



FAIR HOUSING NEWS

A newsletter about fair housing, community development, & neighborhood quality of life

SUMMER GREETINGS!

Welcome to this edition of *Fair Housing News!*, a newsletter produced by the GBCHRB as a public service. Contact us for a free copy of any article or if you would like this regularly e-mailed to you: 410-453-9500 / 800-895-6302 / mail@gbchr.org. More info/resources:

<http://www.gbchr.org>.



NATIONAL NEWS

In National Fair Housing News...

House Votes to Expand Civil Rights for People with Disabilities. The House passed a major civil rights bill in June to expand protections for people with disabilities and overturn several recent Supreme Court decisions. The bill would make it easier for workers to prove discrimination by relaxing some stringent standards set by the court, saying that disability is to be “construed broadly,” to cover more physical and mental impairments. Supporters said it would restore the broad protections that Congress meant when it passed the 1990 Americans With Disabilities Act. Advocates said people with epilepsy, diabetes, cancer, cerebral palsy, multiple sclerosis, and other ailments had been improperly denied protection because their conditions could be controlled by medication or were in remission. In a Texas case, for example, a federal judge said a worker with epilepsy could not be considered disabled because he was taking medications that reduced the frequency of seizures. In deciding disability, the bill says, courts should generally not consider the effects of “mitigating measures” like prescription drugs, hearing aids and artificial limbs - “an impairment that is episodic or in remission is a disability if it would substantially limit a major life activity when active.” (New York *Times*: June 26, 2008:A14)

On Tuesday, July 15, 2008 the National Commission On Fair Housing And Equal Opportunity Held Its First Hearing In Chicago. Entitled “Still Separate and Unequal: The State of Fair Housing in America,” the hearing was attended by over 150. "Rampant discrimination played a significant role in the unraveling of the American dream for many families and we will document that discrimination





as a first step toward reinvigorating a national housing policy," co-chair Jack Kemp said in a press statement. "If there is unfairness or discrimination in housing then our system doesn't work," added co-chair Henry Cisneros. Illinois Attorney General Lisa Madigan - having recently filed a lawsuit against Countrywide Home Loans for unfair and deceptive conduct in mortgage lending - commented, "This crisis is the direct result of unfair, deceptive and discriminatory lending practices by the lending industry." There was testimony from panels on four major themes: current conditions of segregation and discrimination, the costs and consequences of segregation and discrimination, the role of the federal government, and housing choice and access to opportunity. After the July 31st Houston hearing, hearings will be held September 9th in Los Angeles, September 22nd in Boston, and October 17th in Atlanta. <http://www.nationalfairhousing.org/NationalCommission/ChicagoHearing/tabid/2981/Default.aspx>. (Chicago *Tribune*, July 15, 2008)

The U. S. House Issued A Formal Apology For Wrongs Committed To Black Americans And Ancestors Under Slavery And Segregation Laws Under Jim Crow. "Today represents a milestone in our nation's efforts to remedy the ills of our past," said Rep. Carolyn Cheeks Kilpatrick, D-Mich., chairwoman of the Congressional Black Caucus. Congress previously had issued apologies to Japanese-Americans for their internment during World War II and to native Hawaiians for the overthrow of the Hawaiian kingdom in 1893; in 2005, the Senate apologized for failing to pass anti-lynching laws. Five states have issued apologies for slavery, but past proposals in Congress have failed, partly because of possible resultant reparations demands. The 2008 apology does not mention reparations. It commits the House to rectifying "the lingering consequences of the misdeeds committed against African-Americans under slavery and Jim Crow." It says that Africans forced into slavery "were brutalized, humiliated, dehumanized and subjected to the indignity of being stripped of their names and heritage" and that black Americans today continue to suffer from the consequences of slavery and Jim Crow laws that fostered discrimination and segregation. (<http://www.chicagotribune.com/news/nationworld/chi-jim-crow-slavery-080730-ht.0,4746396.story>)



HUD Charges Hialeah Housing Authority For Denying Disability Accommodation. HUD has charged this Florida housing authority with violating the Fair Housing Act for refusing to allow a disabled resident to relocate to an apartment with a bathroom he could use without climbing stairs. The back story is as follows: After an injury left him disabled, the apartment complex relocated his family and two others to resolve conflicts among them. The Authority refused to relocate the resident to an apartment with an accessible bathroom, although such units were available. As a result, the resident and his family had no choice but to leave their public housing unit. (<http://www.hud.gov/offices/fheo/index.cfm>)



Houston Chosen As The Winner In The Seventh Annual Accessible America Contest, the National Organization On Disability (NOD) Announced. The Texas city was praised as a national model for its focus on disability issues and successful design of programs, services, and facilities accessible for citizens and visitors with disabilities. Other 2007 contest finalists included Alexandria, VA; Bloomington,

IN; Columbus, GA; Hattiesburg, MS; Indianapolis; Miami-Dade County, FL; New Haven; and Sioux Falls, SD. Houston was honored for its Parks Advisory Review Committee, ensuring that people with disabilities have access to parks and recreation; the ADA Taxicab Committee, working to ensure the accessibility of taxis and for-hire transportation; an inclusive process to install pedestrian traffic signals; the Persons with Disabilities Business Enterprise Program, promoting entrepreneurship among people with disabilities; the Business Partnership Breakfast, to promote the business case for employing people with disabilities in businesses; a comprehensive emergency management plan for citizens with disabilities, and a strong, coordinated effort to ensure access to parking for people with disabilities.

(<http://www.nod.org/index.cfm?fuseaction=Feature.showFeature&FeatureID=1700>)



In Maryland Fair Housing News...

To Celebrate National Fair Housing Month, on April 4th, ACLU-MD Fair Housing Attorney Barbara Samuels Delivered A Presentation at the University of Baltimore's symposium "Baltimore '68: Riots and Rebirth." Her "The 1968 Riots and the History of Public Housing and

Segregation in Baltimore" can be viewed at the following website:

http://www.aclu-md.org/aTop%20Issues/Fair%20housing/riots_and_rebirth.pdf

Lawsuit Alleges Anti-Muslim Bias in Walkersville, Maryland.

On the rural outskirts of Frederick, Walkersville has been sued in Federal Court for illegal discrimination against a Silver Spring-based Muslim sect that proposed buying the town's largest farm to build a retreat and Islamic worship center that would have hosted up to 10,000 people annually for a national religious convention. Under the proposal, the 224-acre farm's colonial-era house would have been converted into living space for an imam and other clergy from the Ahmadiyya Muslim Community USA (<http://www.ahmadiyya.us/>). After intense public outcry arose against the worship center, the Ahmadiyya community tried a public relations campaign to introduce itself to townspeople and educate them about the Muslim faith, but the town's Board of Zoning Appeals voted unanimously to reject their request for a special exception to land-use restrictions. The Ahmadiyya regard themselves as Muslim, but have been barred from practicing in Pakistan, which has led to clashes. (<http://www.delmarvanow.com>, July 7, 2008; Washington Post, October 23, 2007)



Mortgage Lending News.....

On Every Income Level, Racial And Ethnic Minorities Pay More For Their Mortgages Than Whites, According To A New Study By The National Community Reinvestment Coalition (NCRC).

In 71% of the 155 metro areas in the study, middle- and upper-income African Americans were twice as likely to receive high-cost (e.g., subprime) loans than Whites with the same income. NCRC found that as the income level for minority borrowers increases, lending disparities also increase. The NCRC study says that the prevalence of these high-cost loans has contributed to the current



foreclosure crisis and "impedes" wealth-building in minority communities, especially in metros where racial disparities in loans are widest, e.g., Milwaukee, Minneapolis-St. Paul, and Huntsville, Ala. The NCRC study's findings agree with other studies, such as that by the Center for Responsible Lending (CRL) in 2006. For many of the types of loans CRL examined, minority borrowers were more than 30% more likely to receive high-rate loans than those White borrowers with identical credit scores. (<http://www.civilrights.org/library/features/016-mortgages.html>)

Countrywide in the Courts: Sued by California for Deceptive Mortgage Lending, Wins a Pittsburgh Case. A federal bankruptcy judge has rejected a Pennsylvania settlement involving the Countrywide Financial Corporation, the giant mortgage lender, saying he was not convinced that it was fair to nearly 300 borrowers who claimed to have been hurt by the company's abusive practices. The settlement called for Countrywide, acquired by Bank of America in May, to pay \$325,000 to the Chapter 13 bankruptcy trustee in Pittsburgh to cover costs and settle litigation in 293 separate cases. The complaint said that in dealing with the borrowers, Countrywide had made inaccurate claims, filed unnecessary court papers and demanded improper fees and charges. Countrywide also was accused of losing or destroying more than \$500,000 in checks paid by homeowners in foreclosure. Judge Thomas P. Agresti of the Federal Bankruptcy Court in Pittsburgh said that the settlement failed to address many issues. Countrywide also has been sued by Washington and Florida. (New York *Times*: June 26, 2008:C11)

Slowing Foreclosures "May Mask Breadth of Woes." When the research firm RealtyTrac Inc. shortly releases its latest foreclosure report, the number of filings, according to the *Wall Street Journal*, may decline again. RealtyTrac reported that foreclosure filings totaled 252,363 in June, down 3% from the previous month. Some analysts are expect the upcoming data to show another decline or very little change. If that happens, could the improvement be a sign that the foreclosure problem is ebbing? Probably not, as the data may reflect several developments aimed at reducing foreclosures, such as the recent federal and state actions. (http://online.wsj.com/article/SB121841687344928667.html?mod=2_1577_topbox)



After Congress Passed The Housing And Economic Recovery Act Of 2008, President Bush Signed It Into Law On July 30th. The law creates a trust fund to help provide affordable housing in high-cost areas, establishes a national licensing and registration system to monitor mortgage brokers, provides urban areas with money to rehabilitate foreclosed properties, and expands the authority of the Federal Housing Administration (FHA) to help borrowers refinance into more affordable loans. However, despite the positive steps the law takes, some civil rights groups have expressed concerns that the bill doesn't do enough to help homeowners. In a July 27th letter to the Senate supporting the bill, LCCR said homeowners need more options to avoid foreclosures as well as a restructuring of the housing market necessary to level the playing field between borrowers and loan servicers. LCCR had called for an amendment that would have let borrowers go to court to have their mortgages reworked into more affordable terms, but it was struck from the final bill due to opposition from the financial services industry.

<http://www.civilrights.org/library/features/015-housing-law.html>



CALENDAR

Annual IAOHRA & NAHRW Conference for Civil and Human Rights Professionals is September 15 - September 19, 2008, in Detroit. The Conference is sponsored by the International Association of Official Human Rights Agencies, whose primary members are statutory human rights and human relations agencies with authority for enforcing human and civil rights laws in their jurisdictions. For more information: <http://www.iaohra.org>, or telephone the City of Detroit Human Rights Department at (313)224-4950.

Free MORTGAGE MATTERS Workshops will be held by the Baltimore Homeownership Preservation Coalition:

Northwood, 4420 Loch Raven Blvd., Wednesday, September 10th, 6:00-7:30 P.M.; Pennsylvania Ave., 1531 W. North Avenue, Wednesday, October 8th, 6:00-7:30 P.M.; Northwood, 4420 Loch Raven Blvd., Wednesday, November 5th, 6:00-7:30 P.M.; and Pennsylvania Ave., 1531 W. North Avenue, Wednesday, December 3rd, 6:00-7:30 p.m. Seating is limited, so arrive early. Doors open 30 minutes prior to workshop. For more info: 410-727-0169 x1802 or <http://www.preservehomeownership.org>.



October is National Disability Employment Awareness Month.

Enacted by Congress in 1945, the law designated the first week in October as "National Employ the Physically Handicapped Week," and the President's Committee on Employment of People with

Disabilities was appointed by President Truman to carry it out. In 1962, the word "physically" was removed from the week's name to recognize the employment needs of all Americans with disabilities. In 1988, Congress expanded the week to a month and changed its name to "National Disability Employment Awareness Month" (NDEA Month). October has become the starting month for programs highlighting the abilities and skills of Americans with disabilities. Read President Bush's proclamation: <http://www.whitehouse.gov/news/releases/2002/10/20021001-5.html>.

Save the Date! The Governor's Annual Housing Conference will be held from 8 a.m.-5 p.m. on December 9, 2008, at the Baltimore Convention Center. Hosted by the Maryland Department of

Housing & Community Development in cooperation with the Home Builders Association of Maryland, the Conference always is informative, current, and well worth attending. More details will be provided in the next edition of *Fair Housing News*.

<http://www.dhcd.state.md.us/Website/home/index.aspx>



DID YOU KNOW?

A Recent HUD Study Measured Changes In The Clustering Of U.S. Department Of Housing And Urban Development (HUD) Housing Choice Voucher Program (HCVP) Recipients, & Found That Baltimore's Recipients Were Becoming More Concentrated. Hot spot analysis for HCVP recipients in eight metropolitan areas (New York, Baltimore, Chicago, Cincinnati, Miami, Houston, Los Angeles, and Phoenix) was done using the tenant-based data system from HUD's Office of Public and Indian Housing. The 2000 and 2005 hot spots were overlaid with 2000 Census block group data. The results show that the tendency of subsidized households to cluster varies by metro; no evidence indicates that HCVP clustering is declining. Although these households are becoming less concentrated in Chicago and Phoenix, it is the opposite in other metropolitan areas, e.g., New York, Cincinnati, and Baltimore. HUD concluded that this type of HCVP concentration is likely to continue as long as affordable rental housing is confined largely to central cities and older inner suburbs.
(<http://www.huduser.org/periodicals/cityscape/vol10num1/ch3.html>)



The National Council of La Raza (NCLR) Has A Website "We Can Stop the Hate" which "documents which hate groups and vigilantes are active in the anti-immigrant debate, catalogs the code words they use to demonize undocumented workers and to justify draconian public policies, shows how media are complicit in providing access to the airwaves to spokespeople tied to hate groups and vigilantes, and echo the rhetoric of hate themselves, and reports on the rise in hate crimes against Latinos since 2004 (concurrent with the rise in hate speech surrounding the immigration debate) and catalogs many of the hate crimes committed against Latinos, as well as other kinds of abuse." The NCLR, which hosts this site, "believes strongly in the values of this nation, in pluralism, and the ability of every American to share in the rights and responsibilities of this great country. We believe that hate speech is un-American and undermines the strength and integrity of our country." The project's website: <http://www.wecanstopthehate.org/>

Mortgage Late? Don't Wait! The best place in Maryland to get immediate mortgage help is <http://www.mdhope.org/> or call toll-free: 1-877-462-7555. Pass the word.

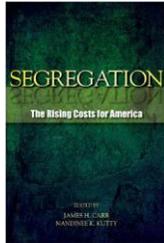
To Keep Up With The Latest News In Fair Housing... the National Fair Housing Alliance's <http://www.nationalfairhousing.org> will be adding RSS feeds soon. The Leadership Conference on Civil Rights has a great list of civil rights oriented feeds organized by subject area: <http://www.civilrights.org/feeds/>.



Contact the GBCHRB for FREE Fair Housing Info, Brochures, & Posters in English, Spanish, Korean, and Russian. We have brochures, posters, Self-Help Guides to Fair Housing for individual counties, curricula for renting & buying housing, and much more! Any quantity available for no charge! Contact us at: 410-453-9500 / 800-895-6302 / wkladky@gbchr.org.

The GBCHRB's Neighborhood Beat TV Show Is on Cable Stations Across Maryland! Hosted by Dr. Bill Kladky, the 30-minute interview show runs in Baltimore City, the counties of Anne Arundel, Baltimore, Carroll, Harford, Howard, Calvert, St. Mary's, Talbot, Prince George's,

and Montgomery, and the City of Takoma Park. Call 410-453-9500 or 800-895-6302 / or email wkladky@gbchrb.org for days and times - or for a copy of a show.



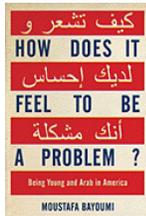
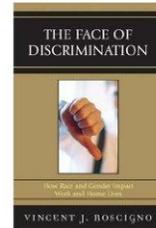
INTERESTING BOOKS

Three New Ones...

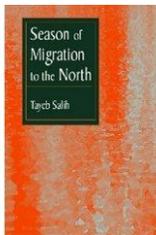
Segregation: The Rising Costs for America. Edited by James H. Carr and Nandinee K. Kutty, Sponsored by the National Fair Housing Alliance. 352pp. \$38.95. The various authors chronicle how discriminatory practices in US housing markets in the past century have resulted in extreme levels of residential segregation with significant disparities in access to good jobs, quality education, homeownership levels, and assets between minority and non-minority households.

(<http://www.nationalfairhousing.org/Home/tabid/2510/Default.aspx>)

The Face of Discrimination, by Vincent J. Roscigno, et. al. Rowman & Littlefield, 2007. 256pp. \$24.95 paper. The book documents the extent, character, and implications of race and sex discrimination in employment and in housing, drawing from discrimination suits filed with the Ohio Civil Rights Commission during 1988-2003. It moves beyond traditional social science research on the topic and grounds the reader in the day-to-day reality of discrimination.



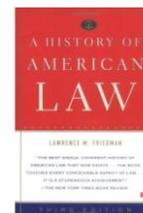
How Does It Feel to Be a Problem?: Being Young and Arab in America, by Moustafa Bayoumi. Penguin Press HC, 2008. 304pp. \$24.95 hardcover. The true stories of 20-somethings Rami, Sami, Akram, Lina, Yasmin, Omar, and Rasha, who are Arab-American residents of Brooklyn, New York, home to the largest number of US Arab Americans. An incisive, unforgettable exploration of racial attitudes and identification - workplace discrimination, warfare in their home countries, government surveillance, the disappearance of friends or family, threats of vigilante violence... but still optimistically hopeful and growing in maturity.



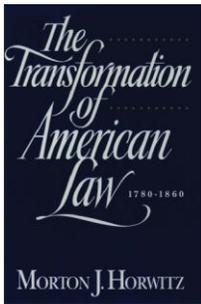
Incidentally, in a recent interview with the *Wall Street Journal* (August 16, 2008:W2), the author strongly recommended the novel *Season of Migration to the North* by Al-Tayyib Salih (Lynne Reiner Publishing, 1996, 169pp, \$13.95 paper), as the best book to "help Americans better understand the Middle East."

And Don't Forget These Excellent General Histories Of American Law For An Essential Background For Civil Rights...

A History of American Law, by Lawrence M. Friedman. Touchstone, 2005.



3rd ed. 640pp. \$25.00 paper. Friedman is a joy to read, as well as supremely informative. He tells the whole complex story of American law from its beginnings in the colonies to the present, always linking how close the history of the law, judgments and decisions, has been to the economic and political changes and realities. *A History of American Law* is especially recommended because it analyzes the achievements and failures of the American legal system in the context of America's commercial and working world, family practices, and attitudes toward property, government, crime, and justice.



The Transformation of American Law, 1870-1960: The Crisis of Legal Orthodoxy, by Morton J. Horwitz. Oxford University, 1994. 384pp. \$45.00 paper. In this legal classic, Horwitz describes how economic and, ultimately, social changes brought about by WWI put irresistible pressure on American courts and legal scholars to bring jurisprudential thought into much closer touch with America's rapidly changing society. Be forewarned, this is very close analysis and reasoning, but well worth your time.