



# FAIR HOUSING NEWS

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

## GREETINGS!!!

**Welcome To This Edition Of *Fair Housing News*,  
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 / [wkladky@gbchrb.org](mailto:wkladky@gbchrb.org).  
Don't forget our <http://www.gbchrb.org>.



## NATIONAL FAIR HOUSING NEWS

**HUD Proposes New Rule For Equal Housing Regardless Of Sexual Orientation Or Gender Identity.** [View the proposed rule.](#) The rule would: (1) Prohibit lenders from using sexual orientation or gender identity to determine a borrower's eligibility for FHA mortgage financing; (2) Clarify that all otherwise eligible families, regardless of marital status, sexual orientation, or gender identity, can participate in HUD programs; this will make certain that families, otherwise eligible, may not be excluded because 1+ members may be an LGBT individual, have an LGBT relationship, or be perceived to be such; (3) Prohibit owners and operators of HUD-assisted housing, or HUD-insured housing, from asking about the sexual orientation or gender identity of an applicant for, or occupant of, the rented or owned dwelling. HUD is proposing to institute this in its rental assistance and homeownership programs - FHA mortgage insurance programs, community development programs, and public and assisted housing programs.

### **HUD Conducting The First National Study Of Housing Discrimination Against LGBT Community.**

Every ten years, HUD does a study of the impact of housing discrimination on the basis of race and color. LGBT individuals and families may remain silent because in many local jurisdictions, they may have little or no legal recourse. While no national studies of LGBT housing discrimination exist, there are state and local studies showing bias. [A 2007 report by Michigan's Fair Housing Centers](#) found 30% of same-sex couples were treated differently when attempting to buy or rent a home. In July HUD ruled discrimination based on gender nonconformity or sex stereotyping as sex discrimination under the Fair Housing Act, and instructed HUD staff to tell individuals filing complaints about state and local agencies with LGBT-inclusive nondiscrimination laws.



**HUD Issues Rules On Discrimination Complaints From Victims Of Domestic Violence That Residents Denied Or Evicted From Housing Because Of Domestic Violence May Have Basis To File A Discrimination Complaint Under The Federal Fair Housing Act.** While the *Violence Against Women Act* (VAWA) provides some protections to abuse victims experiencing housing

### IN THIS ISSUE...

National Fair Housing News	1
Fair Lending News	3
Interesting 2010 Census Data	4
Maryland in the 2010 Census	4
Maryland News	5
Annapolis Session News	6
Resources	7
Relevant Books	7

discrimination, the Fair Housing Act provides HUD authority to investigate if the denial or eviction violates the Act based on gender or another basis. HUD will review claims of discrimination from domestic violence victims to see if there is evidence to use the Act on those complaints. For example, a landlord refusing to accept women with a history of domestic violence because they may return to abusive men may violate the Act's prohibition against gender discrimination. A "zero-tolerance" policy for criminal activity, when a household may be evicted for the criminal act of one household member, may have a disparate impact on women because they constitute the majority of domestic violence victims. Evicting women for the violent acts of their abusers may violate the Fair Housing Act. Read HUD's Domestic Violence guidance: [website](#). The Department's domestic violence forms are in 14 languages on [HUD's Limited English Proficiency Web site](#).



### **Obama Administration, Treasury, & HUD Release February Housing Scorecard.**

The housing data shows increasing home sales as home affordability is high, but the market remains fragile, as prices are unsettled. The Scorecard - [www.hud.gov/scorecard](http://www.hud.gov/scorecard) - found existing home sales were up in January, mortgage delinquencies continued downward, and foreclosure starts and completions remain below their high. The foreclosure decline is likely to be temporary as lenders revise and resubmit paperwork. Since April, 2009, record low mortgage rates have helped 9.5 million to refinance - \$18.1 billion in total borrower savings. Over 4.2 million modification arrangements began between April 2009 and January 2011 - including 1.5 million HAMP trial modification starts, over 730,000 FHA loss mitigation and early delinquency interventions, and 2 million proprietary modifications under HOPE Now. [View the January HAMP Servicer Performance Report](#). [Read the March 2, 2011 HUD Press Release](#).

### **Justice Department Signs Agreement with Des Moines, Iowa, and Des Moines Public Library For Civic Access for People with Disabilities.**

Under the agreement, reached under DOJ's ADA-compliance initiative Project Civic Access, Des Moines will take important steps to improve access for individuals with disabilities: Making physical modifications to facilities so that parking, routes into buildings, entrances, service areas and counters, restrooms, public telephones and drinking fountains are accessible; Surveying other facilities and programs and making modifications wherever necessary to achieve full ADA compliance; Adopting a grievance procedure to deal with complaints of disability discrimination relating to city programs, services, activities and facilities; Posting, publishing and distributing a notice to inform members of the public of Title II provisions and applicability to the city's programs, services, and activities; Officially recognizing the Iowa telephone relay service as a key means of communicating with individuals who are deaf, are hard-of-hearing, or have speech impairments and training staff in using the relay service for telephone communications; Making the city's website and other web-based services accessible to people with disabilities; and Improving the accessibility of the city's sidewalks and pedestrian crossings by installing accessible curb ramps throughout Des Moines. [Read the March 11, 2011 DOJ Press Release](#).



**Two Pennsylvania Men Convicted Of Hate Crime Get 9 Years In Prison.** Two men convicted of a Federal hate crime for beating and kicking an illegal Mexican immigrant who died of his injuries were sentenced Wednesday to nine years in prison. They were among a group of white high school football players in Shenandoah who attacked the 25-year-old in 2008. Prosecutors alleged they beat and kicked Ramirez because they didn't like Hispanics and wanted them out of their town. DOJ prosecutor Myesha Braden said in court Wednesday that while they did not intend to

kill Ramirez, they decided his ethnicity made him "somehow worthy of being beaten like a dog in the streets." Defense attorneys said they will appeal the verdicts and sentences. They could have received more than 12 years to more than 15 years in prison under federal sentencing guidelines, but the U.S. District Judge granted a reduction because of their personal character and conduct before the beating, as well as numerous letters and testimonials. [Read the February 23, 2011 story at google.com.](#)

### **Brookings Study Finds Earned Income Tax Credit**

**Valuable.** This report assesses the changing geographic distribution of the low-income population compared to recipients of the federal Earned Income Tax Credit (EITC) between 1999 and 2007, focusing on trends in the nation's 100 largest metro areas. The analysis finds that as that population grew and suburbanized over the decade, the EITC responded effectively both to economic trends—offering critical support to help working families weather downturns in the economic cycle—and to the changing geography of the working poor. [Read the February 17, 2011 Study.](#)

BROOKINGS

### **Urban Institute Project To Test Services Aiding Low-Income Public Housing Residents & Their Communities.**

The Urban Institute has begun a project in Portland, Oregon, and Chicago to test innovative ways for human service providers to help poor residents find and keep jobs, assets, and stay healthy. The three-year, approximately \$6-million initiative - "Housing Opportunities and Services Together" - will evaluate ways to coordinate public housing and human services to maximize positive outcomes for parents and children. [Read the February 3, 2011 Institute Press Release.](#)



## **FAIR LENDING NEWS**

**PrimeLending Resolve Allegations of Lending Discrimination.** Settlement Provides \$2 Million to African-American Borrowers Who Paid Higher Interest Rates. PrimeLending, a national mortgage lender with 168 offices in 32 states at the end of 2009, has agreed to pay \$2 million to resolve allegations that it engaged in a pattern or practice of discrimination against African-American borrowers between 2006 and 2009. The settlement was filed regarding a complaint made by the Justice Department in federal court in Dallas, where PrimeLending is headquartered. Brought under the federal Fair Housing Act and Equal Credit Opportunity Act, the complaint alleges African-American borrowers nationwide were charged higher prices on retail loans made through PrimeLending's branch offices. <http://www.justice.gov/opa/pr/2010/December/10-crt-1406.html>

**Study Urges No Large Down Payments on Home Loans.** The study by the Center for Responsible Lending (CRL) found recent proposals calling for requiring prospective homeowners to make a 10-20% down payment when purchasing a home are misguided. The CRL found low down payment home loans "have been a significant and safe part of the mortgage finance system for decades, bearing little resemblance to subprime and other alternative mortgage products that crashed our economy. And responsible low down payment loans are also a key to the recovery of our nation's housing market and economy."

The study argues that between 1990-2009 27 million mortgages were made with low down payments that did not have the riskiness of subprime loans. Increasing down payment requirements would lessen the mortgage market with minimal loan performance increase. Based on average home prices, it would take 14 years for the typical American family to save enough money for a 20% down payment. [View the CRL's March 1, 2011 report \(PDF\)](#)





## INTERESTING 2010 CENSUS DATA

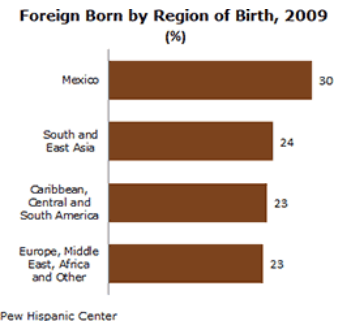
### 2010 Census Finds Whites Less Than 50% of All 3-Year-Olds.

Whites are in the minority in 8 states: Arizona, California, Florida, Hawaii, Mississippi, Nevada, New Mexico, and Texas. In 2009, 23% were Hispanic, an increase from 18% in 2009. The primary reason is the nation's "biggest surge of immigrants since the late 19th and early 20th centuries." A more recent trend has been the spread of these immigrants from the cities to throughout the nation. [Read the February 8, 2011 New York Times article.](#)

**Census Finds Gay Parenting More Prevalent in the South.** The data show, child rearing among same-sex couples is more common in the South than in any other region of the country, according to Gary Gates, a demographer at the University of California, Los Angeles. Gay couples in Southern states like Arkansas, Louisiana, Mississippi and Texas are more likely to be raising children than their counterparts on the West Coast, in New York and in New England. The pattern, identified by Gates, is also notable because the families in this region defy the stereotype of a mainstream gay America that is white, affluent, urban and living in the Northeast or West Coast. Black or Latino gay couples are twice as likely as whites to be raising children, but more likely than whites to be struggling economically. One theory is that many gay couples, possibly a majority, began their current relationship after first having children with partners in heterosexual relationships. That seemed to be the case for many blacks and Latinos in Jacksonville, home to one of the biggest populations of gay parents, for whom church disapproval weighed heavily. [Read the January 19, 2011 Times article.](#)

### [Statistical Portraits of the Hispanic and Foreign-Born Populations in the U.S., 2009.](#)

The Pew Hispanic Center has updated its statistical profiles of the Hispanic and foreign-born populations in the U.S. with data from the Census Bureau's 2009 American Community Survey, the most recent. Hispanics were 15.7% of the U.S. population and 47.0% of immigrants. Among the foreign born, 29.9% were born in Mexico, South and East Asia followed with 24.1% and the remainder of Latin America 23.3%. 44% of all immigrants and 29% of Latino immigrant are naturalized citizens.



## MARYLAND & THE CENSUS

**Census Finds Maryland's Minority Population Is Now 45%.** The recently released 2010 decennial U. S. Census data showed Hispanics, African Americans and Asians are growing, and non-Hispanic whites declining.

Maryland, already one of the most diverse states, is moving closer to "majority minority" status with a 45% minority share in 2010 up from 38% in 2000. This is primarily because of immigration. The 2009 American Community Survey (ACS) found 265,000 foreign-born entrants into Maryland in 2000-2009, up significantly from 207,300 in the 1990s and 147,950 in the 1980s. Some 40% that came in 2000-2009 were from Latin America, 30% from Asia, and 21% from Africa. [Read the article.](#)

**Montgomery, Prince George's Populations Soar, Baltimore Shrinks.** Montgomery County was over a fifth of the state's total growth, up 10%, from 873,341 in 2000, to 971,777 in 2010. Prince George's County grew 7%, from 801,515 to 863,420. Baltimore City lost over 30,000 residents, or 5%, to 620,961 residents. Baltimore County's 2010 population is 805,029. The Census found double-digit growth in



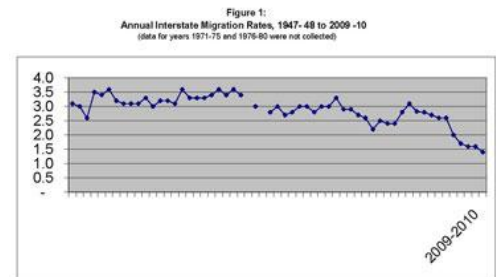


counties in Southern Maryland, and continued strong development along the Baltimore-Washington and I-270 corridors. [See Maryland's 2010 Census data.](#)



**Minorities Now Majority in Montgomery County.** Hispanics outnumber blacks in Montgomery and exceed whites in Prince George's. 49% of Montgomery is non-Hispanic whites, down from 60% in 2000 and 72% in 1990. Hispanics rose two-thirds to 17%. [Read the February 10, 2011 Post Article.](#) The Census also found Anne Arundel's population is over 500,000, with biggest gains in the west and northwest: Crofton, Gambrills, Severn and Maryland City, Odenton (42%). Reasons are the availability of open land, many office parks, Fort Meade, and the NSA. The [slot machines at Anne Arundel Mills mall](#) and Fort Meade's [Base Realignment and Closure](#) will lead to worse traffic, as most BRAC-related growth is not even going to hit until the end of next year. The County's whites fell from 80 to 72%, while blacks grew from 13 to 15%. Hispanics over doubled, now 6%, and Asians now are over 3%.

**Census Finds Long-Distance Migration Slows.** The small gains in employment and the rise in home foreclosures have led to even lower levels of long distance migration (see [earlier Brookings study](#)). Between 2009-2010, interstate migration was 1.4%, lower than any year since the Census's *Current Population Survey* 1948 start. Although there is debate about the accuracy of the survey (see [Brookings article](#)), it is agreed that the last three years have seen a plateau in migration for interstate moves and total moves.



Source: William H. Frey, Brookings Institution, analysis of US Census Bureau Current Population Survey

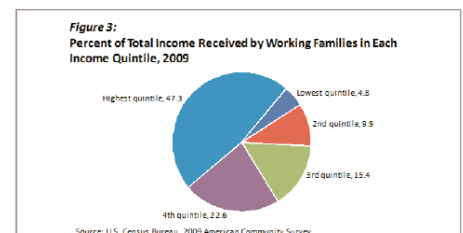
## IN MARYLAND NEWS



### [New State-by-State Analysis of Food Hardship Shows One in Seven Respondents in Maryland Reported in First Half of 2010 Inability to Afford Enough Food.](#)

New State-by-State Analysis of Food Hardship Shows One in Seven Respondents in Maryland Reported in First Half of 2010 Inability to Afford Enough Food. New data show that 14 percent of respondents across Maryland reported in the first half of 2010 that there were times during the prior twelve months that they did not have enough money to buy food that they needed for themselves or their family, according to the Food Research and Action Center's (FRAC) analysis of data from the Gallup-Healthways Well-Being Index. The data were gathered as part of the Gallup-Healthways Well-Being Index project, which has been interviewing 1,000 households daily since January 2008. People were asked, "Have there been times in the past twelve months when you did not have enough money to buy food that you or your family needed?" The full analysis by FRAC of the Gallup data is available at <http://www.frac.org/>.

[Study Finds the State of Working Families in Maryland has Deteriorated.](#) The Maryland Budget and Tax Policy Institute and Progressive Maryland Education Fund study found the prospects for the future are shaky, unless state and national governments take strong action. Median household income increased only 6% in inflation-adjusted terms, from \$65,325 in 2000 to \$69,272 (in 2009 dollars). The average annual increase was 6/10 of 1%. The study also found median household income declined in 2008-2009, and the rate of poverty in Maryland has



Source: U.S. Census Bureau, 2009 American Community Survey

risen from 7.4% in 2000 to 9.1% in 2009. Maryland's unemployment rate of 7.4% is the highest since 1983. [See the full report.](#)



### **Congratulations to the Rev. Craig Mathies, Sr., Who Was Elected as Somerset's First African-American County Commissioner!**

The Rev. Craig Mathies, Sr. - pastor of Zion Baptist Church in Cambridge and former president of the Somerset NAACP - was successfully represented by the ACLU in a lawsuit in 2009 challenging a Princess Anne policy of allowing non-resident property owners (almost all white) to vote in town elections, diluting the voting power of African-Americans. The Somerset NAACP and Maryland ACLU report [Semper Eadem: "Always the Same?"](#) evidences racial disparities in employment and wages in Somerset County government, showing disparities between the numbers of African Americans who live in the County, and the number employed in the county government and school system, especially higher positions. In 2000, the County was 42% African-American, but the government was mostly white officials and employees. The report also found no African American had been elected or appointed to a top job in County government. Those African Americans employed by the County are lower level, lower paying jobs. No African American was employed by the County professionally in 2007 - one was employed in 2005. [Read the ACLU Press Advisory.](#)



### **ANNAPOLIS SESSION NEWS**

**Maryland Senate Approves Same-Sex Marriage Bill.** Maryland's Senate passed a landmark measure Thursday evening that would allow same-sex couples to wed, pushing the controversial issue to the House of Delegates, which appears nearly evenly split on the issue. The Senate voted 25-21 to approve the Civil Marriage Protection Act after two days of largely restrained and respectful discussion. Senators on both sides of the issue characterized the debate as "historic," and many said they had struggled with how to vote. "I'm just thrilled," said Sen. Richard S. Madaleno Jr., the Senate's only openly gay member. "I'm so excited that we were able to get this done." Prospects in the House of Delegates are less certain. [Read the February 24, 2011 Sun article.](#) [Read the ACLU Press Release.](#)

**Brookings Institution Study Urges Maryland To Require Insurance Companies to Cover Autism Therapy.** According to the *Sun*, the Maryland General Assembly is considering a bill that would require health insurance companies to provide coverage for therapy to address the challenges of autism. Half the nation's states have passed similar legislation. At issue is a type of therapy, applied behavior analysis - the most thoroughly researched and peer-reviewed method for addressing the challenges faced by those with an autism spectrum disorder. Similar to how Anne Sullivan taught Helen Keller, it relies on one-on-one therapy for hours, to divide learning into small steps, to build attention, teaching imitation, working on language and social skills. Correct actions or answers are rewarded to draw the child out of his or her shell for progress. Results of the efforts are tracked systematically as a therapy team works through programs for the child with autistic challenges." [Read the Brookings Article.](#)



**National Federation of the Blind of Maryland Supports Civil Rights Bill Changes.** The membership organization for visually-impaired Marylanders advocated for two bills proposed in the current Annapolis Session. The first would amend Title 20, Human Relations Commission of the State Government Article by adding "an internet website" to the definition of a place of public accommodation.



"An internet website means a collection of all related web pages consisting of hypertext links, markup language documents, and related files, scripts and databases retrievable by a web browser or other electronic device." The second would prohibit an owner or operator of a place of public accommodation from discriminating against individuals because of their race, sex, age, color, creed, national origin, sexual orientation, or disability.



Independent Marylanders Achieving  
Growth through Empowerment

## RESOURCES

**The IMAGE Center for People with Disabilities Begins Work in Baltimore Area.** Its service programs are peer mentoring by independent living coordinators, independent living skills training, information and referral, individual advocacy, and an education transition program. Contact: 300 East. Joppa Road, Suite 302, Towson 21286, 410-982-6311, [info@imagemd.org](mailto:info@imagemd.org). <http://www.imagemd.org/index.html>



**HUD User Has E-Book-Friendly Resources!** Go to <http://www.huduser.org/portal/eBookStore.html> and check out housing research, such as *Creating Defensible Space*, cost guides, trend reports, program evaluations reports to Congress, etc.

**More Fair Housing and Related Videos Have Been Added to the GBCHRB's YouTube Channel - [http://www.youtube.com/user/wkladky1!](http://www.youtube.com/user/wkladky1)** Interviews about insurance problems, discrimination, affordable housing, Native Americans in Maryland, disability issues, and more. Also, it's easy to listen to a Fair Housing radio show - <http://www.gbchr.org/2rad9899.htm> - Just click on any show, including foreclosure problems, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending discrimination, & more.



**The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.** [Contact us](#) for FREE Fair Housing info, brochures, & posters in English, Spanish, Korean, and Russian, as well as one specifically for people with disabilities.



## RELEVANT BOOKS

**When Is Discrimination Wrong?** by Deborah Hellman. Harvard University, 2011. 216 pp. \$17.95 paper. *When Is Discrimination Wrong?* formulates logically consistent rules for determining exactly what is the difference between legitimate and illegitimate discrimination. After looking at existing scholarship and legal theory, the book shows that many familiar ideas about when discrimination is wrong - when it is motivated by prejudice, grounded in stereotypes, or simply departs from merit-based decision-making - won't really explain our widely shared intuitions. The author argues distinguishing among people on the basis of traits is wrong when it demeans any of the people affected.

**Total Housing: Alternatives to Urban Sprawl**, ed. Albert Ferre & Tihamer Salij. Actar, 2010. 350 pp. \$39.50. paper. Various interesting articles by architects on housing design and social forces on collective housing options supporting "qualities of dense urban living." Basically a survey of multi-family housing by architects using novel approaches to address social demands. Color photos and floor plans.

