

# FAIR HOUSING CURRICULUM

HIGH SCHOOL LEVEL



Presented to:

HARFORD COUNTY PUBLIC SCHOOLS

Developed by:

GREATER BALTIMORE COMMUNITY HOUSING RESOURCE BOARD, INC.

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utilizing funding from the

HARFORD COUNTY CDBG PROGRAM

220 South Main Street

Bel Air, Maryland 21014

June, 2005

**HIGH SCHOOL LEVEL**  
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**ABSTRACTS OF FAIR HOUSING LEARNING OBJECTIVES AND ACTIVITIES  
WITH TARGETED CURRICULUM AREAS**

**HIGH SCHOOL LEVEL**

*Civil Rights and the Fourteenth Amendment*

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Learning Objectives

- A. Knowledge of conditions prior to the Civil Rights movement, legal decisions contributing to the movement and nature of legislation passed as a result.
- B. Analysis of the effect of Civil Rights legislation on discrimination in housing, including analysis of specific cases involving housing and interpretation of the law as applied to these cases.

Activities

- A. After study of the Civil Rights laws and the Fourteenth Amendment, students will list in chronological order major changes and decisions involving equal rights.
- B. Students will apply Civil Rights laws and the Fourteenth Amendment to nine (9) fact situations.

Curriculum Areas

Contemporary Issues:	Discrimination, Housing.
American History:	The Civil Rights Movement.
English, Phase IV:	Unit - "The American Dream."

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

**HIGH SCHOOL LEVEL**

*Discrimination and Protection Agencies*

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Learning Objectives

- A. Knowledge of causes, difference between, and manifestations of prejudice and discrimination.
- B. Knowledge of government agencies available for help in instances of discrimination.
- C. Knowledge of how to write a business letter to a government agency seeking help in case of a Fair Housing violation.

Activities

- A. After study of assigned reading, students will define and explain the difference between prejudice and discrimination, through brainstorming give examples of discrimination, discuss causes of prejudice and thus discrimination (including stereotyping, ethnocentrism, authoritarian personalities, and scape-goating).
- B. Discussion of manifestations of discrimination in housing: refusal to sell in certain areas, steering, redlining, failure of landlords to maintain property, etc.
- C. Discussion of agencies available to help victims of discrimination.
- D. Role play of meeting between alleged victim and the enforcement agency.
- E. Writing of letter to agency describing problem and citing evidence to support claim.

Curriculum Areas

Psychology:	Causes of Prejudice and Discrimination.
Sociology:	Prejudice and discrimination.
Introduction to Business:	The Consumer in the Business World; Protection Agencies.
Contemporary Issues:	Racism and Sexism; Government Agencies.
English Phase III:	Business Letter.

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

**HIGH SCHOOL LEVEL**

*Housing Statistics - Harford County*

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LEARNING OBJECTIVES

- A. Knowledge of development and improvement of skills in creating and reading graphs and tables.
- B. Knowledge of the divisions within the County by race, age, sex, and income range - and the effect these factors have had or might have on Fair Housing.

LEARNING ACTIVITIES

1. The students should use the enclosed statistical and information resources to complete this activity and series of activities.
2. Using the enclosed "Harford County: Demographic and Socio-Economic Outlook" and "State of Maryland: Demographic and Socio-Economic Outlook" as data sources, graph the following:
  - a. Age Groups in 1995.
  - b. Age Groups in 1995 - Harford County Compared to the State.
  - c. White and Non-White Population in 1995.
  - d. White and Non-White Population in 1995 - Harford County Compared to the State.
  - e. Male and Female Population in the Labor Force in 1995.
  - f. Male and Female Population in the Labor Force - Harford County Compared to the State.
  - g. Household Median Income in 1995.
  - h. Household Median Income in 1995 - Harford County Compared to the State.

- i. Harford County Labor Force 1995.
  - j. Harford County Labor Force 1995 - Harford County Compared to the State.
3. Using the enclosed "Median Household, Family & Per Capita Income," graph the following:
    - a. Median Household Income: Harford County, Baltimore City, Howard County.
    - b. Median Per Capita Income: Harford County, Baltimore City, Howard County.
  4. Using the enclosed "1990 Census of Population and Housing," graph the following:
    - a. Year Structure Built.
    - b. Bedrooms.
    - c. Selected Characteristics.
    - d. Vehicles Available.
    - e. Gross Rent.
    - f. Gross Rent as a Percentage of Income in 1989.
  5. Using the enclosed map "Census Tracts in Non-Entitlement Areas with High Concentrations of Minorities," identify where concentrations of minorities live in Harford County.
  6. Using the enclosed map "Census Tracts in Non-Entitlement Areas with High Concentrations of Low-Income Households," identify where concentrations of low-income households live in Harford County.
  7. Using the enclosed maps "Census Tracts in Non-Entitlement Areas with High Concentrations of Minorities" and "Census Tracts in Non-Entitlement Areas with High Concentrations of Low-Income Households," compare the two maps for Harford County.

## EVALUATION

Collect the graphs and grade them, but indicate that a follow-up activity will be an investigative report or informative essay, which should present a picture of Harford County housing and population based on the information in the graphs and maps.

## HIGH SCHOOL LEVEL

### *Problems in Housing - Harford County*

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#### Learning Objectives

- A. Creation/discussion of questions at six (6) levels of thinking/analytical skills concerning a newspaper article on housing discrimination.
- B. Knowledge of how to write an editorial or persuasive essay on an incident involving housing in Harford County, and create an editorial cartoon on a current housing issue in Harford County.

#### Activities

- A. After reading an article on housing discrimination, students will develop six kinds of questions using various thinking skills - such as factual, comprehension, comparison, generalizations from specifics, cause and effect, and opinion.
- B. Students will write (draw) an editorial or persuasive essay taking a position on the article.

#### Curriculum Areas

Contemporary Issues:	Discrimination; Housing; Zoning.
Sociology:	Prejudice and Discrimination; Housing in Harford County.
English Phase V:	Essay (argument and persuasion).
Journalism:	Editorial Writing.
Art:	Editorial Cartoon.

## WITH TARGETED CURRICULUM AREAS

### HIGH SCHOOL LEVEL

#### *Investigatory Reporting on Fair Housing Issues*

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##### Learning Objective

Knowledge of investigatory reporting using a Fair Housing topic, writing an investigatory report and developing and administering a public opinion survey using polling and questioning techniques.

##### Activities

- A. After researching a community topic involving fair housing, student will brainstorm issues and select a topic.
- B. Students will develop questions/survey for interviewing persons knowledgeable about topic, and, at random, conduct the interviews/poll, computerize obtained data, and write an investigatory report on the results.

##### Curriculum Areas

Journalism:	Investigative Reporting.
Contemporary Issues:	Discrimination; Housing; Public Opinion Surveys.
Sociology:	Discrimination; Housing; Public Opinion Surveys.
English Phase III:	Modern Issues.



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

**HIGH SCHOOL LEVEL**

*Designing a Barrier-Free Home for Persons with Disabilities*

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Learning Objectives

- A. Knowledge of difficulties encountered by persons with disabilities in a standard home, and identification of solutions.
- B. Knowledge of how to draw external and internal architectural plans for a trouble-free home for persons with disabilities.

Activities

- A. After becoming aware of the types of handicapping conditions, students will discuss the problems related to each type in the construction of a home.
- B. Using the *Uniform Federal Accessibility Standards*, Maryland Building Codes, and the "Ansi Standards," students will draw exterior and interior plans for a home adapted to meet the various needs of persons with disabilities.

Curriculum Areas

Industrial Arts:

Mechanical Drawing.

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

**HIGH SCHOOL LEVEL**

*Survey of Public Buildings Accessible to Persons with Disabilities*

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Learning Objectives

- A. Knowledge of the problems encountered by persons with disabilities through conducting a visual survey in a number of public buildings in Harford County.
- B. Knowledge of how to present findings in written and oral fashion.

Activities

After becoming familiar with the booklet *Uniform Federal Accessibility Standards*, students will survey places of worships, schools, shopping centers, and eating establishments to determine the level of accessibility to persons with disabilities and to make oral and written reports.

Curriculum Areas

Sociology.

English Phases IV, V and VI.

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

**HIGH SCHOOL LEVEL**

*Survey of Public Buildings Accessible to People with Disabilities*

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**CURRICULUM AREAS**

Sociology.  
English, Phase IV, V, VI.

**OBJECTIVES**

The students will realistically visualize the problems encountered by persons with disabilities in many public buildings

The students will present their findings in written and oral fashion.

**LEARNING ACTIVITIES**

Divide up the students into groups in order to survey the public buildings in the area around their school and note the accessibility of the areas by persons with disabilities.

Areas to be surveyed should include:

1. Churches/temples/mosques/places of worship.
2. Schools.
3. Shopping centers.
4. Restaurants/fast food.

Information sought can be found through examination of the attached pamphlet *Uniform Federal Accessibility Standards*.

**EVALUATION**

The activity should culminate in a group oral report and individual written reports.

Time: This should be a long range activity, 1-2 weeks.

Explain the requirements for a survey. The following elements should be included:

- a. Prior determination of what information is sought.
- b. Questions identifying characteristics of the respondent: e.g., age, sex, income level, etc.
- c. Questions which can be answered by yes, no, or with one of a few given choices.
- d. The need for choices of answers which give a full range of possibilities and are not biased.

If available, use a computer to demonstrate how the answers to the survey can be compiled.

The student will develop a survey, have it approved by the teacher, and administer it. The results of the survey may be included in the investigatory report.

The students will write their reports and prepare a newspaper on housing issues.

## EVALUATION

The teacher will evaluate the initial interview questions, the public survey questions and compilation of results, and the written newspaper story based on predetermined criteria.

Time: 2-3 week project

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

**HIGH SCHOOL LEVEL**

***Budgeting Housing Costs***

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Learning Objectives

- A. Knowledge of how to compute mortgages that a person can afford to borrow at varying income levels, how to prepare a budget, and how to compare costs and procedures involved in renting an apartment with those involved in buying a house.
- B. Knowledge of what government regulations exist that protect consumers from discrimination in receiving mortgages and purchasing homes.

Activities

- A. Students will brainstorm the monthly expenses of an average person, including food, rent/mortgage, utilities, insurance, taxes, car payments/expenses, etc.
- B. Students will discuss reasonable proportion of income to spend on housing, obligation of Realtors to show all potential purchases all housing within purchaser's ability to pay, equal credit laws.
- C. Students will research monthly costs prior to developing a budget, based on a specific income.
- D. Students will make comparison of costs, advantages, and disadvantages of renting with home purchase.

Curriculum Areas

Consumer Mathematics:	Budgeting; Consumer credit.
General Mathematics:	Home ownership; Household finances.
Introduction to Business:	Banking services and credit.
Contemporary Economics:	Consumer economics - budgeting.

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## FAIR HOUSING EDUCATION ACTIVITY

### *Budgeting Housing Costs*

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#### CURRICULUM AREAS

Consumer Mathematics: budgeting, consumer  
General Mathematics: home ownership  
Household finances  
Introduction to Business: banking services and credit  
Contemporary Economics: consumer economics--budgeting

#### OBJECTIVES

The student will figure the amount of mortgage a person can afford to borrow at varying income levels.

The student will state what regulations exist that protect consumers from discrimination in receiving mortgages and in purchasing homes.

The student will gather information on household expenses in order to prepare a budget.

The student will prepare a monthly budget.

The student will compare Costs and procedures involved in renting an apartment as opposed to buying a house.

#### LEARNING ACTIVITIES

Have the students brainstorm all the monthly expenses an average person might have. Be certain that the final list includes the following:

Rent or mortgage payment	Taxes
Insurance	Medical costs
Car payments and expenses	Recreation
Utilities	Telephone
Food	Home maintenance
Clothing	

1. Explain that a person can afford to make monthly mortgage payments that are 33% of

their monthly gross income. Those payments should include taxes and insurance.

2. Assign problems giving the students the examples of gross income.
3. Ask students to figure how much mortgage payments could be managed at each level of gross income. At this point, questions of discrimination in sales practices and granting of credit may be discussed.
4. Explain that Realtors are obligated to show all houses available which match the purchaser's ability to buy and expressed requirements for housing.
5. Ask the students how and why the realtor might fail to show all available housing in a given price range.

Overhead transparencies of the Federal Reserve's packet on nondiscrimination in credit practices may be used by the teacher to reveal how the consumer is protected. Have the students take notes on the information explained in step 5.

6. Research the average monthly costs of the budget items previously discussed. They may ask relatives, friends, or call utility companies, insurance companies, etc., for information.
7. Have students share the results of their research through class discussion to get a sense of realistic costs of those items. Charts of average housing costs in the County are included which may be used for that purpose.
8. Have the students draw up a monthly budget after being told the income they will have. A form is included for that purpose.
9. Examples of leases and house purchase contracts are included to be distributed to the students. Review the terms of these agreements and review terms such as security deposits to enable them to be informed consumers.
10. Invite a real estate broker or a lawyer to explain the complexities of these forms and agreements, if appropriate.
11. Have students draw a chart comparing costs and advantages and disadvantages of renting with home purchase. This should include interest payments, home maintenance costs, interest deductions on income tax, property tax, and security deposits.

## EVALUATION

The student will be evaluated on:

- (1) The budget that is prepared.
- (2) Grading of the assignment on what mortgage can be afforded.
- (3) The chart comparing rental and home ownership.



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

**HIGH SCHOOL LEVEL**

*Testing Fair Housing Practices - Contemporary Case Studies*

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Learning Objectives

- A. Knowledge of basic tenets of the Code of Ethics of the National Association of Realtors and the Fair Housing laws, Title VIII of the Civil Rights Act of 1968, and the Fair Housing Amendments Act of 1988.
- B. Practical application of these documents to the housing market.
- C. Discussion of why testing has been approved by the U. S. Supreme Court.

Activities

- A. After exposure to the Federal and State Fair Housing laws, terminology related to testing of Fair Housing practices, such as tester, entrapment, and steering, and to the Code of Ethics of the National Association of Realtors; students will view a videotape "Fair Housing" (obtainable from the Richmond Board of Realtors).
- B. Students will write a short story/draw a political cartoon or comic strip/create a collage portraying violations of the Fair Housing laws.
- C. Students will list the chronology of the Fair Housing laws.
- D. Students will list the do's and don'ts of real estate practices regarding Fair Housing.

Curriculum Areas

Sociology:	Prejudice and discrimination.
American History:	Urban development.
Contemporary Issues:	Discrimination.
Art:	Political cartoon or comic strip; collage.
English Phase VI:	Short story.

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

**HIGH SCHOOL LEVEL**

*Consumer and Home Economics Issues in Fair Housing  
(The High Price of Discrimination)*

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Learning Objective

Knowledge of how discriminatory practices in credit, advertising, fair marketing, and financing may inhibit access to affordable housing as determined through computation.

Activities

- A. Pretest on income and money available for housing, financial practices which might affect Fair Housing, expense to persons who discriminate.
- B. Discussion and computations based on formulas for affordable housing using varied incomes.
- C. Discussion on impact of discriminatory practices in credit, advertising, fair marketing, and financing.

Curriculum Areas

General Math

Computing/solving number sentences.

Reading data.

Problem solving.

Consumer/Home Economics.

# APPENDIX

## CONTACT INFORMATION FOR AGENCIES AND ORGANIZATIONS

### GREATER BALTIMORE COMMUNITY HOUSING RESOURCE BOARD

P. O. Box 66180  
Baltimore, Maryland 21239-6180  
(410)929-6533  
<http://www.gbchr.org>

### MARYLAND CIVIL LIBERTIES UNION FOUNDATION

2219 St. Paul Street  
Baltimore, Maryland 21218  
(410)889-8555  
<http://www.aclu-md.org>

### MARYLAND COMMISSION ON HUMAN RELATIONS

6 Saint Paul Street, 9<sup>th</sup> Floor  
Baltimore, Maryland 21202-1631  
(410)767-8600 / (800)637-6247 / TTY/TDD (410)333-1737  
<http://mccr.maryland.gov>

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

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

## ***HARFORD COUNTY HOUSING LEGAL REFERENCE SHEET***

Maryland Commission on Human Relations (MCHR)  
(800)637-6247  
[www.mchr.state.md.us](http://www.mchr.state.md.us)

U. S. Department of Housing & Urban Development (HUD)  
10 S. Howard Street, 5th Floor, Baltimore, Maryland 21201  
(410)962-2520, ext. 3011 / (800)669-9777 (complaints)  
[www.hud.gov](http://www.hud.gov)

Lawyer Referral Service  
(410) 337-9100

Maryland Tenant / Landlord Law  
[www.rentlaw.com/marylandrentlaw.htm](http://www.rentlaw.com/marylandrentlaw.htm)

Maryland Tenant Rights  
[www.mdlab.org](http://www.mdlab.org)