



FAIR HOUSING NEWS

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

GREETINGS!

Welcome To The March 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@gbchr.org. More info & resources: <http://www.gbchr.org>.

The GBCHRB's Website Now Has Episodes Of Its Popular Radio Show! You can just click on any radio show you would like, including foreclosure problems, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending discrimination. Also, [contact us](#) for FREE Fair Housing info, brochures, & posters in English, Spanish, Korean, and Russian.



NATIONAL NEWS

In Mortgage Lending & Foreclosure News.....

Nearly 40% Of Families Facing Eviction Due To Foreclosure Are Renters, According to a Report by the National Law Center on Homelessness & Poverty and the National Low Income Housing Coalition. The report - "[Without Just Cause](#)" - was released in February, 2009, and examined all states' foreclosure laws & impact on tenants. It found that renters' rights in foreclosure vary by state, so some renters who pay their rent on time may be evicted without notice. Only 17 states require that landlords provide tenants notification of foreclosure, and the District of Columbia and New Jersey are the only states where a renter's tenancy transfers over to a property's new owner (<http://www.nlchp.org/news.cfm?id=1>).

[NAACP Files Class Action Lawsuits](#) Against Wells Fargo & HSBC Alleging Systematic, Institutionalized Racism In Sub-Prime Home Mortgage Lending.

According to the lawsuits, African American homeowners who received sub-prime mortgage loans from these lenders were 30% more likely to be given a higher rate loan than white borrowers identically qualified. The lawsuits allege the same claims as pending NAACP lawsuits against other mortgage lenders - Accredited Home Lenders, Inc., Ameriquest Mortgage Co., Bear Sterns Residential Mortgage Corp. d/b/a Encore Credit, Chase Bank USA, CitiMortgage, First Franklin Financial Corp., First Tennessee Bank d/b/a First



Horizon National Corp., Fremont Investment & Loan, GMAC Mortgage Group, LLC, GMAC ResCap, Long Beach Mortgage and SunTrust Mortgage). “Lenders named in the suits, on

average, made high cost sub-prime loans to higher qualified African Americans 54% of the time, compared to 23% of the time for Caucasians,” said NAACP General Counsel Angela Ciccolo.



The National Community Reinvestment Coalition & Rep. Eddie Bernice Johnson (D-Texas) Proposes The CRA Modernization Act Of 2009.

The Act would require CRA exams in most areas banks serve; require CRA exams to consider lending & services to minorities in addition to low- to moderate-income areas; give lower CRA ratings to banks with predatory & abusive lending practices & securitization activities; require more publicly available bank ratings; require small business loan data include the race & gender of the owner, make available data on deposit accounts by neighborhood, & link HMDA to a new loan performance database tracking foreclosures and loan modifications; require HMDA-like data for insurance companies & securities firms; and apply CRA to various non-bank institutions including independent mortgage companies, mainstream credit unions, mortgage company affiliates of banks, insurance companies, & securities firms. The Credit Union National Association (CUNA) [reacted](#) that it opposes legislation extending CRA requirements to credit unions (<http://www.ncrc.org/>).

U. S. House Passes Bill To Provide Mortgage Relief to Struggling Homeowners. The [Helping Families Save Their Homes Act](#) has a provision giving bankruptcy judges the authority to re-work home mortgages on family homes to an affordable value. Bankruptcy judges now are permitted to modify mortgages on second homes and most other debts, but not mortgages on primary homes. Bankruptcy judges could cut the principal on a mortgage as well as reduce the interest rate and extend the terms - "cramdowns." The Act will also make permanent an increase in the limit of FDIC insurance on deposits in banks to \$250,000; the limit was temporarily raised from \$100,000 in 2008 and due to expire in 2010. The Act was fiercely opposed by banks, arguing it would increase their losses and that homeowners would flood bankruptcy courts. The Congressional Budget Office has estimated that the change would increase bankruptcy filings by 350,000 in the next 10 years ([Washington Post](#), March 6, 2009).

RealtyTrac Report Finds Though Foreclosures Slowed in January, 2009, There Were [Foreclosure Filings On More Than Two Million Properties In 2008, Up 81% From 2007.](#)



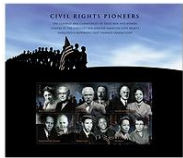
The report found 1.84% of all U.S. housing units had at least one foreclosure filing during 2008, compared to 1.03% in 2007. Foreclosure filings were reported on 303,410 U.S. properties in December, up 17% in that month and nearly 41% from December, 2007. Despite December's increase, foreclosures for the fourth quarter declined 4% from the previous quarter but up nearly 40% from fourth quarter 2007. Incidentally, RealtyTrac publishes the most comprehensive national database of foreclosure and bank-owned properties, with over 1.5 million properties from over 2,200 counties across the country.



In Other Fair Housing News....

HUD Gains \$63,000 Settlement For White Family Forced to Move After a Visit

from Their African American Neighbors. The Tallassee, Alabama, renters were forced to leave after their landlord told them "If y'all want to have African Americans to visit, we're going to ask you to move... We're not having those people at our property." HUD charged the landlord with violating the federal Fair Housing Act for making discriminatory statements, and for intimidating and coercing the household to move before the end of their lease ([HUD Press Release No. 09-008](#), January 26, 2009).



The U. S. Postal Service Has Issued a 42-Cent, Civil Rights Pioneers Commemorative Stamp In Six Designs To Honor 12 Leaders of the Struggle For African-American Civil Rights.

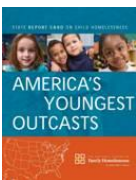
The complete list of 12 *Civil Rights Pioneers* is: Mary Church Terrell (1863-1954), Mary White Ovington (1865-1951), J.R. Clifford (1848-1933), Joel Elias Spingarn (1875-1939), Oswald Garrison Villard (1872-1949), Daisy Gatson Bates (1914-1999), Charles Hamilton Houston (1895-1950), Walter White (1893-1955), Medgar Evers (1925-1963), Fannie Lou Hamer (1917-1977), Ella Baker (1903-1986), & Ruby Hurley (1909-1980). You can purchase the stamps [here](#). Also, the Postal Service has released for sale a [Civil Rights Movement DVD and Postcard Set](#).

Census Bureau Releases Somewhat Surprising Profile of Nation's Immigrants.

Among the interesting findings were that immigrants are as likely to be college graduates as native-born Americans (27% to 28%); those from India, Australia, South Africa, & the Philippines had the highest median income, while those from Somalia and the Dominican Republic (DR) the lowest; a very high percent of Nigerians and Kenyans are unemployed. Some 97% of those from Mexico and the DR do not speak English at home, and 52% of the foreign-born do not speak English very well ([New York Times](#), February 21, 2009:21).



Increase in Religious-Bias & Discrimination Complaints. The U. S. Equal Opportunities Commission reported that there has been a surge in claims of religious discrimination filed with federal, state, and local agencies ([Wall Street Journal](#), October 16, 2008:B1).



The National Center On Family Homelessness Releases Report Finding 1.5 Million Children In The U.S. Were Homeless At Least Once In 2005-2006.

The report also assessed the impact of homelessness on children's education and health, discovering that homeless children lead difficult lives because of lack of privacy or health care and attend school infrequently. The report advocates that the federal government set aside 33% of its housing program funding for homeless families and families at risk of homelessness. It is also recommended that state interagency councils on homelessness make family homelessness a priority (<http://www.homelesschildrenamerica.org/>).

Van Jones Discusses Environmental Concerns in Low-Income and Minority Neighborhoods on Oprah Radio.

In this [interview on Oprah Radio](#), civil rights and environmental advocate Van Jones noted the environmental injustices that occur in low-income and minority communities, including access to healthy and affordable food, clean air, and clean water. Jones is the founder of Green For All (<http://www.greenforall.org>), which advocates creating 'green jobs' to revitalize communities and lift individuals out of poverty. In March, 2009, President Obama appointed him to serve as



special advisor for green jobs, enterprise, and innovation.



Prejudice and Bias

ABC News/Washington Post Poll Finds Twice As Many Blacks As Whites Believe Racism a Big Problem; New Attorney General Eric Holder Labels America "a Nation of Cowards" For Not Having Frank Conversations About Race.

The poll also found that twice as many Whites as Blacks thought blacks had achieved racial equality. According to columnist [Charles Blow](#), the poll and [Holder's comments](#) follow a number of studies finding continuing prejudice and disparate treatment. These studies include: (1) the findings of Project Implicit - a Harvard-Universities of Washington & Virginia laboratory - that 75% of whites have an implicit pro-white/anti-black bias; and (2) a 2006 Harvard study published in a recent *Psychological Science* that this bias is present in six-year-old white children and stays constant into adulthood (*New York Times*, February 21, 2009).



York University Study Finds Racism Persists Despite Most People's Condemnation.

The researchers led by Eugene Caruso of the University of Chicago utilized conjoint analysis, a market research statistical technique, to quantify the "stereotype tax," the price that someone doing the stereotyping pays for his/her preconceived notions. The paper, which will be published in April in *Social Cognition*, is one of the first to study implicit biases in more realistic situations. Also, a recent paper in *Science* confirms that implicit biases and inaccurate self-perceptions exist and exert powerful control and consequences. The *Economist* concluded its article "People, it seems, are rather more prejudiced than they think they are." [Read the article here](#) (*The Economist*, January 17, 2009:77-78).

United Airlines To Pay \$850,000 For Disability Discrimination. United Airlines has agreed to settle a federal lawsuit that its overtime policy violated the Americans With Disabilities Act (ADA), the U.S. Equal Employment Opportunity Commission (EEOC) announced. United will pay \$850,000 to a class of employees with disabilities and has agreed not to enforce such a policy in the future. The suit arose from a charge filed by Samuel Chetcuti, a United storekeeper at the San Francisco International Airport. The suit said United's policy of denying overtime work to anyone on light or limited duty greatly affected employees with disabilities, since they were more likely to on light duty. Chetcuti - who has epilepsy and was under medical restrictions preventing him from operating heavy machinery and working at heights, but did not limit his weekly work hours - was given light duty for his regular work, and United had barred him from an overtime schedule despite his being medically cleared to work overtime ([EEOC press release](#), March 16, 2009).



CALENDAR

Did You Know March 8th Was [International Women's Day](#)?

Don't Forget 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](#).

Reading and Performance of *The Green Book* on Sunday, March 22, 2009 from 2-4:00 p.m. Baltimore-born playwright, Calvin Ramsey will direct a reading from his play, *The Green Book*, based on a travel guide published from 1936-1963, listing roadside accommodations serving African Americans. The play shows the complications and complexity of African American life during the Jim Crow era, as this reading includes an encounter between a Black ad salesman and a Holocaust survivor. This program will take place at Baltimore Hebrew University (BHU), 5800 Park Heights Avenue in Baltimore. This program is supported by the MdHC, and the PNC Legacy Grant and co-sponsored by the NAACP Baltimore City Branch, and Baltimore Hebrew University. Jewish Museum of Maryland & NAACP members/BHU Students: \$5.00, public \$10.00. For tickets and info: jdackmanalon@jewishmuseummd.org or 410-732-6402 , ext. 214.

On Saturday, March 28, 2009 is Union Baptist Church Cultural Arts' 2nd Annual Symposium: The Civil Rights Movement, The Church, The Community, The Song.

Fair Housing Symposium To Be Held on Friday, April 3rd, 8:00 a.m.-noon. The Symposium, "The Modern Face of Discrimination," will be at the University of Baltimore School of Law's John & Frances Angelos Law Center, 1415 Maryland Avenue, Baltimore. For more info & to register: <http://www.law.ubalt.edu/news>.

CAN To Hold First Annual Casino Night & Texas Holdem Tournament on Saturday, April 4th. The benefit for CAN and its various anti-poverty services (e.g., food, shelter, utility assistance, etc.) will be at the Hunt Valley Golf Club, 14101 Phoenix Road, Phoenix, 4:00 p.m.-12:30 a.m. For tickets & info: contact Jim Wolf at <mailto:fryewolf1@comcast.net>.

The NAACP Baltimore City Branch Centennial Life Members' Prayer Luncheon, Branch Celebration, & King Recognition is on Saturday, April 4, 2009, at Martin's West. \$50.00 – open to the public. This event will salute members of the Baltimore City Branch, subscribing Life Members, and recruit those in attendance to become Life Members. Because April 4th was the branch's founding, there will be a brief branch birthday salute, as well as special recognition will be given to Rev. Dr. Martin Luther King, Jr., on this date of his assassination. The Greater Baltimore Medical Center is the Sponsor for the Life Members Luncheon. Info: Dr. Josephine Ball-Sevils, 410-664-2489, or [click here](#).

Save the Date! The Leadership Conference on Civil Rights' 33rd Annual Hubert H. Humphrey Civil Rights Award Dinner Will Be Held on May 7, 2009. This year Sheila Bair and Van Jones will be honored at the event at the Hilton Washington in Washington, D. C. For more info, contact <http://www.civilrights.org>.



DID YOU KNOW?

The U. S. State Department Has Just Released Its "2008 Country Reports on Human Rights Practices." Read the full text of the release featuring Secretary of State Hillary Rodham Clinton on February 25, 2009, [here](#).

The National Association of Realtors' Website Has Helpful Guidelines for Complying with Fair Housing Laws. Particularly good are its "Complying with Fair Housing" section, including "8 Tips for Fair Housing Compliance," advertising, etc. Check it out: <http://www.nar.org>. 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 National Fair Housing Alliance Has Many Fair Housing Resources. Included is info on the Community Reinvestment Act, Equal Credit Opportunity Act, HMDA, Precedent-Setting Fair Housing Cases, recent research, hate crimes, and their own trends reports. Check their website [here](#).



The Civil Rights Division of the U. S. Department of Justice is Very Active Again. Here are just a few of their March, 2009, cases: [3-13-09](#) Justice Department Sues West Memphis, Ark. Landlords for Sexual Harassment; [3-9-09](#) Former Lucas County, Ohio, Sheriff's Office Corrections Officer Sentenced for Civil Rights Violations; [3-5-09](#) Fairfield, Calif., Couple Indicted on Federal Civil Rights Charge for Alleged Bias-Motivated Assault; [3-5-09](#) Justice Department Sues Harrison County, Ind., Sheriff for Sexual Harassment and Retaliation; [3-4-09](#) Justice Department Settles Lawsuit Against Stimson Lumber Company to Enforce the Employment Rights of Oregon Reservist; and [3-4-09](#) Justice Department Sues Large Multi-Family Housing Developer Alleging Disability-Based Housing Discrimination. Check all their work at <http://www.usdoj.gov/crt/>.

Do You Need Help or Info About Avoiding Foreclosure? Contact <http://www.mdhope.org>.

Interested in the Latest Fair Housing Information? National Fair Housing Report Finds Continuing Housing

THE FUTURE OF FAIR HOUSING:

Report of the National Commission on Fair Housing and Equal Opportunity

December 2008

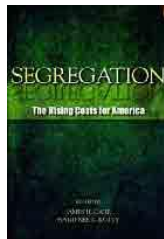


Discrimination. On December 9, 2008, the National Commission on Fair Housing and Equal Opportunity - sponsored by the Leadership Conference on Civil Rights Education Fund (LCCREF), Lawyers' Committee for Civil Rights Under Law, NAACP Legal Defense & Educational Fund, and the National Fair Housing Alliance - released its findings and recommendations in a report titled "The Future of Fair Housing," research and testimony from experts and residents on problems with Fair Housing enforcement. The report has recommendations for improving enforcement and promotion of Fair Housing laws. 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. Read the report [here](#).

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@gbchr.org for days and time, or for a copy of a show.

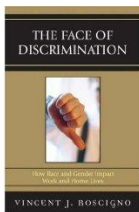


INTERESTING BOOKS

Segregation: The Rising Costs for America by James H. Carr & Nandinee Kutty, eds. Routledge, 2008. 352pp. \$35.95 paper. An outstanding collection of expert articles about different aspects of segregation: its role in creating race-based economic inequality, mortgage lending and credit problems, the Moving to Opportunity Program, link between location and educational quality, access to good jobs for minorities, health impact, and much more.

Immigrants and Boomers: Forging a New Social Contract for the Future of America by Dowell Myers (Russell Sage Foundation, 2007, 368pp., \$35.00 cloth) details the increasing economic, housing, and education assimilation of immigrants. ***Deflecting Immigration: Networks, Markets, and Regulation in Los Angeles*** by Ivan Light (Russell Sage Foundation, 2006, 272pp., \$35.00 cloth) argues the failure of national immigration policy to stop undocumented immigration has led to the problem being tackled at the local and regional level - thus subject to NIMBYism and other legal & illegal means of segregation.

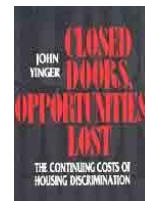
Market Friendly or Family Friendly? The State and Gender Inequality in Old Age by Madonna Harrington Meyer & Pamela Herd. Russell Sage Foundation, 2007. 248pp. \$35.00 cloth. Despite recent gains in female labor force participation and educational attainment, the gender gap in income security in old age remains very wide, according to this study. The researchers also found increasing race and class inequality among women.



Don't Forget (Still in Print):

The Face of Discrimination: How Race and Gender Impact Work and Home Lives by Vincent J. Roscigno. Rowman & Littlefield Publishers, 2007. 256pp. \$25.95 paper. The extent, character, and implications of race and sex discrimination at work and in housing.

Closed Doors, Opportunities Lost: The Continuing Costs of Housing Discrimination by John Yinger. Russell Sage Foundation, 1997. 416pp. \$21.95 paper.



Urban Inequality: Evidence from Four Cities by Alice O'Connor, Chris Tilly, Lawrence D. Bobo, eds. Russell Sage Foundation, 2005. 536pp. \$24.95 paper.



REST IN PEACE

Charles Morgan, Jr., 78, Civil Rights Lawyer. With others, Morgan won a landmark lawsuit that helped establish the one-person-one-vote law giving African

Americans more equitable legislative representation. He tried many cases: the desegregation of the University of Alabama, racially segregated juries and prisons, represented activist Julian Bond after he had been denied a seat in the Georgia house because of being anti-war, and defended Muhammad Ali in his fight to avoid being drafted. As a leader of the ACLU, Morgan fought the Viet Nam War and led their effort to impeach President Richard M. Nixon (New York *Times*, January 10, 2009:B8).

W. D. Zantinger, 68, Maryland Tobacco Planter & Subject of Song. Bob Dylan wrote "The Lonesome Death of Hattie Carroll," after reading that Zantinger served a six-month sentence after fatally caning a 51-year-old African American bar maid Hattie Carroll in 1963. The incident was at Baltimore's annual Spinsters' Ball, a white-tie affair, when Zantinger caned Carroll because "she was too slow" in serving him at the bar. The song helped awaken white Americans to the cruelty of race relations, ultimately leading to increased support for the civil rights movement (New York *Times*, January 10, 2009:B8).

