



FAIR HOUSING NEWS

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

SUMMER GREETINGS!

Welcome To This Edition Of *Fair Housing News*, Produced By The GBCHRB As A Public Service! To subscribe on-line: <mailto:wkladky@gbchr.org>. On <http://www.gbchr.org>, there are the laws, links, studies, etc. You can view Fair Housing interviews about insurance problems, discrimination, affordable housing, American Indians in Maryland, disability issues, Muslims in Maryland, and more, on our YouTube Channel - <http://www.youtube.com/user/wkladky1>! Or, to listen to a radio interview, go to <http://www.gbchr.org/2rad9899.htm> for shows on foreclosure problems, Baltimore racial history, Fair Housing laws, disability issues, and mortgage lending discrimination.

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Consumer Financial
Protection Bureau

NATIONAL NEWS

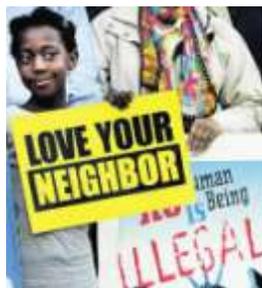
Consumer Financial Protection Bureau (CFPB) To Supervise Credit Report Companies Beginning September 30th. The newly-issued rules apply to those credit reporting companies with over \$7 million in annual revenue - including Equifax, Experian, and TransUnion. This is the first time they will be subject to a single federal authority. Previously, the companies are covered by the Fair Credit Reporting Act. It is hoped that the CFPB's supervision will help lessen the various problems associated with credit reporting. [Read the July 16, 2012 CFPB Press Release.](#)

More Hospitals Ban Discrimination Against Gays, According to Study. The annual survey by the Human Rights Campaign (<http://www.hrc.org/>) found 95 percent of the hospitals and clinics included sexual orientation in their policies, and 65 percent had policies granting equal visitation rights to same-sex couples and parents. In 2010, the President required all hospitals to give visitation rights with new rules then issued by the U.S. Department of Health and Human Services. The Joint Commission on hospital accreditation issued standards forbidding discrimination based on sexual orientation and gender identity in 2011. Johns Hopkins Hospital in Baltimore earned a perfect score in the survey. [Read the 2012 Human Rights Campaign Report.](#) (*Washington Post*, June 19, 2012:B3)



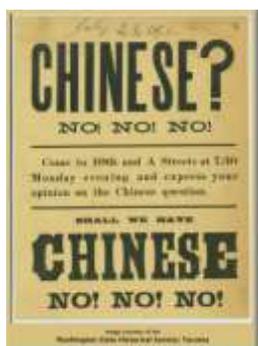
President Obama's Executive Order Revises Immigration Law for Young Illegals. The executive order will stop deporting young illegal immigrants who came to the USA as children if they meet certain requirements. This move was praised by Latino leaders who have criticized for inaction. Those under 30 who came to the nation before 16, are no criminal or security threat, and were successful students or

military vets can get a two-year deferral from deportation. This is similar to some of the provisions of a Democratic proposal called the DREAM Act that has not been enacted by Congress. [Read the June 15, 2012 CNN Report.](#)



The U.S. Supreme Court Upholds Parts Of Arizona's Tough 2010 Immigration Law. The Court unanimously sustained the law's "show me your papers" provision which requires state law enforcement officials to prove the immigration status of persons they stop or arrest if they have reason to believe the person might be in the country illegally. The decision struck down three other provisions, that would have illegal immigrants get criminal penalties for activities like seeking work. [Read the June 26, 2012 New York Times Article.](#)

New NBC News/WSJ Poll Shows Continued Momentum for Marriage Equality. The survey discovered that 54 percent of Americans would support a law in their state making same-sex marriage legal, with 40 percent opposed. Some 62 percent said the President's support for marriage equality will not affect their vote. The poll was done after President Obama's announcement on May 9, 2012 that he supports same-sex marriage, as well as the passage of a resolution supporting marriage equality by the National Association for the Advancement of Colored People (NAACP) on May 19, 2012. [Read the NBC Article.](#) [Read the May 19, 2012 NAACP Article.](#)



U.S. House Finally Apologizes for 1882 Chinese Exclusion Act. The relatively rare apology for enacting discriminatory laws against Chinese immigrants was on a resolution by Rep. Judy Chu (D-California), who is the first Chinese-American woman elected to Congress. The U.S. Senate approved a similar resolution in Fall, 2011. The Exclusion Law prevented Chinese citizens from becoming naturalized American citizens, voting, or immigrating to the U.S. Repealed by the Magnuson Act on December 17, 1943, it was the first and only federal law excluding one group of people from immigration on no basis other than their race. The bill, House Resolution 683, was only the fourth resolution of regret in the past 25 years to be passed by both houses of Congress. [Read Rep. Chu's June 19, 2012 Press Release.](#) (*Baltimore Sun*, June 19, 2012:8).

Katrina Sites Are Rejected for Federal Historic Designation. The National Park Service turned down a proposal from Levees.Org to list on the National Register of Historic Places two areas in New Orleans where the levees breached during Hurricane Katrina in 2005. The designation was opposed by the Army Corps of Engineers, which is involved in litigation regarding the breaches. (*Washington Post*, June 18, 2012:A13).



The New York Court Of Appeals Vacates A Ruling That New York's Practice Of Segregating Thousands Of People With Mental Illness In Large Adult Homes Is Discrimination Violating The Americans With Disabilities Act.

The Second Circuit held that plaintiff Disability Advocates, Inc. (DAI), did not have legal standing to bring the lawsuit. The issue probably will end up back before U.S. District Judge Nicholas Garaufis. Cliff Zucker, the Executive Director of DAI, said, "We hope New York State will negotiate a remedy to end the unnecessary institutionalization of adult home residents. We will work with New York to solve this problem, hopefully without the need for future litigation." In *Disability Advocates v. Paterson*, Judge Garaufis ruled that over 4,000 individuals with

mental illness who live in New York City's adult homes are being denied the opportunity to live in their own homes. While the Second Circuit vacated his decision, it did not question his findings that adult homes are institutions and that New York State is violating the Americans with Disabilities Act. [Read the April 6, 2012 Bazelon Press Release.](#)



New Laws In 10 States Requiring Voters To Show IDs Could Limit Voting, According To Brennan Center For Justice Study. It was discovered that 500,000 eligible voters in 10 states with restrictive voter ID laws live in households without vehicles and at least 10 miles from an ID-issuing office open more than two days weekly. Because many may not have driver's licenses and almost all live in rural areas with little public transportation options, it could be significantly harder for them to get an ID and vote. [The report](#) contradicts many politicians' argument that eligible voters can easily get a free ID to vote. For example, in 32 Texas counties near the Mexico border, there are 80,000 Hispanic eligible voters but only two ID-issuing offices open more than two days a week. [Read the July 18, 2012 Washington Post Article.](#)

Census Finds House & Apartment Sharing Increasing in Recession. The Census report found that the number of adults sharing households increased 11.4 percent during 2007-2010. Such living arrangements in 2010 were 18.7 percent of all. The report found young adults were the most likely to share, with those 25-34 years especially. Overall, 30.1 percent of households were "doubled-up" in 2010, defined as households including at least one "additional" adult over 18 and not enrolled in school. The report also found that people were most likely to double-up with other family members. (*Washington Post*, June 21, 2012: A11)



HUD & DOJ ENFORCEMENT

HUD And Alabama Apartment Complex Settle Allegations Of Discrimination Against Prospective Hispanic Tenants.

The agreement with Peachtree Apartments in Clanton, Alabama, settled complaints that they had a policy of discriminating against prospective tenants based on national origin.

They required that prospective Hispanic tenants provide documentation of their immigration status, while not asking the same of non-Hispanic individuals. The settlement started with a complaint to HUD by the Central Alabama Fair Housing Center (CAFHC) did fair housing tests at the property. In one test, the property manager asked a tester posing as a prospective tenant if she was Hispanic. When the tester replied that she was, the manager required that the tester show a green card or "work visa" for herself, her mother, and her two sons. [Read the July 13, 2012 HUD Press Release.](#)

HUD Charges Minnesota Condo Association, Management Company With Discriminating Against Families With Children With Their Adult-Only Policy.

The Minnetonka, Minnesota, condominium association and its management company allegedly had a policy forbidding families with children under 18 from living in the building. According to release: "HUD's charge will be heard by a United States Administrative Law Judge unless any party to the charge elects to have the case heard in federal district court. If an administrative law judge finds after a hearing that discrimination has occurred, he may award damages to those persons injured by the discrimination. In addition, the judge may impose a penalty of up to \$16,000 to vindicate the public interest. The judge may also order injunctive and other equitable relief to deter



further discrimination, as well as payment of attorney fees." Punitive damages also may be awarded. [Read the July 9, 2012 HUD Press Release.](#)

Bank of America



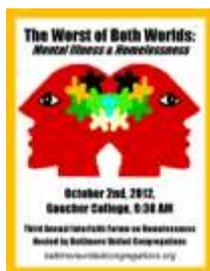
Bank Of America Agrees To Pay Over \$160,000 To Settle HUD's Maternity Discrimination Claim. The Bank will pay to settle allegations that one of the bank's San Jose, California branches refused to refinance the mortgage of an Irvine woman because she was on maternity leave. The original Fair Housing Act complaint was filed by the Fair Housing Council of Orange County (FHCOC). In the complaint, the woman said a bank agent told her that she would have to return to work full-time for her loan to be approved. The Bank still would not process her application after she told them that she received the same rate of pay and benefits while on maternity leave. In 2010, the Bank approved the application, with a higher interest rate than she would have gotten earlier. [Read the June 7, 2012 HUD Press Release.](#)

The U. S. Department of Justice (DOJ) Reaches Settlement with Wells Fargo Resulting in Over \$175 Million in Compensation for African-American And Hispanic Borrowers. Those who qualified for loans and were charged higher fees or rates or were improperly placed into subprime loans could be eligible for compensation. The settlement resolves allegations that Wells Fargo Bank, the largest U.S. residential home mortgage originator, discriminated against qualified African-American and Hispanic borrowers in its mortgage lending during 2004-



2009. The settlement provides \$125 million in compensation for wholesale borrowers who were steered into subprime mortgages or paid higher fees and rates than white borrowers because of their race or national origin. The Bank will also give \$50 million in direct down payment assistance to borrowers where DOJ identified large numbers of discrimination victims and which were hard hit by the housing crisis. Additionally, Wells Fargo has agreed to conduct an internal review of its retail mortgage lending and will compensate African-American and Hispanic retail borrowers who were placed into subprime loans when similarly qualified white retail borrowers received prime loans. Compensation paid to any retail borrowers identified in the review process will be in addition to the \$125 million to compensate wholesale borrowers who were victims of discrimination.

SunTrust Mortgage To Pay \$21 Million To Settle DOJ Complaint of Lending Discrimination. The U.S. Department of Justice (DOJ) lawsuit alleged that the company charged over 20,000 Black and Hispanic borrowers more than similarly qualified whites in 2005-2009. They paid higher fees in loan fees or higher interest rates solely because of their race or national origin. The case began when the Federal Reserve referred to DOJ its review of the company's compliance with the fair Housing Act and the Equal Credit Opportunity Act. [Read the May 31, 2012 DOJ Press Release.](#)



DID YOU KNOW?

The Third Annual Interfaith Forum on Homelessness Will Be Held on October 2, 2012 in Towson. Titled "The Worst of Both Worlds: Mental Illness & Homelessness," and hosted by Baltimore United Congregations - their website is <http://www.baltimoreunitedcongregations.org/> - it will be held at Goucher College in Towson, from 9:00 a.m. to 3:30 p.m.



RESOURCES

For Consumer Issues, Check Out The Website of the Relatively-New Federal Consumer Financial Protection Bureau. The website is <http://www.consumerfinance.gov/>. It contains a consumer complaint database, a complaint form, links, student debt focus, reports, and more.

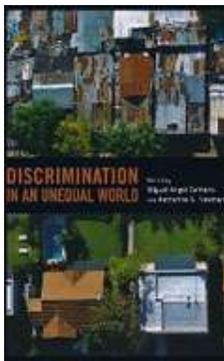
Interested In Fair Housing? Community Development? Insurance? Discrimination? Then You Should Check Out the [GBCHRB's YouTube Channel!](#) You can watch informative interviews about insurance problems,

discrimination, affordable housing, American Indians in Maryland, foreclosures, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending, and more. It also is really easy to listen to a GBCHRB-produced radio show - <http://www.gbchrb.org/2rad9899.htm>. Let us know what you think of the shows, and if you have any ideas about ones that should be done.



The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides for FREE. We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, and Russian, as well as one specifically for people with disabilities. We also are distributing various brochures and guides about housing, life, and health insurance. Call 410.453.9500 or <mailto:wkladky@gbchrb.org>.

What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? We want to hear from you! Just send any comment to the GBCHRB at <mailto:wkladky@gbchrb.org> or call us at 410.453.9500. Thanks!

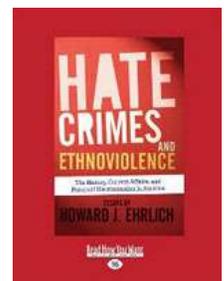


INTERESTING BOOKS

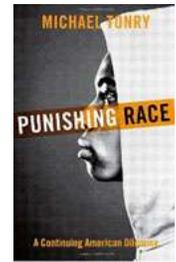
There follow a bunch of books for your summer reading! If you are like me, summer is the time for reading. Happy trails!

***Discrimination in An Unequal World* edited by Miguel Angel Centeno and Katherine S. Newman.** New York: Oxford University Press, 2010. 320 pp. \$29.95 paper. A collection of case studies about discrimination in Brazil, India, Japan, and post apartheid South Africa. Essentially, the articles are examining if the process of globalization over the past 25 years has had any effect on discrimination.

***Hate Crimes And Ethnoviolence: The History, Current Affairs, and Future of Discrimination in America* by Howard J. Ehrlich.** ReadHowYouWant, 2012. 316 pp. \$24.99 paper. Ehrlich, a UMBC professor, did the first national surveys of ethno violence and helped design the protocol for identifying hate crimes. In this book, he lists ten dimensions of our social heritage necessary to understand prejudice, and discusses the differences between ethno violence and hate crimes. He uses case studies (the Oklahoma City bombing, Rodney King riots, Columbine High School shootings, and Hurricane Katrina) to illustrate "how events are manipulated by political elites and the news media to shape intergroup relations."

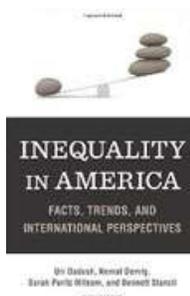


***Punishing Race: A Continuing American Dilemma (Studies in Crime and Public Policy)* by Michael Tonry.** New York: Oxford University Press, 2012. 224 pp. \$19.95 paper. Good analysis of the negative effects of the various drug and crime control policies that disproportionately affect black Americans. To correct these injustices, the author advocates: stopping racial profiling by the police, shifting the emphasis of drug law enforcement to treatment and prevention, eliminating mandatory sentencing laws, and changing sentencing guidelines to allow judges discretion to take account of offenders' life circumstances.



***Race Migrations: Latinos and the Cultural Transformation of Race* by Wendy Roth.** Palo Alto, CA: Stanford University Press, 2012. 268 pp. \$24.95 paper. Interesting study of recent Puerto Rican and Dominican migration to the U.S., and that migration's impact on changing cultural ideas about race for the migrants, the new home, and for the former country. The author found that migrants' adopting an American idea about race included keeping their earlier ideas, in a complex back-and-forth interchange between societies.

***Some of My Best Friends Are Black: The Strange Story of Integration in America* by Tanner Colby.** New York: Viking Adult, 2012. 320 pp. \$27.95 hardcover. According to Stanley Crouch, author of *Reconsidering the Souls of Black Folk*: "Irony, surprise, virtue, and hustling are always the interwoven story of ethnic troubles in America. Tanner Colby lets us see that, however many advances have been accomplished, the unfamiliar styles of those who intend to do well - along with those who inevitably pollute any area with short-sighted economic dreams - inevitably lead to a universal conclusion: 'Mistakes were made.' The story of how and why this happened is what gives this book something special beyond the usual sentimentality imposed on human events, above and below."

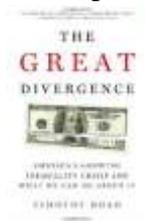
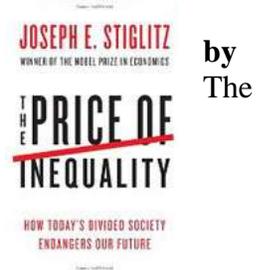


Focus On Inequality

Just three of the many recent books on the growing inequality in the U.S., how it is changing our society, and what should be done to address the problem. Each of the following are worth reading for different reasons. Let's hope our politicians read them, learn something - and then act on it!

***Inequality in America: Facts, Trends, and International Perspectives* by Uri Dadush, Kemal Dervis, Sarah P. Milsom, and Bennett Stancil.** Washington, DC: Brookings Institution Press, 2012. 100 pp. \$19.95 paper. The authors show how specific factors have worsened income inequality, including technological change, international trade, changes in labor market participation, and the increasing role of the financial sector.

***The Price of Inequality: How Today's Divided Society Endangers Our Future* Joseph E. Stiglitz.** New York: W. W. Norton, 2012. 448 pp. \$27.95 hardcover. Nobel prize-winning economist examines how the nation has become so unequal, then considers its negative implications for democracy, monetary and budgetary policy, and globalization.



***The Great Divergence: America's Growing Inequality Crisis and What We Can Do about It* by Timothy Noah.** Bloomsbury Press, 2012. 272 pp. \$25.95 hardcover. A journalist tackles the impact of the shrinking of the middle class, and offers some prescriptions.



REST IN PEACE

St. John Barrett, Federal Civil Rights Lawyer, 89. Barrett was one of the nation's first civil rights lawyers in the government, being a part of the Justice Department when it was created in 1957. He played a major role in many legal decisions: the 1950's Little Rock Central High School desegregation (in which he worked side-by-side with Thurgood Marshall), the battle over James Meredith's enrollment at the University of Mississippi, and the Freedom Riders' integration of interstate buses in the 1960's. He formerly served as an assistant district attorney in Oakland, California. In the 1990's, Barrett received a lifetime achievement award for his work in civil rights. [Read the June 16, 2012 *Washington Post* Obituary.](#) (Washington Post, June 17, 2012:C1).



Nicholas Katzenbach, Civil Rights Lawyer and Advocate, 90. Formerly a University of Chicago law professor, he served as Deputy Attorney General under President John F. Kennedy. He is probably best known as the calm negotiator during the forced integration of public schools in the South. Katzenbach persuaded the President to send in 25,000 U.S. soldiers to enforce the integration order. Before they arrived, he and his 400 Federal marshals withstood rocks, lead pipes, and rifles from outraged protestors. Katzenbach also played an important role in the 1965 Voter Rights Act and was Attorney General for two years during the Lyndon B. Johnson administration. [Read the May 9, 2012 *New York Times* Obituary.](#) (Washington Post, May 10, 2012:B7).

Ellen Levine, Author and Prisoner Rights Lawyer, 73. She wrote historical stories of struggling immigrants and disadvantaged minorities. She received an award from the Jane Addams Peace Association for her *Freedom's Children* (1993), which treated black teenage activists during the civil rights period. Her *Henry's Freedom Box* (2007), about the slave Henry Brown who mailed himself north, was a finalist for the Caldecott Medal for outstanding American picture books for children. She also worked as a lawyer for the Prisoner Rights Project, which provides legal advice to inmates. [Read the June 1, 2012 *New York Times* Obituary.](#)

