to Students (Oral):**

We are going to have a quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. Discussion of Pre-Test and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: neighborhood, rights of a household vs. rights of privacy, different levels of sensitivity to noise and other stimuli, what is fair and unfair.
2. "Happy Hildy House" story. Read aloud the story. Start the discussion by asking: What will the owner do now? Also discuss whether this is fair.
3. Adults-only discussion. Discussion of the impact of large numbers of "adults only" units on rental prices, on the number of available units for families, and especially on minority families and female-headed families:

In some states, as high as 70% of all rental units used to be advertised as "adults-only." Discuss:

- a. When a significant number of available rental units prohibit children, how does this affect the amount of rent asked by owners of those units willing to rent to families with children? Does it cause the rent being asked of families with children to increase? To decrease? To remain the same?
  - b. Since U. S. Census reports show that racial minorities have, on average, more children than majority families, does refusal to rent to families with children affect minority families more than others?
  - c. Since female-headed households have, on average, less income than other households, were female-headed households especially penalized by the number of rental units that barred children?
  - d. Since most rental leases require at least one month's rent as security against damage to property, should not this suffice to protect the landlord against possible loss due to conduct of either children or adults?
4. Trends in families with children. How the students the Families with Children Graph (enclosed). Discuss the different trends: decline in number of families, slight increase in those with children, decline in size of families. In the process, ask the students:
- (a) What will happen if these trends continue?
  - (b) Does your family/household wish to remain living in Harford County?
  - (c) Have you ever wanted to live somewhere else? Where and why?
5. Designing my neighborhood. Ask the students to design their ideal neighborhood. Discuss the resulting differences and similarities, characteristics, implications to intergroup relations.

## Resources/Support Services

Guest Speaker: Housing Planner, Fair Housing Specialist, Social Worker.

## Evaluation

1. The students will be evaluated by their Mini-Quiz.
2. The students also will be evaluated by their discussions ("Happy Hildy House," Adults-Only, Trends, Designing a Neighborhood).
3. If desired, the teacher can re-administer the Pre-Test as a Post-Test.

## FAIR HOUSING EDUCATION

### F. *HOUSING RIGHTS OF FAMILIES WITH CHILDREN*

#### MINI-QUIZ

1. If every place to live will not allow children to live there, where could children live?
  
2. Are some children who live in an apartment careless or destructive to the walls or doors of the apartment?  
  
\_\_\_\_\_ Yes.  
  
\_\_\_\_\_ No.
  
3. Are all children careless or destructive?  
  
\_\_\_\_\_ Yes.  
  
\_\_\_\_\_ No.
  
4. Are some adults careless or destructive?  
  
\_\_\_\_\_ Yes.  
  
\_\_\_\_\_ No.
  
5. Should only children be not allowed to live in apartments?  
  
\_\_\_\_\_ Yes.  
  
\_\_\_\_\_ No.

ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES

## G. *DISABILITY AWARENESS*

### Learning Objectives (Grades 2-5)

1. The student will become aware of the architectural barriers that are regularly encountered by persons with motor impairments.
2. The students will be introduced to a basic apartment/house floor plan, and then compare it to a floor plan made accessible for persons with disabilities.

### Pretest

Mini-Quiz (enclosed).

### Teaching/Learning Activities

1. Students will discuss the Pre-Test and share their responses.
2. Discussion of the words "disabilities" and "handicap."
3. The "reporters."
4. Guest speaker on disability issues.
5. My Home survey and floor plan design.
6. Writing a letter to my church/synagogue/mosque.

## FAIR HOUSING EDUCATION

### G. *DISABILITY AWARENESS*

#### Learning Objectives (Grades 2-5)

1. The student will become aware of the architectural barriers that are regularly encountered by persons with motor impairments.
2. The students will be introduced to a basic apartment/house floor plan, and then compare it to a floor plan made accessible for persons with disabilities.

#### Pretest

Mini-Quiz (enclosed).

#### **Directions to Students (Oral):**

We are going to have a quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. Discussion of Pre-Test and responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: neighborhood, neighbor, variety, differences and similarities with our neighbors.
2. Discussion of the words "disabilities" and "handicap" (Enclosed is list of good and bad words.) Begin by defining the words "disabilities" and "handicap." Present discussion in a positive manner.
3. The "reporters." Divide the class into groups of "reporters." Assign each group a designated area in or around the school. Instruct them to make a list of all the places it would be difficult or impossible for a child in a wheelchair to travel.

Discuss their findings with the following question: If a child in a wheelchair were to come to our school, what changes would have to be made for him/her in our school?  
Discuss: floor plan, safe design, adaptations.

4. Guest speaker on disability issues. Invite a speaker from: (a) Maryland Commission on

Human Relations to talk about accessibility for persons with disabilities in this community (telephone 800-637-6247), (b) a real estate broker to discuss apartments and houses available for persons with disabilities, to talk about the issue.

5. My Home survey and floor plan design. Assign your students to walk through their homes and again look for barriers that would not permit someone with a disability the freedom to move about. The next day, ask two or three students to discuss what they found. On the blackboard, design a barrier-free apartment with the students' assistance.
6. Writing a letter to my church/synagogue/mosque (Enclosed is a letter writing guide). Ask the students to write a letter to their church/synagogue/mosque requesting that the building be made accessible for persons with disabilities. Have two or three of the students read their letters aloud, and then discuss what should and should not be stated in the letter.

#### Resources/Support Services

1. Invite a guest speaker from a real estate agency.
2. Printed materials: brochures, fact sheets, etc., from government publications (enclosed).
3. Have a wheelchair or a pair of crutches available for demonstration purposes.

#### Evaluation

1. The students will be evaluated by their written Mini-Quiz.
2. The students will be evaluated by their discussion about the words "disabilities" and "handicap", about their findings as "Reporters," and their My Home Survey and Floor Plan.
3. If desired, the teacher can re-administer the Pre-Test as a Post-Test.

## FAIR HOUSING EDUCATION

### *G. DISABILITY AWARENESS*

#### MINI-QUIZ

1. What does it mean to be "disabled?"
2. What does "accessible" mean?
3. Can all disabled persons live in apartments and houses like physically-abled persons can?

## ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES

### H. *UNFAIR QUESTIONING*

#### Learning Objectives (Grades 3-5)

The student will be able to identify and describe the protection provided by Federal and State Laws prohibiting discriminatory housing practices.

#### Pretest

Mini-Quiz (enclosed).

#### Teaching/Learning Activities

1. Students will discuss the Pre-Test and share their responses.
2. Obeying rules.
3. Fair Housing rules.
4. Role-play interview and script development.

## FAIR HOUSING EDUCATION

### H. *UNFAIR QUESTIONING*

#### Learning Objectives (Grades 3-5)

The student will be able to identify and describe the protection provided by Federal and State Laws prohibiting discriminatory housing practices.

#### Pretest

Mini-Quiz (enclosed).

#### **Directions to Students (Oral):**

We are going to have a quiz. Write your answers to these questions, and we'll talk about it after you have finished.

#### Teaching/Learning Activities

1. Students will discuss the Pre-Test and share their responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: renting an apartment, discrimination, help.
2. Obeying rules. On the blackboard, draw the signs shown on Worksheet H-1. Ask the students: Is it easy to obey each of these rules? Why are these rules necessary? Why do we have rules in school? Who would be hurt if these rules weren't obeyed?

Next, ask the students to complete Worksheet H-2. Upon completion, ask one or two students to tell what they wrote for each of the five areas. Discuss why these rules are necessary, and who would be hurt if the rules weren't obeyed. Then ask the students what their parents/guardians would answer.

3. Fair Housing rules. Read aloud Worksheet H-3, holding up the appropriate picture for each group of people (enclosed). As directed, draw a picture on the blackboard. Refer to the enclosed Fair Housing Law Packet, as needed.

Then, distribute Worksheet H-4 to the students. Ask the students what they answered for each question. Discuss why it is fair and unfair.

4. Role-play interview and script development. Ask two students to role-play the Agent/Applicant Interview (enclosed). Point out the fair and unfair aspects of the questions. Ask how the students would feel if they were asked the unfair questions and did not get the apartment. Divide the class into three groups, and ask them to develop an Agent/Applicant Interview script that is legal and fair to everyone.

#### Resources/Support Services

1. Invite a guest speaker from a real estate agency.
2. Printed materials: brochures, fact sheets, etc., from government publications (enclosed).

#### Evaluation

1. The students will be evaluated by their written Mini-Quiz and Worksheet H-2.
2. The students will be evaluated by their discussion about Rules and the Role-Play.
3. If desired, the teacher can re-administer the Pre-Test as a Post-Test.



FAIR HOUSING EDUCATION

H. *UNFAIR QUESTIONING*

WORKSHEET H-4

Place an "X" by each thing that is Fair Housing:

\_\_\_\_\_ No women can rent apartments.

\_\_\_\_\_ All people are welcome in this neighborhood.

\_\_\_\_\_ No children are allowed to live in this house.

\_\_\_\_\_ No people who are BLACK or WHITE or HISPANIC or ASIAN can rent this apartment.

\_\_\_\_\_ If a BLACK or a WHITE or a HISPANIC or an ASIAN moves in this neighborhood, I want my family to move out.

\_\_\_\_\_ Anyone who can pay the rent can live in this building.

How many "Xs" do you have? \_\_\_\_\_

FAIR HOUSING EDUCATION  
H. *UNFAIR QUESTIONING*

AGENT/APPLICANT INTERVIEW

APPLICANT - I'd like to rent an apartment in this building.

AGENT - There are a few questions you must answer before I decide.

APPLICANT - What are they?

AGENT - First, how many persons will live in the apartment?

APPLICANT - Three.

AGENT - What is your race?

APPLICANT - I'm Hispanic.

AGENT - Are you employed?

APPLICANT - Yes.

AGENT - Is your income \$1,000 a month or more?

APPLICANT - Yes.

AGENT - Have you or any member of your family ever been arrested or had any trouble with the police?

APPLICANT - No.

AGENT - Do you ever invite as guests persons of a different race than you?

APPLICANT - Sometimes.

AGENT - Fill out this form, and I'll call you if any apartment becomes vacant.

APPLICANT - You mean no apartment is available?

AGENT - Not right now. Good bye.

## ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES

### I. *CODE MESSAGES IN REAL ESTATE ADVERTISING*

#### Learning Objectives (Grades 5)

1. The student will become familiar with the history of the use of codes to send illegal messages in real estate advertising.
2. The students will learn how to recognize such illegal codes.

#### Pretest

Mini-Quiz (enclosed).

#### Teaching/Learning Activities

1. Students will discuss the Pre-Test and share their responses.
2. Historical review of illegal advertising.
3. Collection of housing advertisements.
4. Design of housing advertisement.
5. Guest speaker on Fair Housing.

## I. *CODE MESSAGES IN REAL ESTATE ADVERTISING*

### Learning Objectives (Grades 5)

1. The student will become familiar with the history of the use of codes to send illegal messages in real estate advertising.
2. The students will learn how to recognize such illegal codes.

### Pretest

Mini-Quiz (enclosed).

Directions to Students (Oral)

We are going to have a quiz. Write your answers to these questions, and we'll talk about it after you have finished.

### Teaching/Learning Activities

1. Students will discuss the Pre-Test and share their responses. Students will take and then discuss the Pre-Test, and then share their responses. Discuss: renting an apartment, discrimination, help.
2. Historical review of illegal advertising.

There was a time when discrimination in housing was practiced openly and advertised blatantly. Advertisements in daily newspapers for apartments for rent or houses for sale would specify "Whites only!" or "Christians only!" or "No Asiatics!" or "White-Angle-Saxon-Protestants only." Such discriminatory advertising was made illegal with the passage of the Federal and Maryland Fair Housing laws, but efforts continue to be made to send the same discriminatory messages in concealed form by use of code language.

The Law states that one cannot advertise apartments for rent or houses for sale in such a way as to indicate preference for persons of a particular race, creed, religion, color, sex, national origin, occupation, personal appearance, political opinion, sexual orientation, marital status, physical or mental disability - nor indicate exclusion of persons on these grounds.

Discuss the following:

- (a) What is a code? Codes are used in communication. Example: "SOS" is known throughout the world as the signal for distress. It means "I am in trouble, and need help." But codes also are used in everyday speech by using words that mean something other than their usual or accepted meaning. A code word, therefore, has more than one meaning. It has its accepted, everyday meaning plus a special code meaning.
  - (b) Referring to State Law, what does "preference" mean? What does "exclusion" mean? Discuss the different categories mentioned in the Maryland Fair Housing Law.
3. Collection of housing advertisements. Have your students collect housing advertisements with pictures that illustrate persons. Real estate advertisements are the most frequently utilized means of sending coded messages because they are less obvious (subtle) than words. All that is needed to convey the illegal message is to include in the picture persons of one race and exclude those of others. Collect and compare. Have the class vote fair or unfair on the collected ads. Alternative: Use the enclosed sample illegal ads to illustrate the lesson.
4. Design of housing advertisement. Divide the class into three groups, and have them design an advertisement for activities A, B, or C below:
  - (a) Reference to schools or school districts is often a coded message about racial composition of a neighborhood. Thus, an ad that says "In the Pendleton School District," might be trying to signal that the apartment or house is in a white neighborhood if it is general knowledge that the high school has a white student population. On the other hand, an ad that says "Near the Johnson Elementary School" might be trying to signal that the apartment or house is in a Black neighborhood if it is known that this school has a Black student population.
  - (b) Reference to particular denominational houses of worship might be a code for religious preference or exclusion. The ad that says "near churches" might be trying to signal that the apartment or house is in a neighborhood where people of the Jewish faith are not welcome. The opposite message might be conveyed by the ad that says "Near the Beth-El Synagogue."
  - (c) Discrimination against the elderly might be implied in an ad that stresses that it is "a great place to live for the young, upward mobile family" without referring to acceptance of other age groups.
5. Guest speaker on Fair Housing. Invite a speaker from the Maryland Commission on Human Relations.

### Resources/Support Services

1. Guest speaker: Real Estate Broker, County Planner, Homebuilder, Developer.
2. Printed materials: brochures, fact sheets, etc., from government publications (enclosed).

### Evaluation

1. The students will be evaluated by their written Mini-Quiz and housing advertisement.
2. The students will be evaluated by their discussions about housing advertisements, historical review, and guest speaker.
3. If desired, the teacher can re-administer the Pre-Test as a Post-Test.



## **APPENDICES**

# ***A SUMMARY OF THE MARYLAND FAIR HOUSING LAW***

## **A. WHO IS COVERED?**

It is the public policy of the State of Maryland that each individual shall be provided with Fair Housing regardless of:

- Race
- Religion
- Physical/mental disability
- National origin
- Sexual orientation
- Color
- Sex
- Familial status
- Marital status

The State's law therefore assures that all persons have full and equal access to housing accommodations, facilities, services, and financial aid. Article 49B of the Maryland Annotated Code covers prohibited activities and the enforcement process. The Maryland Commission on Human Relations (MCHR) has the responsibility for enforcement.

## **B. EXEMPTIONS**

This Law does not apply to:

1. Same Sex Dwellings
2. Housing for Older Persons
3. Owner-Occupied Dwelling

Rental of a dwelling unit or two rooming units in an owner-occupied dwelling that contains not more than four dwelling units. The rental of not more than two rooming units in a dwelling unit by any person if the person resides in the dwelling unit.

4. Religious Organization
5. Someone Convicted of Having a Controlled Substances

C. PROHIBITED ACTS

1. Refuse to Negotiate

2. Use Discriminatory Terms and Conditions

3. Refuse a Bona Fide Offer to Purchase or Rent

4. Use Discriminatory Notices, Statements, or Advertisements

To make, print, or publish, any notice, statement, or advertisement that indicates any preference, limitation, or discrimination.

5. Make False Representations

To represent that a dwelling is not available for inspection, sale, or rental, when in fact it is available.

6. Discriminate in a Multiple Listing Service

To discriminate in allowing or disallowing access to or participation in any multiple listing service, real estate broker's organization, or other service concerning the business of selling or renting dwellings.

7. Have a Restrictive Covenant

To include in any transfer, sale, or rental of housing any restrictive covenant that discriminates.

8. Refuse to Consider Multiple Income

To refuse to consider two or more applicants' incomes when they seek to buy or rent a dwelling.

9. Refuse to Consider Alimony or Child Support

To refuse to consider verified alimony or child support as a valid source of income.

10. Request Birth Control Information

To request or consider information about birth control practices in evaluating any prospective buyer or lessee of a dwelling.

11. Discriminate Because of Mental or Physical Disability

To discriminate because of a mental or physical disability.

12. Terms, conditions, or privileges of an contract of insurance against hazards to a dwelling.

13. Financial Assistance

In connection with an application for financial assistance for the purchase, construction, improvement, repair, and maintenance.

14. Negative Neighborhood References

To represent that a change has occurred concerning the race, color, religion, marital status, sex, age, ancestry, sexual orientation, physical or mental disability, or national origin, in the composition of the neighborhood in which the dwelling is located.

15. Panic Peddling

To represent that a change has occurred that may result in the lowering of property values and/or an increase in criminal or anti-social behavior and/or a decline in the quality of schools.

D. HOW TO FILE A COMPLAINT OF HOUSING DISCRIMINATION

Any person who believes his/her Fair Housing rights have been violated has two options in Harford County. He/she can file a complaint with the Maryland Commission on Human Relations (telephone 800-637-6247) or the U. S. Department of Housing and Urban Development / HUD (telephone 800-669-9777).

The discrimination complaint must be in writing. Each agency then will conduct a full investigation that includes interviewing the complainant and the defendant. If the defendant is found guilty, the agency can order the practice to be stopped, can impose a monetary fine, and/or can require changes in rules and regulations.

## ***CONTACT INFORMATION FOR AGENCIES AND ORGANIZATIONS***

### **AMERICAN CIVIL LIBERTIES UNION OF MARYLAND**

3600 Clipper Mill Road, Suite 350 Baltimore, Maryland 21211  
410-889-8555  
<http://www.aclu-md.org>

**LEGAL AID BUREAU**      110 Greene Street, Cumberland, Maryland 21502 (301) 777-7474  
[www.mindspring.com/~sunnybright/westernmd/cumb-lab.htm](http://www.mindspring.com/~sunnybright/westernmd/cumb-lab.htm)

### **MARYLAND COMMISSION ON HUMAN RELATIONS**

44 N. Potomac Street, Suite 103  
Hagerstown, Maryland 21740  
(301)797-8521 / (800)637-6247  
[www.mchr.state.md.us](http://www.mchr.state.md.us)

### **MARYLAND RURAL DEVELOPMENT CORPORATION**

Church Street & Cedar Lane  
Greensboro, Maryland 21639  
410-479-3566  
<http://www.mrdc.net>

### **U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

Maryland State Office  
10 S. Howard Street, 5th Floor  
Baltimore, Maryland 21201  
410-962-2520 / 800-669-9777 / TDD 800-927-9275  
<http://www.hud.gov>

## SUPPORTIVE RESOURCES

### 1. Internet Resources

[www.homestore.com](http://www.homestore.com)

How to Find An Apartment.  
Moving Made Easy.  
My Stuff Guides.  
Neighborhood Guides.  
Reading Room.  
Are You Ready for a  
Roommate?

[www.realtor.com](http://www.realtor.com) - National Association of Realtors

Tools: Find a Lender.  
Find a Neighborhood.  
Check Home Sale Prices.  
Properties by Category.  
Find an Apartment.  
Moving Made Easy.  
Neighborhoods & Cities.  
For Students.  
Moving with Pets.  
For Seniors.

[www.dhcd.maryland.gov](http://www.dhcd.maryland.gov) - Maryland Department of Housing &  
Community Development  
Info about programs.  
Services.

[www.mccr.maryland.gov](http://www.mccr.maryland.gov) - Maryland Commission on Civil Rights  
News.  
Research.  
Interactive assistance.

### 2. Printed Material

*Fair Housing is Fundamental (brochure).*

*Fair Housing is Fundamental (poster).*

*Glossary of Real Estate Terminology.*

*Renter's Handbook.*

*13 Steps to Finding Pet-Friendly Rental Housing.*

*What to Look for in Your Credit Report.*

3. Speakers and Presenters

**Maryland Commission on Civil Rights**

410-767-8600 / 800) 637-6247

[www.maryland.gov](http://www.maryland.gov)

**U. S. Department of Housing & Urban Development (HUD)**

(410) 962-2520, ext. 3011 / (800)669-9777 (complaints)

[www.hud.gov](http://www.hud.gov)

**Maryland Mortgage Bankers Association**

186 Duke of Gloucester Street

Annapolis, Maryland 21404-0546

(410)269-5977 / (800)327-5977

[www.mdbankers.org](http://www.mdbankers.org)