



FAIR HOUSING NEWS

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



EQUAL HOUSING
OPPORTUNITY

APRIL IS FAIR HOUSING MONTH! IT IS THE LAW'S 50TH ANNIVERSARY!

On April 11, 1968, the national Fair Housing Act was passed. The April 4, 1968 assassination of the Rev. Dr. Martin Luther King, Jr. probably made possible its enactment.

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! To join the mailing list: <mailto:wkladky@gbchrb.org>. Go to <http://www.gbchrb.org> for laws, links, etc. Watch shows on Fair Housing on our [TV show on YouTube](#) or <http://www.gbchrb.org/2radio.htm> for radio shows on topics about Fair Housing!

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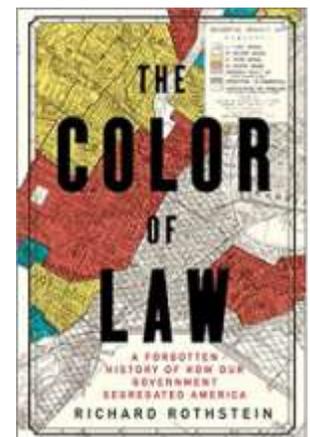


NATIONAL NEWS

On 50th Anniversary of the Fair Housing Act, Much Remains to be Done. An Urban Institute analysis of the status of the Act today has found that people of color still are told of fewer possible homes and apartments, most neighborhoods remain very segregated, there is a geographic concentration of poverty and extreme poverty, and

voluminous research has documented the negative effects of this segregation and concentration upon African Americans and Latinos. The solution is what is has been all along: vigorous enforcement of Fair Housing laws. [Read the April 3, 2018 Urban Institute article.](#)

National Community Reinvestment Coalition (NCRC) Study Finds that Today's Urban Racial and Economic Segregation is a Reflection of Discrimination in Local Housing Markets in the 1930s. The study compared discriminatory maps in the 1930s by the federal Home Owners' Loan Corporation (HOLC) with current neighborhood income and race data. The study found lower incomes, more minorities and signs of gentrification in neighborhoods found by HOLC to be "hazardous." The maps illustrate Rothstein's *The Color of Law: A Forgotten History of How Our Government Segregated America* (Liveright, 2017) argument that the economic status of today's neighborhoods are partly because of government-sanctioned racial and ethnic discrimination in home lending beginning in the 1930s. Redlining is marked in the 10 cities with the most "hazardous" areas. Today, they remain hypersegregated, and are almost all are in the South. [Read the March 27, 2018 NCRC article.](#)





50 Years After the National Advisory Commission on Civil Disorders wrote "Our nation is moving toward two societies, one black, one white - separate and unequal," Racial Segregation and Inequality are Increasing. The 1968 Kerner Commission found that racial discrimination was the cause of the 1968 riots. A new study by the University of California Civil Rights Project found that racial segregation in public schools increased in every section of the US after states were released from court-mandated desegregation. The

nation's poverty rate is about the same as in 1968, and the percentage living in extreme poverty (less than half the poverty rate) has increased since 1970. The total number of poor has jumped from 25 million to over 40 million. Mass incarceration "has become a kind of housing policy for the poor," as the number in prison has multiplied from about 200,000 to over 1.4 million. See the "Have You Read?" section of this newsletter for some just-released books about the Report. [Read the February 28, 2018 New York Times article.](#) [Read the April 7, 2018 New York Times editorial.](#)

National Urban League President Implores HUD Secretary to Reject Removal of Anti-Discrimination Language from Agency's Mission Statement.

The letter states, "You have spoken of the squalid conditions of your childhood neighborhood in Boston; you have experienced first-hand the demoralizing wounds of segregation and racism, and for a time, according to your spokesman, benefitted from the safety net of housing subsidy. You must bring these experiences to bear in your responsibility to uphold the duties of your office. A drastic change to the department's mission statement is a move that should not be made lightly, or in haste. Before accepting this change, you must confer with your staff in the field, and HUD stakeholders, who must live with the consequences of your actions." The full letter to Secretary Carson can be found [here.](#) [Read the March 7, 2018 National Urban League article.](#)



Fair Housing Groups Sue Facebook for Violating the Fair Housing Act Because Its Housing Ads Allow Discriminatory Bias.

The suit argues that Facebook's policies allow discrimination against women, disabled veterans, single mothers, and others. Additionally, other Facebook policies allow discrimination against people with disabilities by allowing advertisers to exclude users based on relevant disability factors (e.g., disabled veteran), and against others, such as excluding those with English as a second language. The suit came

after 17 months of Facebook (beginning in 2016) repeatedly promising to do something about such advertisers - but not actually doing anything. The National Fair Housing Alliance and the Fair Housing Justice Center tested the policies by placing discriminatory ads. [Read the March 27, 2018 New York Times article.](#)

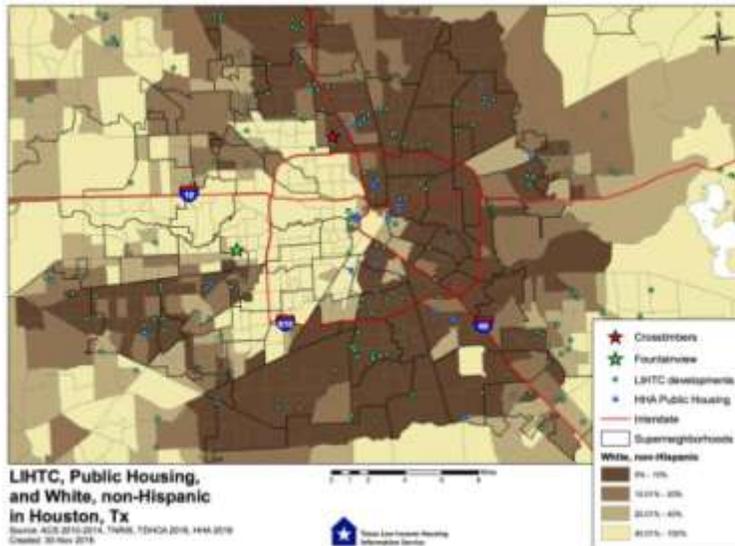


2018 County Health Rankings
Key Findings Report



Study by the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute Finds Health Depends on Where You Live, and Residential Segregation is a Key. The *County Health Rankings* (part of the groups' Roadmaps program) "compares the health of nearly all counties in the United States to others within its own state, and supports coalitions tackling the social, economic and environmental factors that influence health."

"Residential segregation provides a clear example of the link between race and place. For instance, in smaller metro and large urban counties, Black residents face greater barriers to health and opportunity. Black residents have higher rates of child poverty, low birth weight, and infant mortality, and lower high school graduation rates than Whites. Black residents are also more affected by levels of segregation than Whites. Black children and youth in more segregated counties have more child poverty and lower high school graduation rates than Blacks in less segregated counties." Baltimore ranked poorly in several categories, such as health outcomes, health factors, and health behaviors. The City's physical environment ranking was somewhat better, but still 17th of 24. [See Baltimore's rankings.](#) [Read the Foundation's Findings Report summary.](#) [Read the March 23, 2018 *Towson Times* article.](#)



Texas Low Income Group Sues HUD for Non-Enforcement of Laws Against Housing Discrimination in Houston.

The suit "ask(s) the courts to direct HUD to do its job under civil rights and fair housing statutes and investigate discrimination in the provision of flood protection in communities of color in Houston." It was filed by the Texas Low Income Housing Information Service (or Texas Housers), an Austin-based nonprofit that advocates for low income and community development. The suit was filed because HUD Secretary Carson directed HUD "to permit Houston political leaders to use millions in federal

funds as they have for generations, to maintain and build new racially segregated government subsidized housing and to reject proposals to provide housing in low-poverty areas." [HUD's 2017 investigation](#) found the City of Houston guilty of violating Title VI by allowing discriminatory housing by permitting de jure and de facto segregation in the Houston Housing Authority and across the city, as well as resisting efforts to desegregate racially concentrated housing. In 2018, HUD released a [voluntary agreement](#) with Houston that allegedly ignored the investigation's results. [Read the March 21, 2018 TLIHIS article.](#)

New Southern Poverty Law Center (SPLC) Report Details National "Assault on Civil Rights - and the American Values that Underpin Them."

It says the national administration has been "systematically dismantling hard-won civil rights protections and reversing numerous initiatives of President Barack Obama – all while



SPLC
Southern Poverty Law Center

continuing to use (a) megaphone to sow racial and ethnic divisions." The Report documents these reduction of protections for our most vulnerable people: "promoting a white nationalist agenda, slashing civil rights enforcement, revving up the deportation machine, banning Muslims, attacking voting rights, shredding LGBT protections, encouraging police abuses, reviving debtors' prisons, undermining public education, and eroding the rights of students with disabilities." Meanwhile, the SPLC's recently released [2017: The Year in Hate and Extremism](#) found that there has been a rise in such incidents. [Read the January 19, 2018 SPLC article and report.](#)



MORTGAGE LENDING NEWS

US Senate Enacts Bill to Limit Financial Accountability by Lenders. The major changes to the 2010 Dodd-Frank regulatory reform law include raising the level at which banks are considered too big to fail. That revised trigger would rise from \$50 billion in assets to \$250 billion, resultantly shielding over 24 midsize banks from Fed oversight. Institutions such as BB&T and SunTrust would no longer be required to have plans to be safely dismantled if they fail, and they would take the Fed's bank health test only periodically not annually. Banks that originate 500 or fewer mortgages each year would not have to collect racial data on their loans. To say the least, detecting discrimination in lending will be much more difficult as a result of this Bill. Under the Home Mortgage Disclosure Act of 1975, financial institutions are required to report the race, ethnicity and ZIP codes of borrows so regulators can make sure they aren't discriminating in lending. Also, this Bill will allow banks with \$10 billion or less in assets to not follow the strict mortgage underwriting standards of the 2010 law which were meant to ensure that banks only gave loans to people who could pay them back. The bill would also permit sellers of mobile homes to steer customers to their own lending products, makes changes to help detect identity fraud, tightens student loan bankruptcy rules, makes a credit freeze free, and others. [Read the March 14, 2018 New York Times article.](#) [Read the March 14, 2018 CNN.com article.](#)

First Tennessee and the National Community Reinvestment Coalition (NCRC) Announce a \$3.95 Billion Commitment to Community Development. First Tennessee Bank and Capital Bank, members of the First Horizon National Corp. will conduct a five-year, \$3.95 billion community benefit plan to increase access to financial resources in low- to moderate-income (LMI) communities in eight Southern states. The community benefits plan, stemming from an agreement with the NCRC and its community-based members in the Southeast US, will go from 2018-2022. The plan includes mortgage and small business lending, community development lending and investments, philanthropy, spending with minority-owned suppliers and marketing companies, and "innovative methods to increase the convenience and physical access to financial services in low- to moderate-income communities." [Read the April 10, 2018 NCRC press release.](#)



HUD & DOJ ENFORCEMENT

HUD Charges Owner, Manager Of Mississippi Mobile Home Park With Discriminating Against Interracial Family. The owner and manager of a trailer park in Belden, Mississippi, was charged with refusing to rent a lot to an interracial married couple with two children. Upon learning that the husband was African American, the property manager allegedly told the wife that the family had to move out of the trailer park. [Read HUD's Charge.](#) The African-American man and his Hispanic wife filed a complaint with HUD alleging that the owner and manager of the trailer park refused to rent a lot to them because the husband is African American. According to HUD's Charge, the property manager rented the lot to the wife, believing her to be white. The charge will be heard by a United States Administrative Law Judge unless any party elects for the case to be heard in federal court. If the administrative law judge finds after a hearing that

discrimination has occurred, he may award damages to the complainants for their loss as a result of the discrimination. The judge may also order injunctive relief and other equitable relief, as well as payment of attorney fees. In addition, the judge may impose civil penalties in order to vindicate the public interest. [Read the April 5, 2018 HUD press release.](#)

HUD Commemorates Fair Housing Month and 50 Years of the Fair Housing Act.

In an April 11, 2018, ceremony, HUD Secretary Ben Carson said "that a half a century later, the Fair Housing Act remains a centerpiece of the work HUD is doing to ensure fair, inclusive housing, free from discrimination for all Americans. It was a seminal moment in our country's history when the ideals of equality and fairness were embodied in a law that continues to shape our communities and our neighborhoods 50 years later. But the promises of the Fair Housing Act require our constant vigilance to confront housing discrimination in all its forms and to advance fairness on behalf of those seeking their American dream." [Watch Secretary Carson's reflections on the Fair Housing Act.](#) [Read the April 2, 2018 HUD press release.](#)



Barclays Agrees to Pay \$2 Billion in Civil Penalties to Resolve Claims for Fraud in the Sale of Residential Mortgage-Backed Securities. The agreement with Barclays Capital, Inc. and several of its affiliates settles a 2016 civil action for conduct related to Barclays' underwriting and issuance of residential mortgage-backed securities (RMBS) in 2005-2007. Barclays will pay two billion dollars in civil

penalties in exchange for dismissal of the Amended Complaint. Following a three-year investigation, it was found that Barclays caused billions of dollars in losses to investors by engaging in a fraudulent scheme to sell 36 RMBS deals, misleading them about the quality of the mortgage loans backing the deals. The suit alleged violations of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), based on mail fraud, wire fraud, bank fraud, and other misconduct. The scheme involved 36 RMBS deals in which over \$31 billion of subprime and Alt-A mortgage loans were securitized. In communications with investors and rating agencies, Barclays systematically and intentionally misrepresented key characteristics of the loans it included in the RMBS deals. The borrowers whose loans backed these deals were significantly less creditworthy than represented, and the loans soon defaulted at extremely high rates. The mortgaged properties were systematically worth less than what Barclays represented to investors. [Read the March 29, 2018 USDOJ press release.](#)



CALENDAR

There will be a Gala Celebration of the 50th Anniversary of the Fair Housing Act of 1968 on Saturday, April 28, 2018. It will be held from 6:00-10:00 p.m. at the [Reginald F. Lewis Museum on African American History & Culture](#), 830 E. Pratt Street in Baltimore, Maryland 21202. It will include food, speakers, and dancing. The Celebration will mark two milestones for fair housing: the 50th anniversary of the passage of the

Fair Housing Act of 1968 and over 90 years of the [Maryland Commission on Civil Rights](#) (MCCR) serving the state. It will commemorate the progress made since 1968 and discuss the challenges that remain decades later. The keynote speaker will be Bakari Sellers, CNN contributor and former State Legislator from South Carolina. HUD Secretary Ben Carson will bring welcome remarks on behalf of HUD. [Go to the Celebration's webpage.](#)

The Leadership Conference on Civil and Human Rights Will Hold Its 42nd Annual Hubert H. Humphrey Civil and Human Rights Award Dinner at the Washington Hilton on Wednesday, May 18, 2018.



This year's honorees are "Cecile Richards, lifelong activist and outgoing president of the [Planned Parenthood Federation of America](#); Tarana Burke, founder of the [#MeToo movement](#) and tireless advocate for all survivors of sexual violence; and Dreamers, the brave immigrant youth who are inspiring a country and leading their own movement for justice. The annual dinner is the year's largest gathering of the civil and human rights community - noted for bringing together members of both houses of Congress, officials from the Executive Branch, civil and human rights leaders, business leaders, educators, attorneys, and young people representing the next generation of civil and human rights advocates. More than 1,200 people attend the dinner annually." Click [here](#) for tickets. For questions, contact Mary Anne Walker at 202.263.2857 or walker@civilrights.org. [Read the Conference's article.](#)



DID YOU KNOW?

[ACLU of Maryland](#) Executive Director Susan Goering to Retire in 2018.

Susan has been with the ACLU for 32 years. During her tenure, the ACLU has made significant strides by bringing successful class action lawsuits to reduce racialized education, housing, criminal justice, and voting rights policies. She was a

prime mover for some of the State's biggest civil rights cases, including *Bradford v. Board of Education*, whose judicial ruling convened the Thornton Commission and a statewide funding formula weighted to help poor children, children needing special education, and children speaking English as a second language, and "the landmark lawsuit *Thompson v. HUD*, which has helped thousands of African American families who lived in Baltimore's segregated and isolated public housing move to areas of opportunity." The ACLU recently has won a court ruling stopping the national Muslim ban, and is trying to increase police accountability and mass incarceration as well as fighting the efforts to remove transgender service members. She will be missed. Congratulations for a job well done! Among other honors, Susan was inducted into the Maryland Women's Hall of Fame in 2014. In going forward, the ACLU has established the Susan K. Goering Fund for Equality and Justice. (*ACLU Maryland Free State Liberties*, Winter 2017/2018).

Belated Congratulations to Morris Dees, Founder of the Southern Poverty Law Center and Chief Trial Counsel, for Receiving the National Civil Rights Museum's Freedom Award for 2017. Dees founded the [Southern Poverty Law Center](#) (SPLC) with American attorney Joseph Levin in 1971 in Montgomery, Alabama. Under Dees's leadership, the SPLC won several unprecedented lawsuits against hate organizations and



their leaders. His efforts helped to integrate the Montgomery, Alabama, Young Men's Christian Association (YMCA) in 1969. The SPLC conducted lawsuits that held white supremacist organizations financially and criminally responsible for murders and other illegal actions against immigrants and persons of color. As a result of significant monetary awards against groups such as the United Klans of America and Aryan Nations in 1991, some disbanded. Dees also has received numerous other awards, including the ABA Medal (2012), the highest honor of the American Bar Association. [Read the October 20, 2017 USA Today article about the Awards Ceremony.](#)

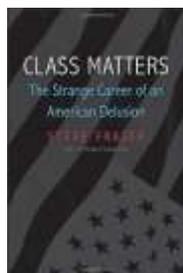
FAIR HOUSING RESOURCES

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



The GBCHR Distributes Free Fair Housing Brochures, Posters, and Guides. We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.929.7640 or <mailto:wkladky@gbchr.org>.

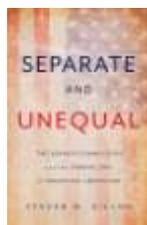
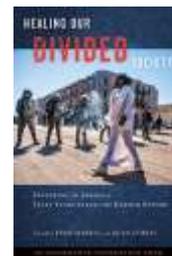
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchr.org>.



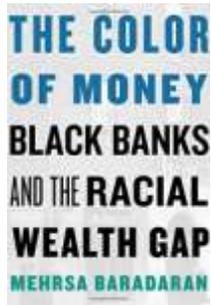
HAVE YOU READ?

Class Matters: The Strange Career of an American Delusion by Steve Fraser. 304 pages. Yale University Press, 2018. \$25.00, hardcover. The author looks at six events in American history - the settlements at Plymouth and Jamestown; the Constitution's ratification; the Statue of Liberty; the cowboy; the 'kitchen debate' between Richard Nixon and Nikita Khrushchev; and Martin Luther King's "I Have a Dream" speech - to depict how class has shaped our national conversation.

Healing Our Divided Society: Investing in America Fifty Years after the Kerner Report, edited by Fred Harris and Alan Curtis. 446 pages. Temple University Press, 2018. \$24.95, paperback. "Fred Harris, the last surviving member of the Kerner Commission, and Eisenhower Foundation CEO Alan Curtis re-examine the work still necessary towards The Kerner Report's goals. This book proposes a strategy to reduce poverty, inequality, and racial injustice. It contains evidence-based policies on employment, education, housing, neighborhood development, and criminal justice.

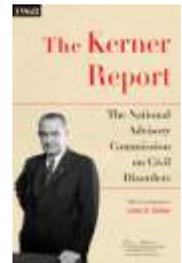


Separate and Unequal: The Kerner Commission and the Unraveling of American Liberalism by Steven M. Gillon. Basic Books, 2018. 400 pages. \$32.00, hardcover. Interesting history of the Kerner Commission which was convened after the Newark and Detroit riots in 1968. "Our nation is moving toward two societies," it warned, "one black, and one white--separate and unequal." Because President Lyndon B. Johnson rejected its findings, the impetus for real change dissipated.



The Color of Money: Black Banks and the Racial Wealth Gap by Mehrsa Baradaran. 384 pages. Belknap Press, 2017. \$29.95, hardcover. This analysis of the continuing US racial wealth gap found that housing segregation, racism, and Jim Crow credit policies made a subtle, inescapable economic quicksand for black communities and their banks. The author challenges the idea that black banking and community self-help will solve the racial wealth gap. Instead, she argues that these initiatives have functioned as a very potent political decoy to avoid enacting more fundamental reforms and racial redress.

The Kerner Report by the National Advisory Commission on Civil Disorders with an introduction by Julian E. Zelizer. 544 pages. Princeton University Press, 2016. \$35.00, paperback. Hailed by Martin Luther King Jr. as a "physician's warning of approaching death, with a prescription for life," the book contains a copy of the entire work by the National Advisory Commission on Civil Disorders.



REST IN PEACE

Joaquin Avila, Civil Rights Lawyer, 69. He helped combat voting rights discrimination against Latinos and other minorities. Avila was president and general counsel for the Mexican American Legal Defense and Educational Fund (MALDEF), which helped increase the number of Spanish-speaking social workers in Los Angeles; Hispanic firefighters in Salinas, California; and Hispanic women working as electrician apprentices and border guards. MALDEF was key in the 1982 Supreme Court case *Plyler v. Doe*, which struck down a Texas law allowing the state's school districts to ban undocumented immigrants from public school or to charge them tuition, thus guaranteeing those children a right to a free public education. Avila was involved in over 70 voting rights cases, including one that produced LA County's first Hispanic-Latino majority district, and helped persuade the US Census to include a box to indicate Latino heritage so that the Hispanic population could get more political through the drawing of districts. He also worked successfully for voting rights in Mississippi and Los Angeles, and was largely responsible for the 2001 California Voting Rights Act. [Read the March 13, 2018 *Washington Post* obituary.](#)

Arnold R. Hirsch, Civil Rights Historian, 69. His *Making the Second Ghetto: Race and Housing in Chicago, 1940-1960* (University of Chicago Press, 1983) documented that racial segregation in cities was deliberate. He found that Chicago was a model for other cities' urban renewal efforts because the racial struggles there led to the adoption of many restrictive covenants, the placement of public housing mostly in African American neighborhoods, and other policies that effectively neutralized integration efforts. "Hirsch was the first historian to write systematically about racial segregation in the post-1945 years," commented Thomas Sugrue, author of *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton University Press, 1996). "If you want to understand the Freddie Gray riots" in Baltimore, journalist Ta-Nehsi Coates - author of *Between the World and Me* (*Spiegel & Grau*, 2015) - said in a recent interview, "Arnold Hirsch is telling you why." [Read the March 27, 2018 *Washington Post* obituary.](#)

