



FAIR HOUSING NEWS

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



EQUAL HOUSING
OPPORTUNITY

SPRING-SUMMER GREETINGS!

Welcome to this Expanded Edition of *Fair Housing News* by the GBCHRB as a Public Service! To join the mailing list:

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NATIONAL NEWS

HUD Announces It is Withdrawing a Computer Assessment Tool that has Given Communities with Data and Maps to Reduce Neighborhood Segregation. The tool, released during the Obama administration, was developed to help communities comply with the part of the 1968 Fair

Housing Act that requires local governments to use federal money to end residential segregation. HUD claimed the tool was “confusing, difficult to use, and frequently produced unacceptable assessments.” Along with removing the tool, HUD said it also would withdraw its January suspension of the 2015 requirement that communities submit their assessments of racial segregation to the agency in the manner and dates specified by the Obama administration. Fair-housing advocates said the move to end the tool was just another way for HUD to suspend local communities’ obligation to reduce residential segregation. [Read the May 19, 2018 Washington Post article.](#) [Read the HUD notice in the Federal Register.](#)

Civil Rights Advocates Sue the Federal Government Over Enforcement of the 50-Year-Old Fair Housing Act, as Part of an Attempt to Prevent Discrimination in Fund Allocation for Gulf Coast Hurricane Housing and Infrastructure Reconstruction. A coalition of national and Texas-based housing groups filed suit in US District Court in Washington to reinstate an Obama administration rule that required localities getting federal development funds to submit plans about their efforts to end segregation. The secretary of housing and urban development suspended the rule - the Affirmatively Furthering Fair Housing provision - in earlier 2018 over concerns that it “put too heavy a burden on local governments that would have to allocate resources to produce the plans.” While HUD now favors slowing down enforcement of antisegregation and limiting it, the drive to do this comes from White House officials. The president of the [National Fair Housing Alliance](#) (NFHA), one of the groups bringing the suit, said the litigation was intended to prevent racial



bias in the reconstruction of housing, drainage systems, and other infrastructure. This will reduce the risk that black, Hispanic and low-income residents of Houston and Corpus Christi are subject to in another natural disaster. “This is the fight Dr. King envisioned, even 50 years later,” the NFHA said. [Read the May 8, 2018 New York Times article.](#)



Fair-Housing Advocates File A Lawsuit Against HUD And HUD Secretary Ben Carson for Suspending a 2015 Rule Requiring Communities to Examine and Address Barriers To Racial Integration. The 2015 rule required over 1,200 communities receiving federal housing dollars to draft plans to desegregate their communities or risk losing federal funds. The rule required every HUD-funded community to assess local segregation patterns, diagnose the barriers to fair housing, and develop a plan to correct them. Most were supposed to

submit their plans to HUD every five years, beginning in 2016, and those without HUD-approved plans would not be eligible for federal housing funds. The lawsuit alleges Carson unlawfully suspended the 2015 rule by not providing advanced public notice or opportunity for comment. HUD said local governments must continue to promote fair housing but gave them until at least 2024 to do so, according to the Federal Register. [Read the May 7, 2018 Washington Post article.](#)

HUD Proposes Raising Rent for Low-Income Americans Receiving Federal Housing Subsidies.

The proposal will triple rent for the poorest households and make it easier for housing authorities to impose work requirements. The ambitious effort to shrink federal assistance has been dubbed “Welfare Reform 2.0,” after the 1996 welfare system overhaul. The proposals - which affect housing, food stamps and Medicaid - require congressional approval. In early 2018, an executive order was issued that directed federal agencies to expand work requirements for low-income Americans receiving Medicaid, food stamps, public housing benefits, and welfare. Agencies must give recommendations to the White House within 90 days. Just recently, a plan was introduced in the House to strengthen work requirements for the Supplemental Nutrition Assistance Program (food stamps) as part of the 2018 Farm Bill. [Read the April 25, 2018 Washington Post article.](#)



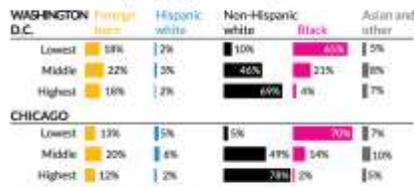
Suit Accuses Assisted Living Facilities of Discriminating Against Persons in Wheelchairs. It stems from testing by the [Fair Housing Justice Center](#) (FHJC). Some of their recorded conversations are included in a federal lawsuit [filed against those centers](#) that says they are violating the Fair

Housing Act, the Americans with Disabilities Act, and other federal laws. “People were being threatened with eviction, or actually evicted, for even part-time use of a wheelchair,” said the FHJC. “It’s outrageous. They were told, ‘If you’re going to use a wheelchair, you can’t live here anymore.’” Several cases in senior housing have occurred in the past few years, for example in 2015 [settlements](#) with a continuing care facility in Norfolk, Virginia, and Lincolnshire, Illinois, for [discriminating against residents with disabilities](#). While nursing homes are subject to federal regulations, assisted and independent living facilities operate under state laws. “Private-pay assisted living is still subject to the Fair Housing Act,” said the [Mobilization for Justice](#), a legal services organization and co-counsel in the case. [Read the April 30, 2018 New York Times article.](#)



Washington Post Study Finds that America is More Diverse But Still Segregated. While on track to be a majority-minority nation by 2044,

Ethnic Distribution by Neighborhood Type in Traditionally Segregated Cities, 2010



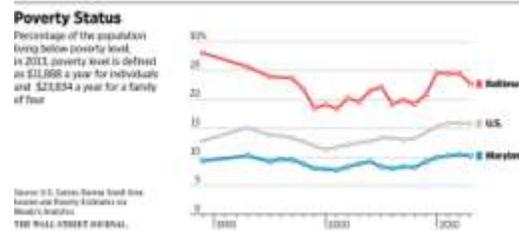
Source: Neighborhood Change Database.
 Note: Other race includes those reporting their race as American Indian or Alaska Native or as more than one race.

Census data show most neighborhoods are the same race. Since 1990, over 90% of metros have declined in racial stratification. Some areas like Houston and Atlanta have undergone rapid demographic changes, others like Detroit and Chicago still have large areas with a single racial group. In the past 30 years, suburbs have become the most racial and ethnically diverse areas. Part of suburban diversity has occurred with newly built housing constructed after the Fair Housing Act was implemented. Also, rental and purchase prices in the suburbs generally are lower than in

cities, offering more opportunities for a diverse population, both in race and income level, to move. According to one expert, persistent and deep segregation is "somewhat unique to African Americans for several reasons: the legacy of segregated neighborhoods created during the era of Reconstruction and Jim Crow; enduring racial preferences among whites who choose to live near other white people; and significant Latino and Asian immigration after fair housing laws were in place. This deep segregation is noticeable in cities with large African American populations. Chicago, for example, shows how persistent segregation can be, even for a city with a diverse population. The South and West sides of Chicago are starkly African American, while other areas remain starkly Hispanic or white." The decline is lower than researchers anticipated. "There have been declines [in segregation], but they just haven't been as fast as we would expect," said Kyle Crowder, co-author of *Cycle of Segregation: Social Processes and Residential Stratification* (2017) - reviewed in the "Have You Read?" section of this newsletter. This book argues that although segregation is generally decreasing, factors such as social networks and communities play a large role in keeping segregation strong. While researchers have found that the most important factors in segregation are money, preferences, and discrimination, the authors argue that the answer is more complex. "The separation of different racial and ethnic groups into separate social worlds means that members of different racial and ethnic groups have different lived experiences," Crowder said. "They have different daily rounds. They're exposed to different neighborhoods on a daily basis. Residential segregation has separated these groups by educational quality and occupational opportunity." [Read the May 2, 2018 Washington Post article.](#)

Some 50 Years After the Poor People's Campaign, Black Poverty Rates are Over Double White Poverty Rates.

During the civil rights movement, the Poor People's Campaign fought to put poverty reduction front and center on the national agenda. Today, about one in eight live below the poverty line (about \$25,000 for a family of four). Those 65 and up have seen the largest declines in poverty since 1968 from 25.0% to 9.3% mostly because of Social Security. Social Security expansions to cover occupations first excluded by the program, along with improved access to jobs and higher education driven by the civil rights movement, produced black poverty declines even before 1968, with the rate falling from 34.7% in 1968 to 22.0% now. Between 1994 and 2001, black poverty fell almost 8% as persistent low unemployment disproportionately helped historically disadvantaged groups. After dropping between 1959 and 1968, the white poverty rate has continued to fall modestly. The black poverty rate remains over twice as high as the white rate. Children have the highest rates of poverty of any age group, with 18.0% living below the poverty line. [Read the May 17, 2018 Economic Policy Institute article.](#)

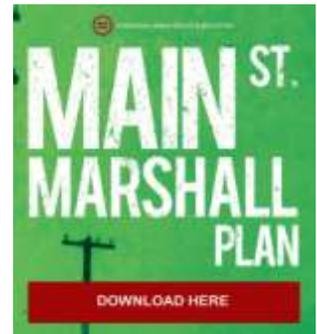


New ADL Report Discovers 4.2 Million Anti-Semitic Tweets In One-Year Period during 2017-2018. The report by the Anti-Defamation League (ADL) estimated that a minimum of about 4.2 million English language anti-Semitic tweets were sent on Twitter

between January 29, 2017 and January 28, 2018. ADL's Center on Extremism used statistical methods and analysis to do the study, including a complex Boolean query designed to identify language frequently used by anti-Semites. The report acknowledges the progress made to date by Twitter, and gives several policy recommendations for Twitter including ensuring a comprehensive Terms of Service that clearly prohibits hateful content and is enforced; using artificial intelligence to help efforts to flag content for review; ensuring users have a filtering option to lessen the chances they will encounter hate speech; and exploring external review and input by providing access to the platform's data by independent researchers and others. [Read the May 9, 2018 ADL article.](#)

The Main Street Marshall Plan, the National Urban League's blueprint for addressing lack of opportunity and economic inequality in America's urban communities, has been introduced as federal legislation by members of the Congressional Black Caucus.

The Congressional Black Caucus' Jobs and Justice Act represents the most inclusive legislation of the Main Street Marshall Plan, first proposed as part of the 2016 State of Black America. Among the provisions of the bill based on the Main Street Marshall Plan, the Jobs and Justice Act: increases funding for programs that promote minority-owned businesses (MBDA and SBA); creates incentives for infrastructure spending bills to include development programs that recruit and train individuals from communities with high unemployment rates; authorizes states to establish local hiring bid specifications or consider the hiring of local workers in the evaluation of bids and proposals for federal-aid highway projects; invests in transportation infrastructure through the successful "TIGER" program, which provides competitive grants to local governments and transit agencies to fund innovative highway, bridge, and transit projects; funds the creation of over 1.9 million jobs by addressing critical physical and digital infrastructure needs in schools; establishes new programs or amends existing programs for job skills training for older individuals and for workers in highly-skilled industries and scholarships for students pursuing degrees in science, technology, engineering, or mathematics (STEM) and teaching certifications; makes the work opportunity tax credit permanent allowing states to assist, through Title XX Block Grants, low-income and long-term unemployed individuals with developing their own businesses and self-employment opportunities; incentivizes businesses to create apprenticeship programs; creates a grant program to subsidize summer jobs for in- and out-of-school youth 14-24 and full-time jobs for youth 16-24 who are out of school and work; raises the federal minimum wage to \$15; and urges businesses contracted to rebuild infrastructure, to actively recruit, hire, and provide on-the-job training to African American men 18-39 through existing jobs, apprenticeships, and "earn while you learn" programs. [Read the May 10, 2018 Urban League article.](#) [Read the Main St. Marshall Plan report.](#)



MORTGAGE LENDING NEWS

Bank Regulator, on the Defensive, Endorses an Obama-Era Approach to Fight Discrimination. Democrats sharply criticized the nation's top bank regulator, Joseph M. Otting, during hearings before the Senate Banking Committee on Thursday, a day after he answered a question about the existence of lending or housing discrimination by saying he had never personally "observed" it. Otting pulled back on his previous comments, telling senators that while he had not personally experienced discrimination, he does believe that it exists. But he went considerably further, distancing himself from other Trump administration officials who have publicly and privately rejected the idea that racial, ethnic and gender prejudice is an endemic part of the nation's housing and banking systems. Under intense questioning before the House Financial Services Committee, Otting said that "I

have personally never observed” housing discrimination, adding, “Many of my friends from the inner city across America will tell me that it is evident today.” He also said that “half” of the stories written about discrimination were not to be believed. That incensed members of the House committee, and senators pressed him on his comments. “Are you sitting before this committee telling a Hispanic American that there is no discrimination in mortgage lending?” asked Senator Robert Menendez, a New Jersey Democrat who is the son of Cuban immigrants. “No,” replied Otting. “I think there is disparate impact that occurs in America. What I said was I did not personally observe” discrimination. The concept of “disparate impact” is often used in discrimination cases to allege that inherent bias against minorities, women, and disabled people has resulted in disparate and unfair treatment in employment, education, and housing. [Read the June 14, 2018 New York Times article.](#)



Study Find Sharp Decline in Low-Income Homebuyers Seeking Loans.

The Consumer Financial Protection Bureau's data found that low and moderate-income households were just 26.3% of borrowers in 2017, down from 36.6% in 2009. While lenders blame the federal rules that tried to reduce subprime lending tactics as well as increasing housing costs stopping lower income applicants from qualifying, advocates say that large banks are moving away from mortgage lending entirely, with independent mortgage companies (or "non-banks") gaining the business. "Non-bank" is a catchall term for financial institutions that do not take deposits. Non-bank mortgage lenders only do mortgage lending, for example. In that low interest rates and higher regulatory costs currently prevail, thus reducing profit margins, traditional banks are moving into more profitable ventures like credit cards. Non-banks now originate 56% of all home loans. This increase has most affected lower-income black and Hispanic buyers, who often apply through the more forgiving Federal Housing Administration loan programs. Only 15% of new 2017 mortgage borrowers at the three largest banks were low-income compared to 29% for the three largest non-banks. Advocates for low-income homebuyers charge that the shift is a problem because non-banks are not covered by the Community Reinvestment Act, which requires depository institutions to do a certain amount of their investing in lower-income communities in their base cities. The biggest mortgage lender in the country now is Quicken Loans, which originated 27% more loans in 2017 than its nearest competitor, Wells Fargo. Economists also have raised concerns about the large volume of lending by non-banks. Many of these firms are relatively new and non-public, making it more difficult to assess their level of risk and their capacity to absorb losses if the housing market were to drop. [Read the May 11, 2018 CNN.com article.](#)

The Federal Consumer Financial Protection Bureau Joins Two Payday Lending Industry Trade Groups In Suing Itself!

The suit seeks to overturn the 2017 [federal rules](#) curbing short-term loans that critics say can trap people in cycles of debt. Because the restrictions are scheduled to take effect in 2019, the lenders have been joined by the agency which wrote the rules the industry is seeking to overturn. In a joint motion filed late in federal court in Austin, Texas, Mick Mulvaney, the bureau's acting director, sided with two industry trade groups suing the agency. The bureau asked a judge to delay the rules until after the industry groups' lawsuit is resolved, which may take years. By then, the entire issue could be moot: Mulvaney has said he intends for the bureau to reconsider, and perhaps repeal, the rules. To do that, the agency has to follow a formal administrative process, which it has said it plans to begin by February. Consumer groups that favor the new rules complained that the court filing appeared intended to delay the restrictions long enough for the bureau's new leadership to kill them before they take effect. Since the Bureau began to be run by the Trump appointee, it has dropped several of its lawsuits against payday lenders and has taken a softer stance toward the industry [Read the June 5, 2018 New York Times article.](#)





Comptroller of the Currency Urges Banks to Compete with Payday Lenders. The Office of the Comptroller of the Currency, which regulates national banks, said it will start allowing banks to make small loans - usually \$300 to \$5,000 - outside of their standard underwriting processes. Joseph Otting, the agency's leader, said the new guidance is intended to help extend banking services to Americans whose credit scores are too low to qualify for

conventional loans or credit cards. Otting offered the example of the owner of a vehicle in need of immediate repairs who had few options other than seeking a quick loan from a check-cashing shop or even a liquor store. "It's not like that credit demand went away, it just got displaced into the most expensive segment," he said. "I personally believe that banks can provide that in a safer, sound, more economically efficient manner." A handful of large and midsize banks, including Wells Fargo and Regions Bank, once offered so-called deposit advance loans that let customers quickly borrow small sums, which would typically be repaid from their next paycheck. The banks stopped making such loans in 2014, after federal regulators warned banks against providing products that "can trap customers in a cycle of high-cost debt that they are unable to repay." [Read the May 23, 2018 New York Times article.](#)

CAIR Calls For Removal Of Anti-Muslim Hate Group Leader From White House National Security Council Staff.

The Council on American-Islamic Relations (CAIR), the nation's largest Muslim civil rights and advocacy organization, today called on the Trump administration to drop a former leader of a designated anti-Muslim hate group from its National Security Council (NSC) staff. Fred Fleitz was named the NSC's executive secretary and chief of staff by White House National Security Adviser John Bolton. Fleitz, up until his NSC appointment, was sr. vice president of the Center for Security Policy (CSP). The Southern Poverty Law Center (SPLC) has identified CSP as a hate group that is "a conspiracy-oriented mouthpiece for the growing anti-Muslim movement in the United States." Fleitz has in the past expressed "concern" about "enclaves of Muslim communities in Michigan and Minnesota." CAIR's Islamophobia Monitor website states that CSP head Frank Gaffney is "a key propagandist and conspiracy theorist for the Islamophobia movement." "An individual who held a leadership position in a notorious hate group should not be placed in a policy-making post in the White House," said CAIR Government Affairs Director Robert McCaw. "We urge the Trump administration to drop Mr. Fleitz and to remove all other staffers who espouse bigoted views or back discriminatory and unconstitutional policies." [Read the May 30, 2018 CAIR press release.](#)



MARYLAND NEWS

Report Finds that the Baltimore region has become more diverse and educated in the past two decades and the economy is more driven by technology, medicine, higher education and professional services. Conducted by the Greater

Baltimore Committee and the Baltimore Metropolitan Council, the report looks at the demographics and other changes shaping the Baltimore metro region. It compares many indicators to those in 19 other metropolitan areas. The region's population grew to 2.8 million from less than 2.5 million, but dropped from ninth to 12th among peers. Baltimore diversified faster than its peers, as the black population grew by 130% and the Hispanic population grew by 125%. Baltimore led its peers in Hispanic population growth and saw the fourth highest percentage gain in African-American population since 1998. The region also had the largest percentage decline in White population among

the peers. The Hispanic or Latino population grew from less than 3% in 1998 to about 6% Hispanic or Latino in 2017. The region's rank for cost of living dropped to 14th from second. Baltimore's home ownership rank slipped to eighth from fifth as the rate fell to 65.3% from 71.6%; commuting time rank moved from 15th to 17th, with average time commuting per auto increasing to 31 minutes from 26 minutes; and, on violent crime, the region was 16th up from 20th. Ridership on heavy and light rail declined to 19.8 million from 24.6 million, pushing the region to 10th among its peers down from sixth in 1998. The City had a high score on Walkscore.com's 2017 list of transit friendly cities, ranking 4th among the 20 peers, with only Boston, Washington, D.C., and Philadelphia scoring higher. [Read the BMC-GBC press release, including the full report.](#) [Read the May 14, 2018 Towson Times article.](#)

Vital Signs 16 Shows Beginnings of Change in Baltimore Neighborhoods, Especially in Housing.

The current report - a statistical portrait of Baltimore and its neighborhoods released annually by the Baltimore Neighborhood Indicators Alliance and Jacob France Institute (BNIA-JFI) - tracked over 150 indicators "to take the pulse of neighborhood health and vitality." [Read the report.](#) Based on its 16 years of monitoring and the current data, BNIA-JFI concludes that "to achieve a more equitable and just city overall, disparities among neighborhoods themselves must be addressed and eliminated by focusing on housing diversity and affordability; building occupancy and vacancy; and neighborhood accessibility and mobility." It has individual neighborhood community profiles, extensive data on various characteristics; and individual sub-reports on Census Demographics, Housing and Community Development, Children and Family Health, Crime and Safety, Workforce and Economic Development, Arts & Culture, Education and Youth, and Sustainability. [Read the report.](#) [Read the April 11, 2018 University of Baltimore press release.](#)



Baltimore County is Making Progress on Its Affordable Housing Construction Commitment Under the 2016 HUD Fair Housing Agreement.

The pledge was to spend \$30 million to attract developers, to rehabilitate existing affordable homes, and to help families move to more prosperous neighborhoods. The County has made the targets for the first two years: build 20 units and have 270 more in the approval process. But by the end of 2018, 150 units must be built, followed by 100 per year for the next eight. Advocates credit officials for their work so far, but are concerned that the County might not be fully prepared to achieve the higher standards. The 2016 agreement with HUD settled complaints that the county's spending on affordable housing focused on low-income senior citizens, who are mainly white, instead of younger families, often not white. Some 330 units have been approved for part county financing, and 220 more are in progress, according to county planning director Andrea Van Arsdale. 54 families are enrolled in Mobility Counseling, a program that offers guidance and support for families who want to move from poorer communities to more affluent communities. [Read the May 2, 2018 Baltimore Sun article.](#)

CAIR and Its Community Partners Hold 4th Annual "Sharing Ramadan" Campaign in Maryland. On June 2nd, the Council on American-Islamic Relations (CAIR) held its "Sharing Ramadan 2018" community service campaign at its office in Maryland at which volunteers assembled Ramadan treat bags for distribution in underprivileged neighborhoods in Baltimore. For Muslims, Ramadan is a month for giving and



sharing. In this spirit, the campaign - being held in partnership with [ICNA Relief](#) (Islamic Circle of North America), Muslim Community Center, [An Nur Foundation](#), and [Islamic Center of Maryland](#) - was inspired by the desire to share the blessings of Ramadan with surrounding interfaith communities. For more information, contact the CAIR Director for Maryland Outreach Zainab Chaudry, zchaudry@cair.com, 410-971-6062. [Read the June 4, 2018 CAIR press release.](#)

Baltimore County Council OKs Bill To Require More Rental Properties To Register With County.

The measure could add 2,500 properties to the county's rental registration program, which now includes over 23,500 properties. The program currently requires registration of rental properties that have up to six units, with some exceptions. The latest legislation eliminates or narrows some of those exemptions to the program. The bill is aimed at ensuring the safety of more rental homes and helping identify problem landlords. The bill eliminates the exemption for rental properties that are not connected to the public sewer system and for "group houses"- a group of three or more attached dwellings owned by one person. It also narrows the family exemption for properties. Currently, the program exempts units occupied by anyone related to the property owner. Under the new rules, the family exemption will apply only if the tenant is the owner's grandparent, parent, child, or grandchild. Registered properties must be inspected every three years by a state-licensed home inspector for smoke detectors, carbon monoxide alarms, proper ventilation, and the safety of the home's electrical and plumbing systems. The registration licensing fee is \$40-\$50 for three years, depending on the number of tenants and if owner-occupied. [Read the May 7, 2018 Baltimore Sun article.](#)



HUD & DOJ ENFORCEMENT

HUD Approves Agreement Settling Housing Discrimination Complaint Against Two San Francisco Real Estate Companies. The Voluntary Compliance/Conciliation Agreement settles a complaint filed by a family whose infant has a disability against San Francisco, California-based

John Stewart Company and Hunters Point East West, LP. The complaint alleged that the companies denied the family's request to move to a non-smoking unit. The case started when the family filed a complaint alleging that the company which manages the building through HUD's Rental Assistance Demonstration Program, denied their request although the family's infant has a disability that impacts his breathing. The family claimed that instead of transferring them to a smoke-free building, company representatives gave them an air purifier. Under the Agreement, the company will pay the woman and her adult daughter \$12,000 and develop a grievance procedure complying with Section 504 of the Rehabilitation Act of 1973. Disability is the most common basis of complaint filed with HUD and its partner agencies, with investigation of over 4,500 disability-related complaints, nearly 55% of all 2017 fair housing complaints. [Read the June 15, 2018 HUD press release.](#)

HUD Approves Agreement Between Nevada Real Estate Companies and Applicant Resolving Disability Discrimination.

The Conciliation Agreement between Delta House Investments, LLC in Reno, Nevada, and Premier Realty, Inc., of Carson City, Nevada, and a prospective tenant resolves allegations that they denied the applicant's request to have an assistance animal. [Read the agreement.](#) The agreement is the result of a complaint a woman filed



with HUD alleging that the companies denied her request even though she provided documentation from her doctor showing her need for the animal due to her disability. According to the complaint, the leasing agent told her that the owner did not allow pets because the floors had been recently upgraded to hardwood. As a result, the woman did not pursue the rental. Under the agreement, respondents will pay the woman \$6,000; obtain fair housing training; and adopt reasonable accommodation policies that assess requests on a timely basis and maintain records related to such requests. [Read the May 28, 2018 HUD press release.](#)



The U.S. Department of Justice (DOJ) Reaches Settlement with Minnesota Bank to Resolve Lending Discrimination.

The settlement resolves allegations that KleinBank redlined predominantly minority neighborhoods in and around the Twin Cities of Minneapolis-St. Paul, Minnesota. As part of the settlement, the parties have agreed to seek dismissal of the 2017 lawsuit, which DOJ filed in the U.S. District Court for the District of Minnesota. The complaint alleged that KleinBank violated the Fair Housing Act and the Equal Credit Opportunity Act, which prohibit financial institutions from discriminating on the basis of race and national origin in their mortgage lending services. In 2010-2015, KleinBank intentionally did not provide lending services to residents of predominantly minority neighborhoods because of their race or national origin. The bank is the largest family-owned bank in Minnesota with 19 branch offices in the Minneapolis-St. Paul area and assets over \$1.9 billion. Under the settlement, KleinBank will take various steps, such as expanding its banking services in predominantly minority neighborhoods in the Minneapolis area by investing \$300,000 in a loan subsidy fund to increase the amount of credit that it extends to residents of mostly minority neighborhoods, and another \$300,000 in advertising, outreach, financial education, and credit repair to improve the bank's visibility in and expansion into its new service area. The bank will hire a community development officer to oversee the development of the bank's lending in predominantly minority neighborhoods, and will conduct fair lending training, including training on redlining, for its employees and officers. A copy of the complaint, the agreement, and additional information about fair lending enforcement is on www.justice.gov/fairhousing. [Read the May 8, 2018 DOJ press release.](#)

DOJ Obtains Settlement of Case Alleging Disability-Based Discrimination in Housing in Ellensburg, Washington.

The settlement with the owners, builder, and designer of the Ashlynn Estates, a three-building dormitory-style property in Ellensburg, Washington, resolves allegations that the defendants failed to design and construct the buildings to make them accessible to persons with disabilities in compliance with the Fair Housing Act's (FHA) accessibility requirements. The



FHA's accessible design and construction provisions require new multifamily housing constructed after March 1991 - including dormitory-style housing - to have basic features accessible to persons with disabilities. The defendants designed and constructed Ashlynn Estates with various barriers inhibiting access to the 12 ground-floor units and public and common-use areas. Those barriers include inaccessible building entrances; inaccessible routes to the buildings; inaccessible parking, bathrooms, closets and electrical outlets; and door knobs throughout the buildings making entrances inaccessible to many with disabilities. The lawsuit arose from a complaint filed with HUD by the Northwest Fair Housing Alliance (NWFHA) after it had inspected the Ashlynn Estates and seen accessibility barriers. After conducting an investigation, HUD issued a charge of discrimination and referred the case to the DOJ. Under the settlement, defendants will retrofit the properties to make the 12 ground floor units and common areas accessible, pay \$10,000 to the NWFHA, train new employees on the FHA, and adopt a nondiscrimination policy. [Read the April 13, 2018 DOJ press release.](#)



CALENDAR

The June Bloom Housing Fair will be held on June 14-21 from 9:30 AM to 4:00 p.m. at the ARC of Frederick County, 555 South Market Street. [See Citizens Services Director Monica Grant's introduction to the Housing Fair.](#) This free event is designed for members of the Frederick County community interested in learning more about affordable homeownership and rental housing options in the County. Meet with

lenders, realtors, non-profits specializing in housing or credit counseling, and other related services. Interested in [sponsoring](#) the event? Want to [register](#) for a booth? Need more information on how to get involved? Please contact [Kim Halter](#). Free [workshops](#) will be held throughout the day. See [detailed workshop schedule](#). Resources: [Save the Date Flyer](#), [Sponsor Letter/Application](#), and [Vendor Application/Terms & Conditions](#).

"Consumer Rights: What You Need to Know," a Consumer Protection Forum with U.S. Senator Chris Van Hollen (D-Maryland) and Maryland Attorney General Brian Frosh, will be held on June 28, 2018 between 6:30-8:30 p.m. with the program starting at 7:00 p.m. It will be at the United Seniors of Maryland and Guidewell Financial Solutions, Catonsville Senior Center, 501 N. Rolling Road, Catonsville, Maryland 21228. The discussion will focus on consumer rights, and feature an update from Capitol Hill and the State of Maryland and a question and answer period. Various consumer organizations will be represented and will provide relevant information. Exhibitors will include: Maryland Department of Labor, Licensing and Regulation-Foreclosure Administration, Federal Trade Commission, Disabled American Veterans, Maryland Insurance Administration, Guidewell Financial Solutions, Maryland Department of Veterans Affairs, and United Seniors of Maryland/BCASCO. If you plan to attend, please [RSVP now](#) because space is limited. For questions: events@vanhollen.senate.gov or call (301) 545-1500.



The U.S. Attorney's Office is Hosting a Roundtable Discussion/Forum about Sex Discrimination and Harassment in Housing, and Ways to Identify and Assist Its Victims on July 12, 2018, at 9:00 a.m. at the University of Baltimore School of Law, 1401 North Charles Street, Baltimore. It is being conducted with the Housing and Civil Enforcement Section of the Civil Rights Division. The US Attorney, Robert K. Hur, will give opening remarks. "We invite you to this roundtable to discuss your experiences and brainstorm about solutions to the problem of under-reporting sexual harassment in housing. In particular, we would like to hear from you about whether your organization has heard from clients (or others) about incidents of sexual harassment in housing. We would also like to discuss your experience with reaching victims and ideas about how we can partner with



you, as well as the types of resources that would be helpful for us to provide." Please RSVP by July 6 to reserve your space at this event. For more information about this event: sarah.marquardt@usdoj.gov or (410) 209-4801. To request interpreter services or other accommodations for a person with a disability, contact Kate Abrey at kate.abrey@usdoj.gov.



On September 27, 2018, "An Evening with the Arts" will be held by [Disability Rights Maryland](#) (DRM) at the [Baltimore Museum of Art](#).

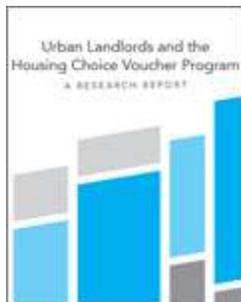
DRM and the community will honor and celebrate its 40 years serving Marylanders with disabilities. It will feature local arts groups with a variety of artists with and without disabilities. If you are interested in being a sponsor of DRM's 40th Anniversary Gala, call (410) 727-6352.

The [Baltimore County Commission on Disabilities](#) will hold its 28th Awards Luncheon on October 17, 2018 at Valley Mansion 594 Cranbrook Road in Cockeysville at 12 noon.

For 28 years, the Baltimore County Commission on Disabilities has been celebrating the achievements of our citizens with disabilities, as well as the individuals, agencies and businesses that support them. View the photographs from the [27th Annual Awards Ceremony and Luncheon](#).

To nominate someone: www.baltimorecountymd.gov/Agencies/planning/disabilities/nominationform.html#form.

Nominations are due July 13th. Click on the link to see descriptions of the categories. For more information, contact David Skinner at PlnCoD@baltimorecountymd.gov.



DID YOU KNOW?

HUD PD&R has just released *Urban Landlords and the Housing Choice Voucher Program: A Research Report about Urban Landlords and Housing Outcomes of Housing Choice Voucher (HCV) Programs*. Based on interviews in Baltimore, Dallas, and Cleveland, and other data sources, the report shows how landlords in urban markets view the HCV program and how this affects HCV households' access to housing. Local rental markets influence landlords' interest to participate in the HCV program, including: (1) financial motivations (reliable payments); (2) attitudes about housing voucher tenants; and (3) interactions with the public housing authority (PHA). Landlords who do not participate in the HCV program cited their negative experiences with the program itself, frustration with the inspection process, general bureaucracy, and disappointment when the PHA did not take the landlord's side in tenant-landlord conflicts. The study suggests that to recruit landlords into the HCV program agencies should focus on what is most important to them: reliable rent payments and tenants who stay a while, help care for the property, and do not cause damage.

[Download the May 2018 report.](#) [Read the PD&R Edge article.](#)

FAIR HOUSING RESOURCES



Fannie Mae Has Released an Interesting Video on the 1968 Fair Housing Act and Its Status Today. To

watch Fannie Mae's interesting video on the fair housing act or read the descriptive article: <http://www.thehomestory.com/fight-fair-housing/>.

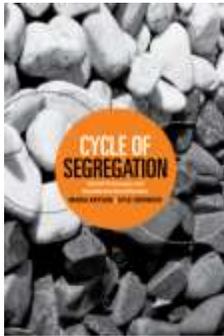
Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#) You can watch interviews about insurance,



discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related. Our radio shows: <http://www.gbchr.org/2radio.htm>.

The GBCHRB 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>.

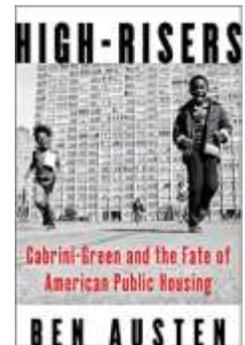
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchrb.org>.



HAVE YOU READ?

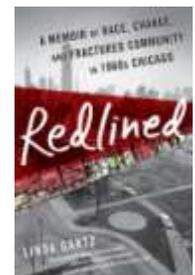
***Cycle of Segregation: Social Processes and Residential Stratification* by Maria Krysan and Kyle Crowder.** Russell Sage Foundation, 2017. 288 pages \$34.95 paperback. Through original analyses of national surveys and Chicago resident interviews, the authors found that residential stratification is reinforced through the biases and blind spots that individuals show in their searches for housing. People rely on info from racially homogenous friends, family, and coworkers and thus are likely to get info from their own racial group and go to neighborhoods dominated by that group. Similarly, home-seekers who want stay close to family members end up in segregated areas because their relatives live there. People go to neighborhoods that are familiar through their past experiences, previous residence, where they work, shop, and spend time. Because historical segregation has shaped many of these experiences, these decisions reinforce residential stratification and segregation declines slowly. The authors advocate pairing inclusionary zoning and affordable housing with education and public relations campaigns to emphasize neighborhood diversity and high-opportunity areas. [Read the February 19, 2018 Jacobinmag.com article.](#)

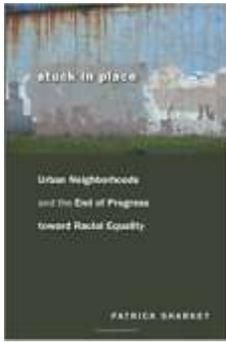
***High-Risers: Cabrini-Green and the Fate of American Public Housing* by Ben Austen.** Harper, 2018. 400 pages. \$27.99 hardcover, \$17.99 paperback. This story of public housing is told through the lives of residents who struggled to make a home as powerful forces accelerated the housing complex's demise. It details how the Chicago elite "reclaimed" the valuable Cabrini-Green property for condo development, and the subsequent failed promises to complex residents that they would be relocated to better housing in less segregated areas. Today, most live in other segregated neighborhoods.



***Places in Need: The Changing Geography of Poverty* by Scott W. Allard.** Russell Sage Foundation, 2017. 288 pages. \$32.50 paperback. As the number of poor people living in suburbs has more than doubled over the last 25 years, rising suburban poverty has not occurred with a decrease in urban poverty. Solutions for reducing poverty must work in both cities and suburbs. The author shows that because the suburban social safety net is less developed than the urban safety net there is more suffering.

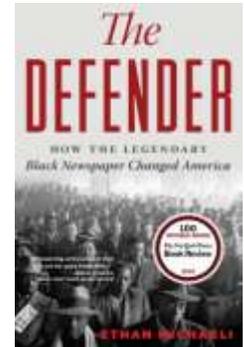
***Redlined: A Memoir of Race, Change, and Fractured Community in 1960s Chicago* by Linda Gartz.** She Writes Press, 2018. 256 pages. \$16.95 paperback. This is one family's story of being affected by the racist lending rules that refuse mortgages to anyone in areas with even one black resident. As blacks moved into Chicago's West Side during the 1960s, whites left. But the author's parents decided to stay in their integrating neighborhood, overcoming prejudices as they meet and form friendships with their African American neighbors. The community sank into increasing poverty and crime after two race riots destroyed its business district, but the parents continue to nurture their three apartment buildings and tenants for 20 years in a devastated landscape.





***Stuck in Place: Urban Neighborhoods and the End of Progress toward Racial Equality* by Patrick Sharkey.** University of Chicago Press, 2013. 264 pages. \$32.00 paperback. Interesting book still relevant today describing how political decisions and social policies have led to disinvestment from black neighborhoods, persistent segregation, declining economic opportunities, and a growing link between African American communities and the criminal justice system. Neighborhood inequality in the 1970s has continued in the current generation of African Americans. Some of the most persistent forms of racial inequality, such as income and test score gaps, can be explained by considering the neighborhoods in which black and white families have lived over multiple generations.

***The Defender: How the Legendary Black Newspaper Changed America* by Ethan Michaeli.** Mariner Books, 2016. 669 pages. \$32.00 hardcover, \$16.99 paperback. An extremely interesting portrait of a black newspaper that fought for equality in Chicago and around the nation. The [Chicago Defender](#) condemned Jim Crow, illuminated black communities, and encouraged the vote. Robert S. Abbott founded *The Defender* in 1905, and smuggled thousands of copies into the segregated South. His successors used the newspaper's clout arguably to elect mayors and presidents. The book highlights the work of courageous reporters who braved lynch mobs and police violence to do their jobs. Among its many talented writers were Langston Hughes, Ethel Payne, Gwendolyn Brooks and Willard Motley. Published daily in 1956-2003, it is now a weekly.



REST IN PEACE

David S. Buckel, Civil Rights Lawyer, 60. Buckel was the lead attorney in *Brandon v. County of Richardson*, in which a Nebraska county sheriff was found liable for failing to protect a transgender man murdered in Falls City, Nebraska.

While serving as marriage project director and senior counsel at Lambda Legal (a national organization that fights for the civil rights of lesbian, gay, bisexual and transgender people) Buckel was the strategist behind same-sex marriage cases in New Jersey and Iowa. One of the cases Buckel led, *Nabozny v. Podlesny*, was the first time a federal court ruled that schools must prevent the bullying of gay students. After he left Lambda Legal, Buckel worked on environmental causes. [Read the April 14, 2018 New York Times article.](#)

Vel Phillips, Housing Rights Advocate, 95. Phillips - the first African-American on Milwaukee's Common Council and the first woman elected to it - began introducing open-housing bills in 1962, after championing civil rights at the 1960 Democratic National Convention. Her bills were often defeated 18-1. Finally, protesters marched in the city for 200 consecutive nights beginning in 1967, organized by the Rev. James Groppi and the NAACP youth council. She joined the march to fight for her law. Patrick Jones, author of *The Selma of the North: Civil Rights Insurgency in Milwaukee* (2009), said her decision to join the protests was critical to the housing struggle because she was a prominent lawyer, legislator, and NAACP member. Phillips later started a foundation providing scholarships for minority students and joined a grass-roots organization called the Community Brainstorming Conference. In 2015, Wisconsin Public Television produced a documentary about her called ["Dream Big Dreams."](#) [Read the April 25, 2018 New York Times article.](#)

