



# FAIR HOUSING NEWS

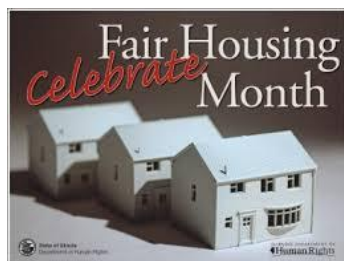
A newsletter about fair housing, community development, & neighborhood quality of life

## GREETINGS!

Welcome To The (Hopefully) Spring Edition of *Fair Housing News*, Produced by the GBCHRB as a Public Service! Join the mailing list: <mailto:wkladky@gbchrb.org>. Go to <http://www.gbchrb.org> for laws, links, and studies. See our Fair Housing TV show on the GBCHRB's YouTube Channel - <http://www.youtube.com/user/wkladky1>! Or, check out <http://www.gbchrb.org/2rad9899.htm> for radio shows on interesting topics about Fair Housing!

### IN THIS ISSUE...

<i>National News</i>	1
<i>Payday Loan News</i>	3
<i>Mortgage Lending News</i>	3
<i>HUD &amp; DOJ Enforcement</i>	4
<i>Did You Know?</i>	5
<i>Resources</i>	6
<i>Rest in Peace</i>	7



## NATIONAL NEWS

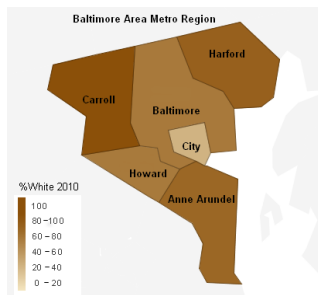
**April is Fair Housing Month.** This year's HUD Fair Housing Month theme is "Our Work Today Defines Our Tomorrow." It celebrates the 45th anniversary of the passage of the National Fair Housing Act. [Read HUD's History of Fair Housing.](#)

### HUD Affirms "Disparate Impact" Theory In Its [Regulations](#) Under the Fair Housing Act To Bring Claims of Housing Discrimination.

Even though a policy may lack discriminatory intent, the impact of the policy can still be severely negative for individuals and families trying to find housing. Victims of housing discrimination can use this to challenge a policy with a discriminatory effect on a protected class. For example, a gay man who is evicted because his landlord thinks he will infect other



tenants with HIV/AIDS may be illegal disability discrimination because the man is perceived to have a disability, HIV/AIDS. If a property manager refuses to rent an apartment to someone who is transgender, it may be illegal discrimination on the basis of sex. [Read the February 8, 2013 NFHA Article.](#) [Read NFHA's summary.](#) [Read the February 8, 2013 HUD Press Release.](#)



**Housing Segregation Linked to Higher Lung Cancer Deaths.** A study published in the Surgery Journal of the American Medical Association has documented that African-Americans living in very segregated housing are 20 percent more likely to die from lung cancer than those in less segregated areas. The difference in outcomes persisted after controlling for differences in smoking rates and socio-economic status. "If you want to learn about someone's health, follow him home," commented the lead author of the study. [Read the January 16, 2013 New York Times Article.](#)

**The National Fair Housing Alliance (NFHA) and West Palm Beach Coalition for Independent Living Options Settle Housing Discrimination Lawsuit Against the Cornerstone Group.**

Under this settlement with one of the largest multifamily housing developers in Florida and the U.S., Cornerstone agreed to make modifications at over fifty residential developments including 5,000 apartments covered under the accessibility requirements of the Fair Housing Act to make apartments and common areas accessible for people with disabilities. The lawsuit argued that Cornerstone had discriminated against people with disabilities by designing and/or constructing multifamily dwellings and common- and public-use areas, without the required accessibility features. Cornerstone also will create and subsidize a fund to help Floridians with disabilities make their homes more accessible. [Read the March 19, 2013 NFHA Press Release.](#)



**Three National Civil Rights Groups Find That President Obama's HUD Is Making Unprecedented Progress with Fair Housing, Though More Work Is Needed.**

The report by the Lawyers' Committee for Civil Rights Under Law (LCFCRUL), NFHA, and the Poverty and Race Research Action Council credits HUD with more strongly enforcing state and local government compliance with fair housing obligations than in past administrations. "Unfinished business" for HUD included to finalize a regulation codifying its grantees' obligation to further fair housing, and to establish a complaint process that allows private parties to participate in enforcement. [Read the March, 2013 LCFCRUL Report.](#)

**Advocacy Groups Decry Virginia Enacting New Voting Restrictions.**

Under the new restrictions, eligible voters will no longer be able to present a current utility bill, bank statement, or a social security card as a form of identification to vote. More burdens and expensive requirements are added to get a photo ID. The nonpartisan nonprofit Election Protection Coalition had found recurring problems that make voting a challenge for Virginia's voters, including absentee ballot problems, long lines, and confusion over the state's voter identification requirements (Click [here](#) for the full report, click [here](#) for Virginia information). [Read the March 26, 2013 LCFCRUL Press Release.](#)



**U.S. Rep. Al Green (D-TX) Reintroduces the Veteran, Women, Families With Children, Race, And Persons With Disabilities Housing Fairness Act of 2013 (H.R. 285) in the U.S. House.**

The Act would strengthen a federal commitment to assist fair housing organizations in the enforcement of the federal Fair Housing Act by adding funds: increasing the Fair Housing Initiatives Program authorization to \$42.5 million annually; setting up a nationwide systemic testing program for \$15 million annually administered by HUD and done by private Fair Housing organizations; and establishing a competitive matching grant fund at \$5 million for examining the causes of housing discrimination and segregation; its effects on education, poverty, and economic development; and the incidences, causes, and effects of housing discrimination and segregation on veterans and military personnel. [Read January 18, 2013 NFHA Press Release.](#)

**An Employee Disability Survey by the National Organization on Disability and Sirota Consulting Finds Employees With Disabilities are 8 Percent Less Satisfied than Their Colleagues Without Disabilities.** This indicates the need for improvements. Many of the largest differences were between the employee and the



company. 52 percent of employees with disabilities said their company communicates to employees about things that affect them compared to 63 percent of non-disabled employees. 62 percent of employees with disabilities say they have enough info to do their job compared to 72 percent of non-disabled employees. 55 percent of employees with disabilities say they have been given an opportunity to improve their skills compared to 67 percent of non-disabled employees. Let's hope employers get the hint. [Read the March 14, 2013 National Organization on Disability Release.](#)



## PAYDAY LOAN NEWS

### **Center For Responsible Lending (CRL) Study Finds That Payday Loans Made By Banks, Like Those Made By Other Payday Lenders, Are Still Predatory.**

The follow-up to their 2011 *Big Bank Payday Loans* examination discovered that bank payday loans carry an annual percentage rate that averages 225 to 300 percent. They also found that the average bank payday borrower took out 19 loans, that bank payday borrowers are two times more likely to get overdraft fees than regular bank customers, and over 25 percent of

all bank payday borrowers are Social Security recipients. [Go to the March 21, 2013 CRL Article.](#)

**Pawn Shops May Be Better Than Payday Loans.** The Center for Responsible Lending (CRL) has reported that the typical payday loan borrower is in debt for over six months and has an average of nine payday loan transactions costing interest rates over 400 percent. The CRL says using the services of a pawn shop sometimes may be better than getting a payday loan. While payday lenders use someone's future earnings as collateral, a pawn shop will take something the borrower already owns and sell it if the loan is not repaid. With this, pawn shops do not tend to throw the customer into deep debt. Pawn shops also charge steep interest rates, but often less than a payday lender. Today, pawn shops are state-regulated and work with law enforcement agencies to ensure that collateral is not stolen. CRL concludes by advising consumers interested in quick cash to sell a possession on eBay, without any interest charges. [Read the March 24, 2013 Consumer Affairs Article.](#)



## MORTGAGE LENDING & FORECLOSURE

### **Additional State Actions Recommended by CRL and Consumers Union to Prevent Unnecessary Foreclosures.**

Through practical improvements to the standards of the Consumer Financial Protection Bureau (CFPB) and California's Homeowner Bill of Rights, states can help borrowers get fair consideration for loan modifications before going into foreclosure. Recommendations include:

States should give borrowers more time to apply and timelines consistent and workable with the state's foreclosure timetable; Because there are many servicer errors concerning denials, states should provide borrowers with more appeal rights for those meeting the state's application deadlines; States should adopt the CFPB outreach procedures, but also adopt California's more detailed denial notice, providing more information to borrowers; and States should adopt dual track rules, and provide borrowers with the right to seek an injunction (in non-judicial foreclosures) or make a defense to foreclosure (in judicial foreclosures), for a rule violation. [Read the February, 2013 Recommendations.](#)





## Suit Filed to Stop Loan Scam Targeting African Americans in Metro Atlanta.

The lawsuit by the Lawyers' Committee for Civil Rights Under Law against a purported loan modification company alleges that the defendants defrauded African American homeowners by getting them to pay up



## Maryland Homeowners Have Gotten Over \$1.1 Billion In Relief From The National Mortgage Settlement.

A report found 14,217 Maryland homeowners have received assistance, including home mortgage modifications, principal reductions, deficiency waivers, refinancing, and short sale financial assistance. Five national lenders are paying under the settlement: Ally/GMAC, Bank of America (Countrywide), Citi Bank, JPMorgan Chase (WaMu), and Wells Fargo (Wachovia). The legal settlement stemmed from the nation's five largest mortgage servicers doing illegal "robo-signing" of documents and committing other mortgage lending abuses. The Settlement has a website: <http://www.nationalmortgagesettlement.com/>. To read the report: [http://www.oag.state.md.us/mortgageSettlement/Monitor\\_Progress\\_Report\\_Feb2013.pdf](http://www.oag.state.md.us/mortgageSettlement/Monitor_Progress_Report_Feb2013.pdf). For general info on the Settlement: <http://www.oag.state.md.us/mortgageSettlement/index.html>. Maryland info: [http://www.oag.state.md.us/mortgageSettlement/Monitor\\_Progress\\_Report\\_MD\\_Feb2013.pdf](http://www.oag.state.md.us/mortgageSettlement/Monitor_Progress_Report_MD_Feb2013.pdf). [Read the February 21, 2013 Press Release.](#)



## HUD & DOJ ENFORCEMENT

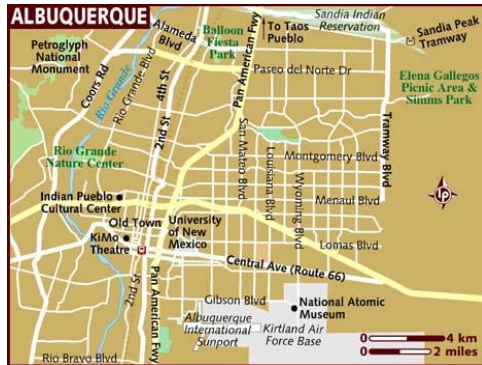
**PNC Bank Settles Maternity Discrimination Claim with HUD, & Will Pay \$15,000 And Compensate Others Denied Loans.** The [Agreement](#) with PNC Mortgage (Trumbull, CT) - a division of Virginia-based PNC Bank National Association - settled allegations that it violated the Fair Housing Act by requiring a loan applicant, a Navy veteran, on paid maternity leave to return to work before approving her VA-guaranteed loan. PNC will pay \$15,000 to the couple and review applications for its VA-guaranteed residential mortgage loans to identify qualified loan seekers whose applications were denied because they were pregnant or on maternity leave; pay \$7,500 to each victim; revise its policies; and provide fair lending training to its residential mortgage loan originators, underwriters, and processors. [Read the February 6, 2013 HUD Press Release.](#)

**HUD Announces Edina, Minnesota Homeowners Association Will Pay Over \$40,000 For Discriminating Against Families With Children.** The condominium will pay under a [consent order](#) resolving allegations that they refused to allow children under 18 to live with them in violation of the Fair Housing Act. It had a policy prohibiting children from living in the building, and did not qualify for an exemption under the Housing for Older Persons Act. The association said they were in violation by allowing their minor children to live with them for over 30 days annually, fined and sued them to keep the couple's children from living with them. [Read the February 13, 2013 HUD Press Release.](#)



## 2013 U.S. Department of Justice Report Finds 16-18 Percent Increase in Hate Crimes Motivated by Sexual Orientation Between 2003-2006 and 2007-2011.

The Report, *Hate Crime Victimization, 2003-2013*, discovered a national total of 234,979 hate crimes based on sexual orientation in 2007-2011; hate crimes based on gender identity statistics only began to be separated in 2010. It also found that there was no change in the annual average number of violent and property hate crime victimizations, and that the percentage of hate crimes reported to the police have decreased. The report is based on a crime victimization survey rather than police reports. Read the report on the DOJ Bureau of Justice Statistics website: <http://www.bjs.gov/>. [Read the March 22, 2013 Human Rights Campaign article.](#)



## Consent Decree Resolves Claims Of Housing Discrimination Against Albuquerque Tenant With Disabilities.

The lawsuit alleged that the landlord unlawfully refused to permit the tenant to make reasonable modifications to the rented dwelling to accommodate the tenant's disability at the tenant's own expense and with the guarantee that the tenant would return it to the original condition, as well as retaliated against the tenant by evicting him after he asked for permission to make the necessary reasonable modifications to accommodate his disability so he could live there. [Read the](#)

[March 28, 2013 DOJ Press Release.](#) [Read the RD&C Article.](#)

## DOJ Signs Agreement with the City of Memphis to Ensure Physical Accessibility for People with Disabilities at Liberty Bowl Memorial Stadium.

The agreement under the Americans with Disabilities Act (ADA) will improve physical accessibility for people with disabilities at Liberty Bowl Memorial Stadium - home of the AutoZone Liberty Bowl, Memphis Tigers, and Southern Heritage Classic football games. Memphis will install 282 wheelchair spaces and companion seats around the stadium and in the upper concourses on the home and away sides of the stadium; will install additional wheelchair spaces in seating areas renovated in the future, such as the suites and press boxes; and will make sure that concession stands, gates, elevators, suites and press boxes, ramps, and restrooms are ADA-compliant. The wheelchair spaces will provide people in wheelchairs with lines of sight over standing spectators that are similar to those for individuals without disabilities.



[Read the January 28, 2013 DOJ Press Release.](#)



## DID YOU KNOW?

**The 2013 National Public Health Week is April 1-7.** Give your health a break! This year's theme is "Public Health is Return on Investment: Save Lives, Save Money." During National Public Health Week (and beyond!), you can read, discuss, and share these relevant HUD publications: [Seven Tips for Keeping a Healthy Home](#) (pdf); [Making Homes Healthier for Families](#); [Get a CO \(Carbon Monoxide\) Detector, Save a Life](#); [Smoke-Free Multifamily Housing](#). Visit [HUD.gov/healthyhomes](http://HUD.gov/healthyhomes) for info about making your home safer and healthier. Learn more about National Public Health visit [nphw.org](http://nphw.org). [Read the March 29, 2013 HUD Blog About the Week.](#)



**There Will Be a "Fair Housing Law Matters" Conference on Friday, April 12, 2013 from 8:30 a.m. - 5:00 p.m. at the University of Maryland Carey School of Law, 500 W. Baltimore Street, Baltimore, Maryland 21201.** The objectives of this FREE conference by the Fair Housing Initiative at the University of Maryland Carey School of Law are to "discuss implementation and enforcement of the legal duty to affirmatively further Fair Housing; recent legal developments in litigation, in federal regulatory reforms, and HUD enforcement trends; state and local legislative issues; and emerging policies or programs that promote fair housing, including implementation of the Thompson v. HUD consent decree, and HUD's Sustainable Communities Initiative program." The featured speaker is David Rusk, urban policy consultant and author of *Baltimore Unbound* and *Cities Without Suburbs*. Sounds very interesting. [Go to Read More Conference Information & To Register.](#)

**The 12<sup>th</sup> Annual Fair Housing Symposium: "Laying the Blueprint for Your Advocacy" Will Be Hosted by the Equal Rights Center (ERC), the D.C. Department of Housing and Community Development, and the D.C. Office of Human Rights on April 18, 2013, from 9:00 a.m. to 4:00 p.m. at the Mt. Vernon Place United Methodist Church, 900 Massachusetts Ave., NW, in Washington, DC 20009.** It is free and includes a light breakfast and lunch. RSVP: <http://fairhousingsymposium.eventbrite.com> by April 15, 2013.

**The National Fair Housing Alliance will hold its 25th Anniversary National Conference on June 23-25, 2013.** It also commemorates the 45th Anniversary of the Federal Fair Housing Act. The Conference will be held at the Crystal Gateway Marriott, 1700 Jefferson Davis Highway, Arlington, Virginia 22202. John Trasviña, Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, will be in a plenary on June 24th about Fair Housing enforcement. [Go to the Conference Agenda.](#)



**To Celebrate April as Fair Housing Month, the Maryland Association of Realtors® (MAR) Annual Fair Housing Poster Contest Winners Were Announced and Recognized at an Awards Ceremony at the State House in Annapolis.** Selected as the first place winner from the local Coastal Association of Realtors was Alexander McCullough, a fourth grader at the Salisbury School. The theme was "Fair Housing Lives in Maryland." Congratulations! [Go to MAR's Fair Housing Page.](#)



**The National Consumers League Has a Great Website With Many Resources and Links: food, worker rights, personal finance, health, technology, fraud center, child labor coalition, and more.** The National Consumers League is America's oldest consumer organization, founded in 1899. <http://www.nclnet.org/>



## RESOURCES

The [2012 Rental Housing Finance Survey](#) was released by HUD & the Census Bureau. The survey report provides a much more complete picture than previously of the nation's multi-family rental properties, including data on property values, how their mortgages are financed, and characteristics of the structures. [Read the March 14, 2013 HUD Press Release.](#)





**HUD Launches First Fair Housing App.** The first housing discrimination mobile application (app) for iPhone and iPad is called an easy way to learn about housing rights, to file housing discrimination complaints, and to inform the housing industry about its responsibilities under the Fair Housing Act. In addition to providing instant delivery of a housing discrimination complaint to HUD, the app also can be used to research housing rights after a natural disaster, to get information about the Fair Housing complaint process, to access HUD's toll-free discrimination hotline, and to link to HUD's fair housing website ([www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)). [Read the February 28, 2013 HUD Press Release.](#)

**The Human Rights Campaign Has A Very Informative Page on Hate Crimes.** It includes campaign information, a list of great resources, and helpful links. Check it out: <http://www.hrc.org/issues/hate-crimes>.



**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. Check out a radio show - <http://www.gbchr.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 410.929.7640 or <mailto:wkladky@gbchr.org>.

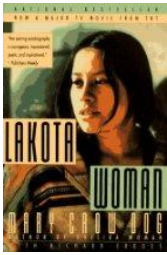


**What Do You Think of This Newsletter?** Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! We want to hear from you! Just send any comment to the GBCHRB at <mailto:wkladky@gbchr.org> or call us at 410.929.7640. Thanks!



## REST IN PEACE

**James A. Hood, Civil Rights Activist, 70.** Hood, together with his fellow student Virginia Malone, integrated the University of Alabama in 1963. Backed by a federal court order and the federalized Alabama National Guard, the students were admitted after Alabama Gov. George C. Wallace did his symbolic doorway stand. Years later, Wallace apologized to Hood. "He said he was sorry. I said, 'I forgave you a long time ago.'" "The worst thing in the world is to hate," Hood said, remembering. "Hate can destroy you, and I didn't want that to happen to me." [Read the January 18, 2013 CBS News Article.](#) [Read the January 18, 2013 New York Times Article.](#)



**Mary Ellen Moore-Richard, American Indian Activist, 58.** She was a member of the American Indian Movement during its militant protests in the 1970s, and under the name Mary Crow Dog, later wrote a popular memoir, *Lakota Woman*. Also known as Mary Brave Bird, she participated in the 1972 [Trail of Broken Treaties](#) and subsequent occupation of the Bureau of Indian Affairs headquarters in Washington, D.C., and the 1973 protest [Occupation of Wounded Knee](#) on the Pine Ridge Reservation in South Dakota. [Read the March 3, 2013 New York Times Obituary.](#)

**James M. Nabrit, Civil Rights Lawyer, 80.** Nabrit argued 12 cases before the U.S. Supreme Court for the NAACP Legal Defense and Educational Fund, and assisted Thurgood Marshall. He helped write a successful court-approved plan for the Rev. Dr. Martin Luther King's 50-mile 1965 voting rights march from Selma to Montgomery, worked on school segregation in Denver, and was the NAACP's quiet but essential second-in-command in the struggle to enforce school integration and end Jim Crow laws. [Read the March 27, 2013 New York Times Obituary.](#)



**Lord D. Nickens, Civil Rights Leader, 99.** As president of the Frederick (Maryland) branch of the NAACP, Nickens led the effort to integrate Frederick High School in 1958, and in the 1960s and 1970s fought to have public accommodations - parks and restaurants - integrated. He was honored in 2007 by having a street - Lord Nickens Street, between Motter Avenue and N. Market Street / Route 355 - in Frederick named after him. [Read the January 5, 2013 Frederick News Post Article.](#)

**Judge Louis F. Oberdorfer, 94.** Appointed by President Jimmy Carter, he was known for considering mandatory minimum sentencing laws inherently unfair and routinely ignoring them. He argued before the U.S. Supreme Court in a case leading to Mississippi school desegregation. Oberdorfer ran the Justice Department's tax division under Attorney General Robert F. Kennedy, and helped found the Lawyers' Committee for Civil Rights Under Law. Among over 1,300 opinions issued during his career, he ruled in 1983 that Interior Secretary James G. Watt overstepped his authority by selling coal-field leases in North Dakota, dismissed a 1984 suit by U.S. citizens of Japanese descent held in detention camps during World War II because the statute of limitations had expired, and fined the leaders of Operation Rescue \$300,000 for violating an injunction not to block entrances to abortion clinics in 1993. In a 2000 dissent to a panel ruling, Oberdorfer said D.C. residents had the same constitutional right to representation in Congress as other U.S. citizens. [Read the February 23, 2013 Washington Post Obituary.](#)



**Eugene C. Patterson, Civil Rights Advocate, 89.** As editor of the *Atlanta Constitution* during the 1960s, Patterson provided important coverage of civil rights events and strongly editorialized for change. He wrote many powerful columns, many addressing white Southerners directly, like letters from home, urging change. [His most famous column, "A Flower for the Graves,"](#) was written about the ruins of the [16th Street Baptist Church in Birmingham, Alabama](#), where a bomb killed four girls on September 15, 1963. [Read the January 13, 2013 Washington Post Obituary.](#) [Read the January 13, 2013 New York Times Obituary.](#)