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FAIR HOUSING NEWS

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

NEW YEAR'S GREETINGS!

Welcome to this edition of *Fair Housing News*, a newsletter produced by the GBCHRB as a public service! For a free copy of any article or for a free on-line subscription: 410-453-9500 / 800-895-6302 / wkladky@gbchrb.org. More info & resources: http://www.gbchrb.org.

NATIONAL NEWS

In Fair Housing News.....

National Fair Housing Report Finds Continuing Housing Discrimination. On December 9th, the National Commission on Fair Housing and Equal Opportunity - sponsored by the Leadership Conference on Civil Rights Education Fund (LCCREF), Lawyers' Committee for Civil Rights Under Law, NAACP Legal Defense & Educational Fund, and the National Fair Housing Alliance - released its findings and recommendations in a report titled "The Future of Fair Housing," which compiles research and testimony from experts and residents who testified about ongoing problems with Fair Housing enforcement at public hearings in Boston, Atlanta, Chicago, Houston, and Los Angeles. The report also provides recommendations for improving enforcement and promotion of Fair Housing laws. "In each of the very different cities we visited, we heard the same thing: the system is broken," said Henry Cisneros, former HUD Secretary and Commission co-chair. Wade Henderson of the Leadership Conference on Civil Rights (LCCR) said that the findings were "more disturbing than expected' and that witnesses "testified to the pervasive nature and extent of illegal housing discrimination and its connections to government policy and practice that affect communities across the nation." The Commission recommended shifting the responsibility for enforcing Fair Housing laws from HUD to a new, independent agency. "The federal government needs to be in the business of getting things done," said Jack Kemp, former HUD Secretary and Commission co-chair. "And right now, Fair Housing enforcement is not getting done. That's why we need a new, independent agency that won't get mired in politics." Read the report here.

Report Finds Hate Crimes And Discrimination Against Arab Americans Are Decreasing, But the Number of Violent Crimes Against Arab

Americans Remains Higher Than Before 9/11. The report by the American-Arab Anti-Discrimination Committee (ADC) released on December 4th found Arab Americans still face discrimination in the media, in schools and workplaces, at airports, and during border crossings into the US. State and local police misconduct, such as racial profiling and unlawful detention, also still occur. The ADC said it annually received in the 1990s 70-80 complaints of violence or discrimination, but since 2002 around 120-130 each year. Violent crimes against Arab Americans are down from the over 700 found by ADC in the few weeks right after 9/11, but the rate remains higher than pre-9/11 levels. The report, from hate crime reports received by the ADC, covers hate crimes committed from 2003 to 2007. The ADC added that statistics may not reveal the full problem since many hate crimes go unreported as victims of hate crimes or discrimination don't always know that their rights are being violated or they may not know where or how to report a hate crime. Pending hate crimes legislation, which may pass in 2009, would increase funding for local and state law enforcement to better identify and prosecute hate crimes, and would expand protection under hate crimes laws to people with disabilities and to gay, lesbian, bisexual, and transgender people. Read the report here.

Civil Rights Groups Condemn Recent Rash of Hate Crimes. Fatal Beating of Long Island Latino Man Should be a "Wake Up Call for America." After the brutal murder of Marcelo Lucero, a Suffolk County, Long Island man of Ecuadoran descent, seven national civil rights organizations denounced the recent increase in brutal hate crimes against communities of color. Representatives from the National Council of La Raza (NCLR), the Asian American Justice Center (AAJC), the Leadership Conference on Civil Rights (LCCR), the Anti-Defamation League (ADL), the National Urban League, the NAACP and the Mexican American Legal Defense and Educational Fund (MALDEF) decried the recent spike in hate crimes both during and after the election. "In the wake of an election that sends a message to the world about freedom, it seems incongruous to raise the specter of hate in America," said NCLR, citing FBI statistics showing hate crimes against Latinos and Asian Americans rising steadily over the past four years and a Southern Poverty Law Center report evidencing hundreds of incidents of hate crimes, vandalism, and threats committed since Election Day, including the election-night assault of Alie Kamara on Staten Island by two teenagers who shouted racial epithets and "Obama!" as they beat him. "We believe that the Justice Department has to become more aggressive in prosecuting hate crimes," said Marc H. Morial, President and CEO of the National Urban League. "As a country, we've come a long way, but there is still more change needed."
(Click Here to Read the Press Release)

Fair Housing and Civil Rights Groups Announce Racial Discrimination Lawsuit Against HUD and Louisiana Recovery Authority. Civil rights and Fair Housing groups filed a federal lawsuit against the U.S. Department of Housing & Urban Development and the Louisiana Recovery Authority alleging that the Road Home, Louisiana's Hurricane Katrina recovery program, discriminates against African-American homeowners in New Orleans. The Road Home, an $11 billion federally-funded program, is the largest-ever US housing redevelopment program. The suit was filed in

the U.S. District Court for the District of Columbia on behalf of five individuals representing over 20,000 African- American homeowners and the Greater New Orleans Fair Housing Action Center and the National Fair Housing Alliance. Click Here To View the Press Release And Additional Documents.

Anti-Semitic Conspiracy Theories Spread Globally in Financial Crisis. Abraham H. Foxman, National Director of the Anti-Defamation League, at its annual meeting in Los Angeles on November 13, 2008, said "The bad news is that remarks and rumors about the pernicious influence of Jews on Wall Street are being broadcast on Internet comment boards and blogs and the usual anti-Semitic Web sites that thrive on conspiratorial Jew-hate. But while we may take some comfort in seeing the problem limited to extremist margins, its ability to spread like a virus through the World Wide Web puts us on alert. And on the Web, rumor often becomes 'fact' in some people's minds and can threaten to go mainstream." Click Here to Read the Speech.

DOJ Files Racial Discrimination Lawsuit Against Coldwell Banker Franchisee. On November 6th, the U.S. Department of Justice filed a federal lawsuit against Coldwell Banker Joe T. Lane Realty in the Atlanta metro alleging discrimination on the basis of race and color in violation of the Fair Housing Act. Coldwell Banker Joe T. Lane Realty is a franchisee of Coldwell Banker Real Estate LLC. An undercover investigation of the Coldwell Banker office conducted by National Fair Housing Alliance found that its agent repeatedly engaged in racial steering, made discriminatory statements, and treated individuals differently based on their race and color. The agent steered many white homebuyers to areas primarily white, discouraged a white homebuyer from viewing homes in the predominantly African-American neighborhood of Stonewall Jackson, and warned white homebuyers to avoid areas where they would be a minority. Click Here For Press Release.

Mortgage Lending News.....

Mortgage "Cram-Downs" with Increase in Foreclosures. With voluntary mortgage modifications not helping to reduce foreclosures, advocates hope Congress will include a provision allowing bankruptcy judges to modify loans on primary residences as part of an economic stimulus package soon to be considered. Only 357 people have applied for modifications under HUD's "Hope for Homeowners" program, and only 4,100 delinquent borrowers have refinanced through FHASecure. Mortgage bankruptcy reform legislation will be introduced on Jan. 5 by Rep. Brad Miller (D-N.C.) and Sen. Richard Durbin (D-Ill.); and the bills will face opposition from mortgage lenders, which insist that cram-downs will hike interest rates and down-payment requirements. Some argue that modifications extending payment terms are not enough, and think new initiatives need to lower principals. A modification plan proposed by the Federal Deposit Insurance Corp. requiring the government and lenders to share losses on defaulted, modified loans will be considered; but Moody's Economy.com argues the program should subsidize $100 billion in principal write-downs. (http://online.wsj.com/public/us, *Wall Street Journal*, December 31, 2008:C1)

HUD Issues New Mortgage Rules To Help Consumers Shop For Lower Cost Home Loans. **New 'Good Faith Estimate' Will Help Borrowers Save $700.** For the first time in over 30 years, the U.S. Department of Housing and Urban Development (HUD) has issued mortgage reforms to help consumers shop for the lowest cost mortgage and avoid costly and potentially harmful loan offers. HUD will require, for the first time, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate (GFE) that clearly discloses key loan terms and closing costs. HUD estimates its new regulation will save consumers about $700 at closing. (Click Here to Read the HUD Press Release)

Study Finds Unscrupulous Firms Charge Thousands to Modify Mortgages. Many struggling homeowners are turning to companies that charge $500 to more than $2,500 for renegotiating their mortgages. "It is very, at times, frustrating to find a homeowner who has paid a for-profit company $3,000 to $5,000 in an upfront fee when they could have gotten the same or better assistance free," remarks Michael Gross, who runs Bank of America's mortgage servicing division. Because no federal law restricts loan modification services, the for-profit firms are subject to varying state laws. In Maryland, upfront fees for loan modifications are banned; in the District of Columbia, they must be registered under regulations governing credit counseling services. About $10,000 in fees has been recovered by the Maryland Department of Labor, Licensing and Regulation, but homeowners cannot get back crucial time that could have obtained a legitimate modification. Some 2,300 nonprofit housing counseling agencies have been certified by HUD's Office of Housing, mandating a year or more of experience. (Washington *Post*, http://www.washingtonpost.com/, December 26, 2008:A1)

ACORN Members Present "Turkey of the Year" Awards to Mortgage Companies. On Tuesday, November 25, members of the Association of Community Organizations for Reform Now (ACORN) in over 30 cities presented "Turkey of the Year" awards to mortgage lenders and servicers lagging in taking basic steps to help struggling homeowners and stem foreclosures. ACORN members targeted companies that have not announced a 90-day moratorium on foreclosures, who have been unwilling to work with struggling homeowners in making affordable loan modifications, and who are receiving millions from the federal bailout. ACORN (http://www.acorn.org) members presented oversized "Turkey of the Year 2008" awards to mortgage lenders and servicers such as Wachovia, Wachovia Securities, American General, Yale Mortgage, and Morgan Stanley, all "whom have not yet taken effective action in turning the tide of the foreclosure crisis." Read About the Turkeys Here.

Report Finds Minorities Have Lost Billions in Subprime Lending Crisis. Latinos, according to a just-released study by United for a Fair Economy (http://www.faireconomy.org/) have lost $75-98 billion in wealth over the last eight years due to the subprime debacle. "Foreclosed: State of the Dream" estimates that people of color lost between $164-213 billion overall, with blacks suffering a loss between $71-92 billion during the period. Minority communities also have suffered abandoned properties, lower property values on nearby homes, more crime, struggling commercial centers,

and an eroding tax base. The report estimates that the subprime fiasco will cost minority homeowners 40% more in wealth than for whites. "There's no doubt in looking at the data … these predatory loans were targeted at racial minorities," says Austin King of ACORN. "Even when you zero out all the other factors like income and credit scores, even then a high-income African American is still as likely to be sold a subprime loan as a low-income white person." (*Black Voices*, December 12, 2008)

Mortgage Lender Settles Allegations of Discrimination. Gateway Funding, Inc., based in Horsham, Pa., has settled with the Federal Trade Commission (FTC) for alleged violations of the Equal Credit Opportunity Act without admitting wrongdoing. The FTC accused Gateway of giving "nearly complete discretion" to loan officers for setting mortgage fees, and Blacks and Latinos were charged higher fees and interest rates than whites in 2004 and 2005. According to the FTC, "The problem is, when a lender allows this discretion in marking up the risk-based price of the loan, the lender has to monitor the whole portfolio to make sure the people who are protected by the Equal Credit Opportunity Act are not being charged more." Gateway was fined $2.9 million but only has the financial resources to pay $200,000. (http://www.PhillyBurbs.com, December 17, 2008)

ACORN Calls for 90-Day Moratorium on Foreclosures. The ACORN petition follows several recent large mortgage companies' implementation of a 90-day moratorium on foreclosures. The petition asks lenders who have a 90-day foreclosure moratorium to use this time to construct affordable loan modifications for homeowners, and asks lenders who have not agreed to a moratorium to join with those who have. Click Here to Read & Sign the ACORN Petition.

CALENDAR

The BSO Will Celebrate the Rev. Dr. Martin Luther King, Jr.'s 80th Birthday With Annual Tribute Concert on January 7th & 8th. The State of Maryland's 23rd Annual Tribute Concert with the Baltimore Symphony Orchestra will be conducted by Marin Alsop. The concert includes a work inspired by King's life and struggles, "New Morning for the World" by Joseph Schwantner, that has some King speeches and is narrated by Kweisi Mfume, former president of the NAACP. Also on the program will be "Global Warming" by Michael Abels, on the possibilities of better relations between races and cultures. The Baltimore City College Choir will sing some a cappella selections. The concert will be performed at 8 p.m. Wednesday, Jan. 7 at Meyerhoff Symphony Hall, and 8 p.m. Jan. 8 at the Music Center at Strathmore, 5301 Tuckerman Lane, North Bethesda. Tickets are $15 to $55. Info: 410-783-8000 / http://www.bsomusic.org.

The Sikh "Know Your Rights Forum" Will Be Held in Atlanta from 3-4:30 p.m. on January 25, 2009. Sponsored by the Sikh Study Circle and the Sikh American Legal Defense and Education Fund (SALDEF - the oldest and largest Sikh American national nonprofit civil rights and educational organization

- the forum will provide education about ways to effectively respond to incidents of discrimination and hate. These forums are "designed to educate the sangat about their rights in the United States and link the local communities to decision makers representing their districts." For more information: 202-393-2700 / mailto:info@saldef.org. The SALDEF's site http://saldef.org/default.aspx is the best source of information about Sikhs. Their media page is especially informative: Read It Here.

The Annual Conference of the National Disability Rights Network (NDRN) Will Be Held on Monday, March 16 through Thursday, March 19, 2009, in Baltimore at the Marriot Baltimore Waterfront, 700 Aliceanna Street, Baltimore, MD 21202: Make Your Reservation, Detailed Agenda , Workshop Descriptions. Room reservations here; the reservation deadline is February 23, 2009.

DID YOU KNOW?

Do You Need Help Avoiding Foreclosure? Contact http://www.mdhope.org.

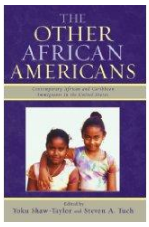
The Center For The Study Of Equality Is The Nonprofit, Nonpartisan Research Center of the Human Rights Campaign Foundation. It advances the understanding and acceptance of gay, lesbian, bisexual and transgender people through independent scholarship, policy analysis and shared knowledge. Read More About the Center Here.

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

The GBCHRB*'s Neighborhood Beat* TV Show Is on Cable Stations Across Maryland! Hosted by Dr. Bill Kladky of the GBCHRB, 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 / wkladky@gbchrb.org for days and time, or for a copy of a show.

INTERESTING BOOKS

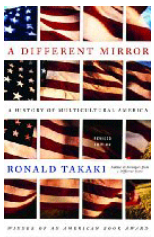
Transgender Inclusion in the Workplace, 2nd Edition, by the Human Rights Campaign Foundation, 2008. This free book provides human resource and other employment professionals with best practices for transgender workplace inclusion: discrimination and benefits policies, internal practices reflecting how gender is expressed and integrated in the workplace, and the state of legal issues regarding gender identity in employment. The guide also covers appropriate terminology for discussing gender identity and expression, how to create policies protecting transgender workers from discrimination, and the expansion of diversity programs to



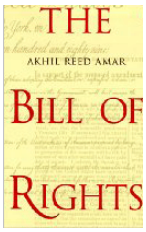
include gender identity and expression. [Read About & Download the Book Here](#).

The Other African-Americans: Contemporary African and Caribbean Immigrants in the United States, ed. Yoku Shaw-Taylor & Steven A. Tuch. Lanham, MD: Rowman & Littlefield, 2007. 299pp. $29.95 paper. Research on Caribbean and African immigrants has been scant, adding to the social invisibility of these groups. The book is an edited volume of original research with historical and contemporary information on African and Caribbean individuals and families. Each chapter addresses a particular topical area covering the most important issues facing these immigrants to the U.S.

Latino-Anglo Bargaining: Culture, Structure, and Choice in Court Mediation by Christine Rack. New York: Routledge, 2006. 344pp. $95.00. This book shows how cultural differences reinforce structural privilege & disadvantage in the informal process of mediated negotiation. Are all people equally likely to pursue their own material self-interest in the negotiation process used in small claims mediation? Did Latinos and Anglos bargain more generously with members of their own group? The central questions, derived from theories of ethnic and gender differences, concerned how, and to what degree, culture, structure, and individual choice works to alter the goals, bargaining process and outcomes, expressed motivations and outcome evaluations for outsider groups. This book evidences the real cultural differences between Latinos and Anglos in their efforts for monetary justice, refuting traditional assumptions that all cultural groups are equally likely to maximize their own outcomes at the expense of others.



A Different Mirror: A History of Multicultural America by Ronald Takaki. Boston: Back Bay Books, 2008. 560pp. $17.99 paper. Takaki traces the economic and political history of Indians, African Americans, Mexicans, Japanese, Chinese, Irish, and Jewish people in the USA, with attention to aspects of racism. The narrative features quotations, personal vignettes, and excerpts from folk music and literature. Famous events, such as the Triangle Shirtwaist Factory Fire, the Trail of Tears, the Harlem Renaissance, and the Japanese internment are all treated. Takaki concludes with Langston Hughes' "Let America be America again.... Let America be the dream the dreamers dreamed.... [where] equality is in the air we breathe" (p. 439). Amen.



The Bill of Rights: Creation and Reconstruction by Akhil Reed Amar. New Haven: Yale University Press, 2000. 432pp. $19.95 paper. I believe this is the best popular history/analysis of the Bill of Rights. It is Amar's hypothesis that the Bill of Rights was not originally included to protect the minority against the majority, but instead to empower popular majorities. Not until the Reconstruction of the 1860s and 1870s and the introduction of the 14th Amendment were individual rights recognized fully. The Constitutional amendments (that form the Bill of Rights) were more about government structure, designed to protect citizens against a self-interested regime. The author traces the original thinking of the Founding Fathers and discusses changes since the inclusion of the 14th Amendment in the Bill of Rights. Amar's *America's Constitution: A Biography* (Random House, 2006, 672pp $16.95 paper) is also excellent and a great read.