



FAIR HOUSING NEWS

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



EQUAL HOUSING
OPPORTUNITY

JUNE GREETINGS!

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a **Public Service!** To join the mailing list: <mailto:wkladky@gbchr.org>. You can go to our website <http://www.gbchr.org> for laws,

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NATIONAL NEWS

U.S. Supreme Court Rules Miami Can Sue for Predatory Lending under the Fair Housing Act of 1968. During the 2008 financial crisis, Miami sued Bank of America and Wells Fargo because their discriminatory mortgage lending practices had led to a disproportionate number of defaults by minority home buyers and financially harming the city. Miami argued the banks had intentionally issued risky mortgages on unfavorable terms to black and Hispanic borrowers which led to segregation and foreclosures. This harmed Miami's property tax base and required providing additional municipal services. Justice Stephen G. Breyer said Congress had meant to include cities among the “aggrieved” persons who may sue under the housing law, and that a 1979 Supreme Court decision, *Gladstone, Realtors v. Village of Bellwood*, supported the ruling. In 2015, the Court allowed plaintiffs in Fair Housing Act cases to use a legal theory that civil rights groups held was crucial to fight discrimination. The Court ruled that plaintiffs could use statistical evidence to prove that the challenged practice had produced a “disparate impact.” The court declined to draw precise boundaries on what constitutes proximate cause under the law, saying they lacked guidance from the lower courts. The battle now goes to the circuit courts. With little guidance from the Supreme Court aside from the alleged harm must be more than foreseeable, the legal fight about the Fair Housing Act's standing will continue. [Read the May 1, 2017 New York Time article.](#) [Read the May 12, 2017 NFHA article.](#)

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The National Fair Housing Alliance Releases Its [Annual Fair Housing Trends Report](#), Documenting Continued Patterns of Discrimination and Segregation and Highlighting Fair Housing Trends in 2016. The 2017 Report includes 2016 discrimination complaint data from private, nonprofit fair housing organizations, federal, and state governments that enforce the Fair Housing Act. The Report discusses the development of U.S. residential segregation, which mainly occurred



in the 20th century after the abolition of slavery but continues to be prevalent today. All the evidence demonstrates that segregation resulted from deliberate discriminatory policies and practices by the federal government, the housing industry, and local communities. The Report also presents information about the negative costs of segregation to individuals, communities, and the nation. Some important facts: There were 28,181 complaints of housing discrimination in 2016, with disability 55% of all complaints and almost 20% race-based housing discrimination complaints. There undoubtedly were significant more incidents because only a small fraction of racial, ethnic, and religious discrimination in housing is reported because most people do not report suspected discriminatory treatment. It is estimated that over four million instances of housing discrimination occur annually. [Read the April 19, 2017 NFHA article.](#)



Civil and Human Rights Coalition Outraged By House Passage of Legislation to Shield Payday Lending and Other Predatory Services. Vanita Gupta, president and CEO of the Leadership Conference on Civil and Human Rights (LCCHR), issued the following statement following the House passage of the Financial CHOICE Act: “This is the wrong choice act. It’s wrong for consumers, and wrong for our economy. It is nothing more

than a repackaging of Republican efforts over the past six years to deregulate the financial services industry, enable payday lending and other predatory services, and unlearn the lessons of the 2008 financial crisis. It is so radical that even President Trump was only willing to endorse it in ‘several key respects.’ The bill would not only undercut the pro-consumer policies issued by the Consumer Financial Protection Bureau—and in the case of payday lending, take away the CFPB’s authority altogether—it would also take away the independence of the CFPB itself, and replace it with political pressure from Congress and well-heeled industries. This is the same CFPB that has collected \$12 billion in consumer relief for 29 million consumers, and \$600 million in civil fines. If anything, CFPB should be strengthened, not weakened, as it’s clear that bad actors in the financial industry have not gone away. It speaks volumes that not a single financial industry representative was willing to testify openly in favor of this bill during the hearing it received in April. That’s probably because the House knows what the public thinks – like in South Dakota, where 75 percent of the public voted last fall to ban the payday lenders who are pushing for this bill. While this legislation is dead on arrival in the Senate, today’s near party-line vote is a sad statement about where the House of Representatives stands.” [Read the LCCHR’s June 8, 2017 letter.](#)



Coalition Tries to Preserve the GSE Affordable Housing Goals in Housing Finance System to Ensure Fair Access for All Creditworthy Borrowers. The coalition - including the Center for Responsible Lending, National Fair Housing Alliance, NAACP, and the National Council of La Raza, among others - is currently opposing an effort in Congress to eliminate the GSE (government sponsored enterprises) affordable housing goals as a means to move forward legislation to reform the secondary

housing finance market. The coalition argues that this attempt is not new, and would harm creditworthy borrowers who cannot access the mortgage credit they deserve, deny them their chance at the American Dream of homeownership, and weaken our nation’s economy. From their letter to Congress: "The affordable housing goals help expand credit access for underserved groups, help ensure liquidity in the financial markets, and further fair lending goals. They are the result of long-term advocacy efforts to ensure access and affordability in the secondary mortgage market. Congress created the goals in 1992 with the Federal Housing Enterprises Financial Safety and

Soundness Act (FHEFSSA), and carried them forward in 2008 with the Housing and Economic Recovery Act (HERA). Originally, they advanced lending opportunities to low-income families in underserved areas, resulting in mortgage originators making more affordable loans. Now, they are a metric for accountability by the GSEs' conservator, the Federal Housing Finance Agency, to address the underservice to important, and often excluded, market segments. [Read the June 6, 2017 Coalition letter to the U.S. Senate.](#)



Bank of America and the National Fair Housing Alliance Reach Settlement Agreement in Mortgage Loan Case. Bank of America and the National Fair Housing Alliance (“NFHA”) announced today an agreement to support homeownership in Charleston, South Carolina. Under the terms of the agreement, Bank of America will invest in efforts designed to increase Latino homeownership in

Charleston, including \$50,000 donations to Metanoia and Origin SC, two Charleston-area organizations. The \$100,000 will be used for down payment and closing cost assistance for Latino homebuyers in the Charleston area. Bank of America will also give NFHA \$336,380 in support of NFHA’s mission of ensuring equal housing opportunity. In addition, Bank of America is committed to continuing its community partnerships with organizations focused on promoting homebuyer education and counseling and financial literacy to all prospective homebuyers in the Charleston area. The agreement is related to a complaint filed by NFHA in 2014 with the U.S. Department of Housing and Urban Development. The complaint arose from three preapplication mortgage loan tests performed by NFHA at a Charleston, South Carolina financial center. Bank of America rejects all of the allegations in the complaint and voluntarily entered into an agreement with NFHA to resolve the matter. [Read the May 17, 2017 NFHA article.](#)

CAIR-Chicago, Attorneys to Announce Settlement of City of Des Plaines Mosque Zoning Case. The Chicago chapter of the Council on American-Islamic Relations will announce that the City of Des Plaines and the Society of American Bosnians and Herzegovinians have reached a just resolution over the proposed construction of a mosque in Des Plaines, Illinois. AIC (now known as the Society of American Bosnians and Herzegovinians - SABAH), filed the lawsuit against the City in September, 2013 after their zoning application to build a mosque was denied. On

February 26, 2017, the U.S. District Court denied all of the motions for summary judgment and set the trial for August, 2017. Des Plaines and SABAH now have agreed to settle the litigation. SABAH is a Muslim non-profit religious center whose congregation is mostly refugees who fled violence from Bosnia and Herzegovina. DOJ also reached an agreement with the City to resolve allegations that the City violated the Religious Land Use and

Institutionalized Persons Act of 2000 when it denied the rezoning application. [Read the June 6, 2017 CAIR press release.](#) [Read the June 6, 2017 US DOJ press release.](#)



Fair Housing Lawsuit Alleging Discrimination Against Persons Of Color Filed Against Indianapolis Rent-To-Own Companies. The Fair Housing Center of Central Indiana (FHCCI) and four Indianapolis residents have filed a federal class action lawsuit against Rainbow Realty Group, Empire Holding Corp., and James R. Hotka of Indianapolis, Indiana. The complaint alleges that the Defendants violated civil rights and consumer protection laws, including the federal Fair Housing Act, the federal Equal Credit Opportunity Act, the Truth in Lending Act, and Indiana landlord-tenant laws. It



involves about 1,000 houses in Marion County, Indiana. The complaint alleges that the rent-to-own profit scheme snares consumers with all of the disadvantages of renting and the disadvantages of buying. It alleges that Defendants are aware of the terrible condition of their houses, but many of the serious problems cannot be detected by prospective customers before contract. Defendants inflated the sales price by 300%, 400%, or 500% when they sell a house through the program. For example, defendants purchase a rundown house for \$10,000 and sell it without any repairs to a victim for \$40,000. They were charged inflated sales prices as well as very high interest rates and late fees. The complaint alleges that consumers sign contracts not just with a false impression of the quality of the house, but also with the false impression that they are entering into a typical house purchase with a typical mortgage. When they struggle to make the necessary repairs, Defendants make overpriced repairs that are added to their monthly payments, increasing the likelihood of default. The complaint also alleges that Defendants intentionally targeted their predatory rent-to-own scheme at Marion County's high-minority neighborhoods and minority residents. [Read the May 30, 2017 NFHA article.](#)



CAIR-CA Applauds Introduction of California House Resolution Recognizing August as Muslim American Appreciation and Awareness Month. The California chapter of the Council on American-Islamic-Relations (CAIR-CA), the nation's largest Muslim civil rights and advocacy organization, applauded the introduction of House Resolution 43 (HR 43) recognizing August 2017 as Muslim American Appreciation and Awareness Month. CAIR-CA said: "California state leadership has a long

record of supporting and protecting the rights of California's Muslim community. In light of the prejudicial policies being implemented by the Trump administration, we welcome House Resolution 43 and its recognition of the contributions made by the Muslim community. We hope this resolution will increase awareness of the positive impact California Muslims make every day in our state. We thank Assembly members Bill Quirk, Kansen Chu, and Ash Kalra for their leadership and for promoting tolerance, respect and diversity in California." [Read the June 8, 2017 CAIR press release.](#)

Study Finds that Building Facades and Cities Affect Mood, Well-Being, and Inequality. A recent study by Ellard found that people are strongly affected by building façades. If the façade is complex and interesting, it affects in a positive way and negatively if it is simple and monotonous. For example, when a group of people walked past the long, smoked-glass frontage of a Whole Foods store in Lower Manhattan, their arousal and mood states plummeted according to wristband readings and on-the-spot emotion surveys. They quickened their pace as if to get out of the dead zone. However, the subjects perked up when they came to a stretch of restaurants and stores, where (not surprisingly) they reported feeling much more lively and engaged. The writer and urban specialist Charles Montgomery, who collaborated with Ellard on this Manhattan study, noted that this points to "an emerging disaster in street psychology". In his book *Happy City*: "As suburban retailers begin to colonize central cities, block after block of bric-a-brac and mom-and-pop-scale buildings and shops are being replaced by blank, cold spaces that effectively bleach street edges of conviviality." See a review of Montgomery's book in this issue's *Interesting Books* section. [Read the June 6, 2017 BBC Future article.](#)



inequality



SPECIAL FOCUS: INEQUALITY

Study Finds Inequality Leads to People Living Poor and Dying Young Because Social Inequality is a Cause of Disease and Health Disparities. The author calls these "death gaps" in describing differences in life expectancy by

race, ethnicity, class, and geography. Arguing that U.S. health disparities arise from the "commodification and politicization of health care," he posits that the health system is another form of structural violence - harm resulting from unjust social systems, such as poor-quality housing and emergency infrastructures. Anchored by racism, classism and placeism (discrimination on the basis of neighborhood), this produces bad health for the most marginalized and vulnerable groups, such as poor black people in urban areas and rural working-class white people. There is as much as a 35-year difference in life expectancy between the healthiest and richest neighborhoods and the most ill and deprived. [Read the May, 2017 article in Nature.](#) Other recently published books on Inequality include:

- *After Piketty: The Agenda for Economics and Inequality* edited By Heather Boushey, J. Bradford Delong and Marshall Steinbaum. Harvard University Press 2017.
- *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future* by Thomas M. Shapiro. Basic 2017.
- *Basic Income: A Radical Proposal for a Free Society and a Sane Economy* by Phillipe Van Parijs and Yannick Vanderborght. Harvard University Press 2017.
- *The Broken Ladder: How Inequality Affects the Way We Think, Live, and Die* by Keith Payne. Viking 2017.
- *The Great Leveler: Violence and the History of Inequality from the Stone Age to the Twenty-First Century* by Walter Scheidel. Princeton University Press 2017.



HUD & DOJ ENFORCEMENT

HUD Approves Agreement Between Nevada Fair Housing Group and Landlords to Resolve Complaints of Housing Discrimination.

The agreement between the fair housing organization and the owner of four apartment complexes in Reno, Nevada, settles allegations of housing discrimination against prospective tenants with disabilities who require assistance animals. [Read the conciliation agreement.](#) The Silver State Fair Housing Council had filed four complaints alleging discrimination against prospective tenants who required assistance animals by requiring applicants who required support animals to pay a pet deposit fee. Under the conciliation agreement, ERGS, Inc. will pay Silver State Fair Housing Council \$20,500. ERGS, Inc., and Silver Lake Apartments, LLC, will also adopt a written policies consistent with the Fair Housing Act and provide fair housing training for all employees who interact with tenants or applicants. Incidentally, Disability is the most common basis of fair housing complaint filed with HUD and its partner agencies. Last year alone, HUD and its partners considered over 4,900 disability-related complaints, or more than 58% of all filed fair housing complaints. [Read the June 7, 2017 HUD press release.](#)

HUD Reaches Agreement with California Landlords Accused of Discriminating Against Hispanic Families with Children.

The agreement with the owner and manager of a California apartment complex resolves allegations they discriminated because of their national origin and familial status. Two related complaints filed with HUD alleged that the manager of the Four Palms Apartments in Mountain View, California, made discriminatory statements about



Latino residents and forbade their children from playing outside. [Read the Conciliation Agreement.](#) HUD got involved when two Latino couples at the apartments filed a complaint alleging that the complex discriminated against them because of their national origin and because they have children. Project Sentinel, a Santa Clara, California-based fair housing group, filed a complaint for the residents, alleging that the manager of Four Palms Apartments repeatedly made statements indicating that he did not like having Latino tenants because they did not speak English, and accusing them of bringing pests, including bed bugs and rats, to the property. Project Sentinel further alleged that the manager enforced overly restrictive rules for children, and terminated the lease of one of the Latino families that filed a complaint. Under the agreement, the owner will pay \$20,000, revise the Four Palm's rules to comply with the Fair Housing Act, and will complete fair housing training. [Read the May 22, 2017 HUD press release.](#)



HUD Charges New Hampshire Landlords with Discriminating Against Families with Children. The group were charged with denying families with children the opportunity to rent certain apartments in a 192-unit apartment complex in Dover, New Hampshire. Its on-site manager limited rental options for applicants with young children. [Read the charge.](#) HUD got involved when a mother filed a complaint that she had been denied the opportunity to rent a two-bedroom unit at White Cliffs at Dover. After investigating, HUD filed a charge on behalf of the

woman, alleging that after White Cliffs' manager learned that she had an infant son, he told her that she could only rent one of the first-floor units, none of which was available. The charge also argued that New Hampshire Legal Assistance Fair Housing Project did testing showing similar treatment of testers posing as prospective renters with children. Each year, approximately 12% of the complaints that are filed with HUD allege familial status discrimination. [Read the May 16, 2017 HUD Press release.](#)

Justice Department Settles Disability-Based Housing Discrimination Lawsuit with City of Jacksonville, Florida.

DOJ's settlement with the City resolves allegations that it violated the Fair Housing Act and the Americans with Disabilities Act when it refused to allow the development of permanent supportive housing for individuals with disabilities in its Springfield neighborhood. The lawsuit filed in 2016 was consolidated with similar ones brought by Ability Housing, Inc. and Disability Rights Florida, resolved in a separate settlement with the city. As part of the settlement, the city amended its zoning code to better comply with federal anti-discrimination laws, including removing restrictions applying to housing for persons with disabilities and implementing a reasonable accommodation policy; agreed to rescind the written interpretation that prevented Ability Housing from providing the housing at issue; designate a fair housing compliance officer; provide Fair



Housing Act and ADA training for city employees; and pay a civil penalty of \$25,000. In the separate settlement, the city will pay \$400,000 to Ability Housing and \$25,000 to Disability Rights Florida, and establish a \$1.5 million grant to develop permanent supportive housing in the city for people with disabilities. Ability Housing received a 2014 \$1.35 million grant from Florida to revitalize a 12-unit apartment building to create permanent supportive housing for "chronically homeless" individuals who have at least one disability. Ability Housing intended to provide this housing to veterans and to connect them with optional support services, the city certified that Ability Housing's development of the property was consistent with the city's zoning code, but the city reversed in response to strong

community pressure largely based on stereotypes about the disabilities of the prospective residents. As a result, Ability Housing lost the grant and the property, and then filed the complaint. [Read the June 1, 2017 DOJ press release.](#)

Justice Department Gets \$37,000 Verdict in Disability Discrimination Case Against Montana Landlord.

A federal jury returned a \$37,343 verdict against a Bozeman, Montana landlord for charging a tenant with physical and psychiatric disabilities \$1,000 to have a service animal. The lawsuit alleged that the owner and manager of the rental properties discriminated against a tenant by charging her as a condition for allowing her to keep her service dog. At trial, the tenant, her treating therapist and an independent expert testified that the dog assisted in living with the symptoms of her disabilities, including providing emotional support, helping to predict migraines, and reducing suicidal thoughts. She also testified that she repeatedly told the landlord that charging a deposit for a service animal was illegal and that she would pay for any actual damage caused by her service dog. The landlord also threatened to terminate the tenancy. The verdict includes \$11,043 in compensatory damages and \$20,000 in punitive damages for the landlord, and \$6,300 for Montana Fair Housing, Inc., which helped with the complaint. [Read the May 17, 2017 DOJ press release.](#)



DOJ and Bernards Township (NJ) Settle Lawsuit Over RLUIPA Violations.

The agreement resolves allegations that the Township violated the Religious Land Use and Institutionalized Persons Act of 2000 (RLUIPA) when it denied zoning approval to allow the Islamic Society of Basking Ridge to build a mosque and revised its zoning code to unreasonably limit any house of worship from building. The 2016 DOJ lawsuit was filed after the Society applied to build on property owned that allowed places of worship as-of-right. The complaint alleged that the Township discriminated against the Society based on its religion and the religion of its members when it denied the zoning application; applied standards and procedures on the Society that it had not applied to other religious and non-religious assemblies in the past; and put a significant burden on the Society’s religious exercise. It also was alleged that the Township’s revised zoning code imposed unreasonable limitations on all religious assemblies in violation of RLUIPA. As part of the agreement, the Township will permit the Society to build the mosque; will provide training on the RLUIPA requirements to its officials and employees; publicize its non-discrimination policies; and amend its zoning ordinance to limit the zoning restrictions placed on houses of worship. In a separate agreement with the Society, the Township agreed to pay \$3.25 million in damages and attorney’s fees. [Read the May 30, 2017 DOJ press release.](#)

Many See Muslims as Facing Discrimination	
<i>There is a lot of discrimination against...</i>	
Religious groups	%
Muslims	58
Jews	35
Evangelical Christians	27
Atheists	26
Mormons	24
Other groups	
Gays and lesbians	64
Hispanics	52
Blacks	49
Women	37



FAIR HOUSING RESOURCES

A Great Resource is "2017 Diversity Holidays" which lists the various diversity holidays and celebrations can enhance any workplace diversity and inclusion effort. [Check it out.](#) Diversity Best Practices, a division of Working Mother Media, is the preeminent organization for organizational diversity thought leaders to share best practices and develop innovative solutions for culture change. Their [website](#) has resource materials, diversity program tools, successful best practices and strategies,

Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#) You can watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows: <http://www.gbchrb.org/2rad9899.htm>.

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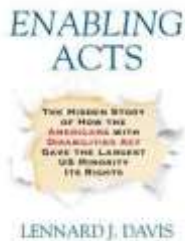
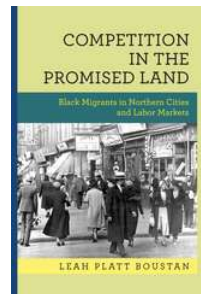
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchrb.org>.



INTERESTING BOOKS

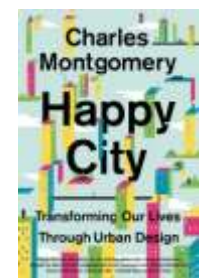
***A Disability History of the United States (ReVisioning American History)* by Kim E. Nielsen.** 240 pages. Beacon Press, 2013. \$26.95, hardcover; \$16.00, paperback. Covering US history from pre-1492 to the present, this book puts the experiences of people with disabilities at the center of the narrative. The book newly examines slavery and immigration, as well as the links between nativism and oralism in the late nineteenth century and the role of ableism in the development of democracy. It shows how concepts of disability have shaped the American experience: from deciding who was allowed to immigrate to establishing labor laws and justifying slavery and gender discrimination. The book includes at times horrible narratives of blinded slaves being thrown overboard and women being involuntarily sterilized, as well as triumphant accounts of disabled miners organizing strikes and disability rights activists picketing Washington.

***Competition in the Promised Land: Black Migrants in Northern Cities and Labor Markets (National Bureau of Economic Research Publications)* by Leah Platt Boustan.** 216 pages. Princeton University Press, 2016. \$29.95, hardcover. The book evidences that the Great Black Migration produced winners and losers within the black community. While migrants gained greatly, more than doubling their earnings by moving North, they competed with existing black workers. This limited black-white wage convergence in Northern labor markets and slowed overall black economic growth. Many white households responded by moving to the suburbs.



***Enabling Acts: The Hidden Story of How the Americans with Disabilities Act Gave the Largest US Minority Its Rights* by Lennard J. Davis.** 304 pages. Beacon Press, 2015. \$22.00, paperback. This is an "engaging and even chatty account covering the personalities and political machinations that resulted in bipartisan passage of the Americans with Disabilities Act (ADA). This book narrates how a group of leftist Berkeley hippies made an alliance with upper-crust, conservative Republicans that brought about the bipartisan bill.

***Happy City: Transforming Our Lives Through Urban Design* by Charles Montgomery.** Farrar, Straus and Giroux, 2013. 369 pages. \$16.00, paperback. In

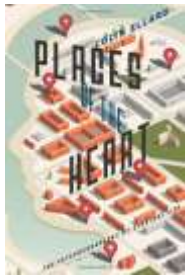
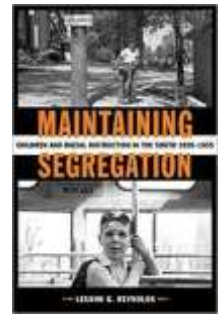


arguing against the dispersed city - the modern city/suburb designed around the automobile - the book shows we thrive on contact with others. Ideas are here for designing cities with social beings in mind to make them more pleasant places to live, as well as an examination why suburbs are experiencing higher crime and a significant happiness deficit. He also argues that urban design often reinforces inequality, includes ideas about making a fair city, and sees the city as a happiness project that exists in part to corral our conviviality and channel it productively.



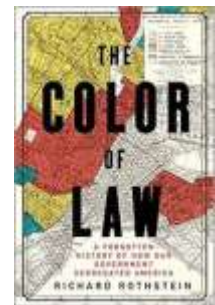
***In the Neighborhood: The Search for Community on an American Street, One Sleepover at a Time* by Peter Lovenheim.** 256 pages. TarcherPerigee, 2011. \$15.00, paperback. Interesting account of the author's quest to meet his neighbors and discover a sense of community.

***Maintaining Segregation: Children and Racial Instruction in the South, 1920-1955 (Making the Modern South)* by LeeAnn G. Reynolds.** 272 pages. LSU Press, 2017. \$45.00, hardcover. History of how black and white children in the early twentieth-century South learned about segregation in their homes, schools, and churches. A culture of silence developed around segregation which deflected challenges to the racial status quo. The cumulative effect of the racial instruction southern children received - before highly publicized news such as the Brown v. Board of Education decision - perpetuated segregation by discouraging any discussion or examination. Schools and churches were sites for racial conditioning, and these institutions alternately challenged and encouraged the marginalization of black Americans.



***Places of the Heart: The Psychogeography of Everyday Life* by Colin Ellard.** 256 pages. Bellevue Literary Press, 2015. \$19.95, paperback. This book examines how our homes, workplaces, cities, and nature have influenced us throughout history, and how our brains and bodies respond to different types of space. Included is a discussion of findings about technology and its influence will have on our changing environment.

***The Color of Law: A Forgotten History of How Our Government Segregated America* by Richard Rothstein.** 368 pages. Liveright, 2017. \$27.95, hardcover. Informative book about how the historical roots and the continuing practices in law and social customs maintain the system. It shows how all levels of governments utilized racially discriminatory policies to deny blacks the opportunity to live in neighborhoods with jobs, good schools, and upward economic mobility.” This also examines how the Supreme Court failed for decades to understand the extent to which residential racial segregation in our nation is not the result of private decisions by private individuals, but is the direct product of unconstitutional government action.



***The Death Gap: How Inequality Kills* by David Ansell.** 240 pages. University of Chicago Press, 2017. \$26.00, hardcover. Ansell details the ways that racism distorts the American the health care system and various groups' health outcomes.

