



FAIR HOUSING NEWS

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



GREETINGS!

Welcome to this Edition of *Fair Housing News* written and distributed by the GBCHRB as a Public Service. To join the mailing list: <mailto:wkladky@gbchr.org>.

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links, etc. Watch shows on Fair Housing on our [TV show on YouTube](#) or <http://www.gbchr.org/2radio.htm> for radio shows on topics about Fair Housing.

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TABLE 4-6
Share of Voucher-Affordable Units, Low-Income Renters of Color, and Voucher-Assisted Families of Color in "Minority-Concentrated" Neighborhoods

Metropolitan Area	Voucher-Affordable Units		Low-Income Renter Households of Color		Voucher-Assisted Families of Color with Children		Neighborhoods That Are "Minority-Concentrated"
	Total Units	% in "Minority-Concentrated" Areas	Total Households	% in "Minority-Concentrated" Areas	Total Units	% in "Minority-Concentrated" Areas	
Atlanta-Sandy Springs-Roswell, GA	388,080	46%	312,239	61%	17,720	77%	32%
Austin-Round Rock, TX	152,620	28%	94,620	45%	3,020	62%	21%
Baltimore-Columbia-Towson, MD	170,140	47%	135,970	67%	10,860	60%	30%

NATIONAL NEWS

Study Finds that Housing Vouchers Mostly Move Families into Impoverished Neighborhoods, Even when Better Apartments Exist Elsewhere. Only 5% of metropolitan families using vouchers live in high-opportunity neighborhoods while those areas account are 18% of all affordable rentals. The study by the [Center on Budget and Policy Priorities](#) (CBPP) and the [Poverty & Race](#)

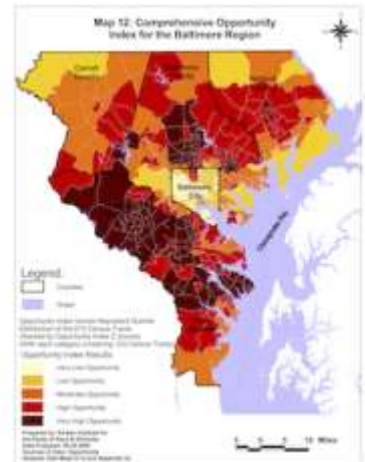
[Research Action Council](#) shows black and Hispanic families with vouchers are more likely than other low-income minority renters to be segregated in minority neighborhoods, though most affordable units are outside of heavily minority areas. Landlords continue to discriminate against voucher holders. Of the 50 metros, Baltimore has the second closest match (2% difference) between the percent of voucher-assisted families with children and voucher-affordable rental units. Only Las Vegas has more families than units. Baltimore has one of the lowest mismatches between assisted families with children in high-poverty areas compared with affordable units. The Baltimore-Columbia-Towson metro had 170,140 voucher-affordable units with 47% in minority-concentrated areas, the 4th highest of the 50 metros. Some 67% of the metro's 135,970 low-income renter households of color live in minority-concentrated areas, which is 9th. Of the 10,860 voucher-assisted families of color with children, 60% live in minority-concentrated areas (21st). This suggests local housing voucher programs may be worsening residential segregation. Causes are that many low-income renters don't know they could afford apartments elsewhere, vacancy rates, discrimination, and current and historical patterns of segregation. It is recommended that housing agencies issue vouchers reflecting the rental prices in specific Zips rather than average the metro. [Read the January 3, 2019 Washington Post article.](#) [Read the January 3, 2019 CBPP Study.](#)



Advocates Call for New York City to Assess Racial Impact as it Reviews Impact of Real-Estate Development. Churches United for Fair Housing (CUFFH), community leaders, and elected officials outside of St. John the Evangelist Church across from NYCHA's Williamsburg Houses called for the city to include a racial impact study component in the environmental review the city conducts before neighborhood rezonings. This would require the city to change the text amendment in the technical guide for the City Environmental Quality Review.

CUFFH said the history of rezonings have led to increased harassment, evictions, displacement and ultimately, racial segregation, illustrates why it is vital for the city to acknowledge the problem and take the right steps to solve the problem. The environmental impact study (EIS) is supposed to identify any potential adverse environmental effects from proposed actions, assess their significance, and propose measures to eliminate or mitigate significant impacts. It studies the impact of the workforce, open space, traffic, housing market, etc. According to Race Forward, the Center for Racial Justice Innovation, a racial impact study could take a look at [several factors](#) such as identifying and engaging racial/ethnic groups being adversely affected in the area, gathering quantitative and qualitative evidence of inequality, mapping potential impacts of the land-use action and determining ways to measure what actually transpires. "We need to know how each rezoning will affect our communities, five, 10, 20 years down the road," said Julio Salazar from Congresswoman Nydia's Velazquez office. [Read the January 15, 2019 citylimits.org article.](#)

Congress Approves a \$28 Million Housing Mobility Competitive Grants Program in the 2019 HUD budget, \$20 Million for Housing Mobility Services, \$5 Million for more Housing Choice Vouchers, and \$3 Million for Research. The Center on Budget and Policy Priorities (CBPP), which pushed for the demonstration, has posted a policy brief [here](#). Read the legislative language [here](#). Their technical assistance group "[Mobility Works](#)" is available to assist public housing agencies (PHAs) and local fair housing advocates in planning for the HUD Notice of Funding Availability (NOFA) later in 2019. The program will provide incentives to PHAs to help families move to high-opportunity areas. HUD will prioritize regional collaborations with high concentrations of voucher holders in low-opportunity areas, or one or more small PHAs, or a high-performing Family Self-Sufficiency program committed to allowing families to continue, and other factors. After HUD issues a notice defining terms and policies about the demonstration and a NOFA. PHAs would then apply for the funding with awards in late 2019 or early 2020. [Read the February 15, 2019 CBPP article.](#)



Pittsburgh Apartment Association Tries to Block Enforcement of 2015 Source of Income Law.

Commonwealth Court judges will hear arguments about a 2015 Pittsburgh law forbidding landlords from discriminating against tenants based on "source of income" (e.g., voucher). The

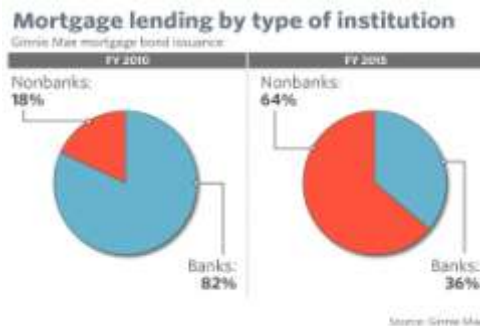
Apartment Association of Metropolitan Pittsburgh sued after the ordinance was passed. [An Allegheny County Common Pleas judge ruled against the city last year. The judge ruled the law violated the city's](#)

[home rule charter because](#) it would demand that businesses have specific duties violating state law. The city appealed the ruling. [Read the March 20, 2019 Pittsburgh Post-Gazette article.](#)

The [Poverty & Race Research Action Council](#) has compiled over 60 State and Local “Source Of Income Discrimination Laws” in their [new Appendix B here](#). They want anyone who isn't listed to contact them. The recently established PRRAC “Local Solutions Support Center” has created an [interactive](#)



[map](#) identifying states that have preempted progressive local policies. Some 33 states have preempted either rent control, source of income discrimination protections, inclusionary zoning rules or restrictions on short term rentals. The new map was created with support from PRRAC, the Grounded Solutions Network, the Partnership for Working Families, the National Fair Housing Alliance, and the Urban Law Center.



Some 44% of Mortgages Issued by Non-Bank Institutions are Currently Outside of Bank-Regulatory Framework.

Many of these mortgages are to borrowers who did not qualify for bank loans. This concentration means that if the economy dips, many of these non-banks will close and thus end their credit access for homeowners. Low-income and minority borrowers are especially vulnerable if these lenders fail. Also, the government (i.e., taxpayers) will have a large liability if some or a large number of loans fail. Non-bank companies create mortgages and mostly sell them to other institutions,

and created almost half of lending by the top 25 originators. Six of the largest 10 originators are non-banks - such as Loan Depot, Rocket Mortgage, and the largest retail mortgage originator Quicken Loans - and now collect 41% of all monthly mortgage payments. Because many banks have about withdrawn from the mortgage market, most are now originated by private companies and then sold to government-related institutions which securitize them like Fannie Mae and Freddie Mac. Lowest credit quality mortgages are usually sold to Ginnie Mae. Information is scarce about most of the mostly private non-banks. One industry analyst holds that over half have impaired capital and/or poor profitability. It is predicted 10% of the non-banks will close this year. (*Economist*, November 29, 2018) [Read the February 1, 2019 AAPL article.](#)



New NYU Furman Center Study finds that Gentrification often leads to Stable Neighborhood Integration, a goal of the Fair Housing Act.

It was found that a growing number of predominantly minority, low-income neighborhoods gentrified over between 2000 and 2016. On average, these neighborhoods experienced little racial change while they gentrified, though a substantial minority became racially integrated during the gentrification. Over the longer term, many of these areas remained racially stable. Those neighborhoods that became

racially integrated through gentrification were more racially stable than those that integrated by households of color moving into predominantly white neighborhoods. Some gentrifying

neighborhoods that were mostly minority in 1980 seemed to be changing to being predominantly white. It is recommended that policies - such as investments in place-based, subsidized housing - are needed in many gentrifying neighborhoods to make sure that racial and economic diversity persists over the longer-term. For those neighborhoods unable to maintain stable racial integration, governments and CDCs need to intervene to provide sufficient affordable housing to establish long term stability and protection for residents. Read the study [here](#). [Read the Furman Center article](#).



After Discrimination Complaints, Facebook Agrees to Change Targeted Advertising System for Housing, Job, and Loan Ads. To settle accusations that landlords, lenders and employers use it to discriminate against African Americans, women, seniors, people with disabilities and others, Facebook will withhold much detailed demographic information - such as [gender](#), [age](#) and Zip codes, which are often used as indicators of race - from advertisers when they market housing, credit and job opportunities. Key to this development was the Justice

Department's allowing a 2018 [lawsuit](#) by the National Fair Housing Alliance and others to proceed over Facebook's objections, arguing that the company can be held liable for ad-targeting tools that deprive housing offers. Online companies such as Facebook have replaced billboards, "rent signs" and "newspaper classifieds" to be where people look for homes and jobs. Until now, Facebook has made minimal changes and resisted more. As part of the settlement, Facebook will give users the ability to search all housing-related ads for rentals, sales, financing, appraisals, and insurance on the website regardless of whether users have received the ads in their news feeds. [Read the March 19, 2019 Washington Post article](#).

The Consumer Financial Protection Bureau (CFPB) [Announced](#) that It Would Rescind the "Ability to Repay" Requirement in its October 2017 Payday Lending Rule. The original rule required payday and auto title lenders to make certain that borrowers could repay the high-interest loans before issuing them. This Payday Lending Rule helped to break the debt cycle of lenders trapping payday and auto title loan borrowers, who are disproportionately [Black and Latinx](#). The CFPB has [determined](#) that more Black borrowers have multiple payday loans than white payday borrowers. The result of this change will be more financial harm to borrowers of color all to enrich lenders preying on those most in need. CFPB did propose keeping one part of the payday lending regulations: a ban on the industry from making multiple debits on a borrower's bank account, which advocates argued caused borrowers hardship through overdraft fees. [Read the February 6, 2019 NAACP LDF article](#). [Read the February 7, 2019 Baltimore Sun article](#).



Economic Policy Institute Study Finds Airbnb Raises Local Housing Costs and Harms Cities' Revenue. The largest potential cost of Airbnb expansion is the reduced supply of housing as properties shift from serving locals to Airbnb travelers, thus raising housing costs. Studies show that Airbnb expansion in New York City may have raised average rents by almost \$400 annually for city

residents. Property owners benefit from Airbnb’s capacity to lower the transaction costs of operating short-term rentals, but the beneficiaries are mostly white and high-wealth households. Higher-wealth and white households own a disproportionate share of total housing wealth and an even more disproportionate share of wealth from nonprimary residences because they mostly own nonprimary residential property (e.g., multi-unit Airbnb rentals). The shift from traditional hotels to Airbnb leads to less-reliable tax payments to cities, and Airbnb has largely blocked these cities' ability to collect lodging taxes on their rentals like lodging taxes on hotel rooms. One study found that the voluntary agreements Airbnb has struck with state and local governments “[undermine] tax fairness, transparency, and the rule of law.” City residents likely suffer when Airbnb circumvents zoning laws that ban lodging businesses from residential neighborhoods with many Airbnb rental units violating local zoning regulations. As a business competing with hotel lodging, Airbnb should be subject to the same zoning regulations and tax rules as hotels. [Read the January 30, 2019 Economic Policy Institute article.](#)



Miami Study Finds Skin color is a better predictor of wealth than ancestry.

[The Color of Wealth in Miami](#) by Ohio State University, Duke University, and the Insight Center for Community Economic Development, compared the economic positions of nonimmigrant US blacks and those with ties to Puerto Rico, Cuba, and other parts of the Caribbean and Latin America with white people and Latinos identifying as white or other on census forms. It found that being black or white more determined employment, income and homeownership. The study also found that descendants of black Americans, Afro-Caribbeans — primarily Haitians, Jamaicans, Trinidadians and Tobagonians — and black

Latinos were more economically similar than Latinos of various ancestry who identified as white. [Read the February 27, 2019 Washington Post article.](#)

Equal Rights Center Study Finds People with Disabilities Face Significant Physical and Digital Obstacles in Finding Housing in the D.C. Region. The in-person and online tests of housing built between 2011 and 2018 found possible violations of the Fair Housing Act or the Americans With Disabilities Act at 16 of 23 properties, such as inaccessible marketing signs or post-office boxes, insufficient clearance in kitchens and bathrooms, and only high-top seating options in common areas. The report said this practice seems to steer disabled people toward different units, a violation of the Fair Housing Act. In online tests, technology problems at 80% of the properties’ desktop websites and 72% of their mobile websites showed different or undetectable information to testers who were and were not disabled. [Read the March 20, 2019 Washington Post article.](#) [Read the ERC report.](#)



The American Bar Association (ABA) Section of Civil Rights and Social Justice will honor Georgia Congressman and Civil Rights leader John Lewis with its 2019 Thurgood Marshall Award. Lewis is one of the original 13 Freedom Riders, a founding member and chairman of the Student Nonviolent Coordinating Committee, a co-organizer of the 1964 March on Washington, a 17-term Congressman, and one of only two Lifetime Achievement recipients of the John F. Kennedy Profiles in Courage Award. He was arrested over 40 times and was physically

attacked and seriously injured for the advancement of the Civil Rights Movement. Lewis currently is the Senior Chief Deputy Whip for the Democratic Party in leadership in the House, a member of the House Ways & Means Committee, a member of its Subcommittee on Income Security and Family Support, and the Ranking Member of its Subcommittee on Oversight. [Read the February 12, 2019 ABA article.](#)

Denver Supportive Housing Social Impact Bond (SIB) Helps Homelessness. The SIB uses the pay for success funding model, where investors commit to paying for improved social outcomes saving the city money. Only 25 such projects have been implemented in the US. Begun in 2016, the [Denver Supportive Housing SIB](#) aims to [support residents](#) struggling with homelessness, substance use, and mental health problems by increasing the number of people getting and staying housed and reducing the days they spend in jail. The [permanent supportive housing model](#) combines a permanent housing subsidy with wraparound services like mental health counseling to aid stability. MHCD and the [Colorado Coalition for the Homeless](#) offer these services as part of the SIB program requiring payments to investors only if the SIB meets its goals. [Read the March 20, 2019 Urban Institute article.](#)



MARYLAND NEWS



Scaled Back Housing Discrimination Bill Passed by Baltimore City Council. A bill that would make it illegal for landlords in Baltimore to discriminate against prospective tenants based on the funds they use to pay rent, such as government housing vouchers, won preliminary approval recently from the City Council, but with an amendment that would exempt landlords with over five contiguous dwellings. These landlords would have to rent only 20% of their units to people with vouchers. The amendment would expire after four years unless the council finds that it should be kept. The many fair housing advocates who backed the original bill and marched through the city before the hearing were dismayed with the amendment. Councilman Isaac “Yitzy” Schleifer, who tried to limit the scope of the bill in committee, said he supports ending housing discrimination but worried that

the Housing Authority of Baltimore City lacked the resources to implement the bill, especially if it applied to all landlords. [Read the March 20, 2019 Baltimore Sun article.](#)

Welcoming Sign Welcoming LGBTQ+, Muslims, and Immigrants Vandalized at Maryland Presbyterian Church in Towson. The two-sided sign on Providence Road was vandalized to express homophobic and anti-Islamic views, and is under investigation by the Baltimore County Police Department as a destruction of property and bias incident. A week after the incident, the Church held a "Hate Has No Home Here" rally, attended by over 200, [that preached hope and action.](#) "We will not stay silent while hate rears its ugly head," said [Zainab Chaudry](#), director of Maryland outreach for the Council on American-Islamic



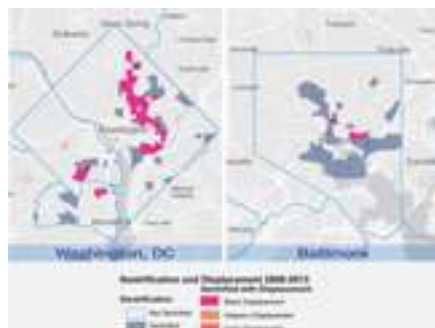
Relations, who spoke to the congregation. "If any single one of us is afraid, none of us are safe." The Church was previously vandalized and has received a threatening phone call objecting to its support of the LGBTQ community, according to [the Rev. David Norse Thomas](#). The incidents have only motivated the congregation to continue to support adversely affected communities, according to Norse Thomas. [Read the February 17, 2019 *Baltimore Sun* article.](#)



The Southern Poverty Law Center (SPLC) found that the Number of Hate Groups in Maryland grew from 19 in 2017 to 21 in 2018, its Highest Ever Level. The Maryland State Police reported that 177 blacks, 78 Jews, 55 LGBT, 18 Muslims, 18 whites, 9 Latinos, and 43 "other" were the target of hate incidents in 2018. The new groups included four black nationalist groups, the Proud Boys (a self-described "western chauvinist" group) and a mix of Ku Klux Klan, neo-Nazi, and white nationalist. The SPLC counted 1,020 active hate groups nationwide, up 7% since 2017, and double the number since it began researching in 2000. White nationalist groups

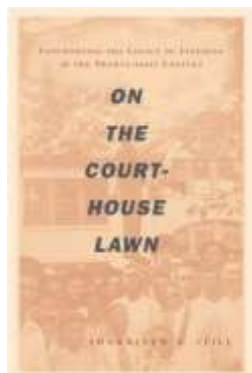
surged by nearly 50 percent. [Read the February 20, 2019 *Baltimore Sun* article.](#)

Study Finds Bias Against Sounding Black. The linguistic discrimination study by the University of Michigan found that a black accent was judged to be more "difficult" and "poor," whereas the white accent was considered the most "educated," "pleasant," "attractive," "confident," and "rich." A southern accent was rated between these two: sounding southern and white was a small problem, sounding southern and black was a real problem. This study confirmed [one done in 1999](#) by John Baugh of Washington University in St. Louis that discovered that the black voice was less likely to be offered properties by real estate agents in white or Hispanic neighborhoods, white voice was mostly offered white neighborhoods, and the Hispanic voice mainly Hispanic areas. Dialect or linguistic discrimination (also called linguisticism and languagism) has been verified by multiple studies in the US and Europe. A recent EU study found people discriminate against those using foreign voices (*Economist*, August 4, 2018, 74). [Read the February 24, 2019 *Grant Magazine* article.](#) [Read the January 21, 2019 *Horizon Magazine* article.](#)



Study Finds Baltimore is One of the Seven Cities that had Almost Half of the Country's 2000-2013 Gentrification. The National Community Reinvestment Coalition's study of 935 metro areas found gentrification - investment that led to rising home prices, incomes, education levels of residents, and linked displacement of black and Hispanic residents - was highest in large coastal cities and concentrated in larger cities with good economies. Areas were included for analysis if in 2000 they were in the lower 40% of the area home values and incomes. Other cities

were New York, Los Angeles, Washington, D.C., Philadelphia, San Diego, and Chicago. Racial displacement affected over 135,000 black or Hispanic residents during 2000-2013. Although Baltimore saw some displacement of minority residents as a result of gentrification, unlike the other areas studied the city also had some displacement of whites - especially in East Baltimore, where the Hispanic population grew as residents' incomes, home values, and education levels also increased and blacks and whites were both displaced, which is rather rare. [Read the March 18, 2019 NCRC article.](#)



Bill to Create a Maryland Truth and Reconciliation Commission on Lynching Goes to Maryland Senate After Being Passed in House of Delegates. Lynching killed at least 40 African-Americans in Maryland between 1854 and 1933, including five in Anne Arundel County. The proposed commission will have 17 members from the state chapter of the NAACP, the state historical society, the state's four historically black colleges, the Maryland attorney general's office, and the Maryland Lynching Memorial Project. It will research lynchings, hold public meetings where the killings were, and make "recommendations for addressing the legacy of lynching that are rooted in the spirit of restorative justice" in a report to the governor and General Assembly by

the end of 2021. The 2003 legal journal article, "Creating a Truth and Reconciliation Commission for Lynching," by NAACP's Sherrilyn Ifill and her 2007 book, *On The Courthouse Lawn: Confronting the Legacy of Lynching in the Twenty-First Century* (Beacon Press) about extrajudicial killings on Maryland's Eastern Shore, were turning points in public awareness about this problem. [Read the February 28, 2019 Delmarva Now article.](#) [Read the March 18, 2019 Washington Examiner article.](#)

The Baltimore Sun Inducts 12 into its Civic And Business Hall of Fame. This year's honorees include Robert C. Embry Jr., the head of Baltimore's Abell Foundation and a leader of the Housing Authority of Baltimore City and the Board of School Commissioners; civil rights leader Larry Gibson, who has fought segregation and discrimination through the courts, taught law at the University of Maryland since 1974, and educated the public about the legacy of civil rights and African American lawyers in Maryland, including Thurgood Marshall, of whom he wrote a biography; and Kurt Schmoke, the first African American elected mayor of Baltimore City. [Read the March 8, 2019 Baltimore Sun article.](#)



HUD & DOJ ENFORCEMENT

HUD Announces Agreement Resolving Allegations Of Discrimination Involving San Diego Housing Providers. The owners and managers of Atmosphere Apartments refused to grant the resident's request for a designated parking space close to the building. [Read the agreement.](#) The resident, who uses a wheelchair, filed a complaint that his request for an assigned parking space in the development's garage had been denied, he

was allowed to park in non-assigned accessible spaces in the garage, but then denied him the key necessary to enter the garage and to use the elevator. Each time he wanted to enter the garage he had to wait for another resident to open the gate, then follow that person in so he could use the elevator.

Under the terms of the Agreement, the owners and manager will pay the resident \$17,000, change their fair housing policy to include information about reasonable accommodations, comply with Section 504 of the 1973 Rehabilitation Act, and attend fair housing training. [Read the March 11, 2019 HUD press release.](#)

HUD Approves Agreement Resolving Allegations Of Housing Discrimination Involving Los Angeles County Housing Providers. The Conciliation Agreement with Highland Downs Apartments in Duarte,



California resolves allegations that it refused to remediate mold at the property as a reasonable accommodation for a couple with disabilities and retaliated against them for asking that the mold be removed. [Read the agreement.](#) A couple with disabilities filed a complaint that the owner and management company for their apartment building refused to remove mold in the building as they had requested. The owners retaliated against them for making the reasonable accommodation request by increasing their rent and issuing a termination of lease notice. The residents moved out after receiving the notice. Under the agreement, the owner and property manager will pay the couple \$6,000, require their employees to take fair housing training, and adopt a fair housing policy that includes reasonable accommodation guidance, to be distributed to all leasing and management staff and property tenants. [Read the March 6, 2019 HUD press release.](#)



HUD Approves Agreement Resolving Allegations of Housing Discrimination by a San Francisco Landlord and Agent Who Refused to Rent to a Tenant with Disabilities with an Emotional Support Animal. [Read the agreement.](#) After the complaint was filed, HUD's investigation found that the landlord and agent were clearly shown and documented that the prospective tenant's animal was prescribed by a doctor and allowed under fair housing laws, but they still refused to rent because of the animal. Under the agreement, the owner will pay the complainant \$9,000 and both of the rental staffers will attend fair housing training. [Read the March 5, 2019 HUD press release.](#)

HUD Order Settles Claim Of Discrimination by Beltrami County, Minnesota Housing Providers to Resolve Allegations They Refused to Rent to a Multigenerational Family of Five Adults and Six Minor Children Because They are Native American and Hispanic, and had Minor Children. [Read the Consent Order.](#) The owners and real-estate broker discouraged the family by offering them less favorable rental terms, including raising the monthly rent by \$1,000. Under the terms of the Consent Order, the respondents will pay \$74,000 to the families, place a fair housing advertisement in the local newspaper, and the real-estate broker will take fair housing and multicultural-sensitivity training. [Read the March 5, 2019 HUD press release.](#)



The US Department of Justice (DOJ) Files Lawsuit Alleging Disability-Based Discrimination by the Owners of the Seasons Resort, an Apartment Complex in Galveston, Texas, and a Licensed Engineer. The lawsuit alleges that defendants did not construct an eight-building addition and rental office at the resort to make them accessible to persons with disabilities in compliance with accessibility requirements of the FHA and ADA. The suit said the complex has such accessibility barriers as multiple steps on walkways and leading to ground-floor unit entrances; inaccessible parking, bathrooms, kitchens, thermostats, and electrical outlets; and inaccessible door knobs at all unit entrances. The lawsuit came from a complaint by a former tenant with physical disabilities who had to move from the property because she could not get from her apartment to the parking area unassisted. The lawsuit seeks a court order stopping the defendants from designing or constructing residential properties discriminating against persons with disabilities, an order requiring the part of the building designed and constructed since 1991 into compliance with the FHA and ADA, and monetary damages for persons harmed by the lack of accessibility. [Read the February 21, 2019 DOJ press release.](#)

FAIR HOUSING RESOURCES

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.gbchrb.org/2radio.htm>.



The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.

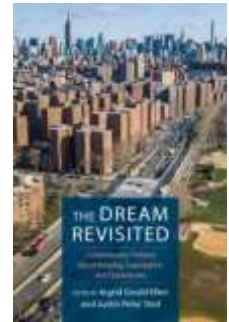
We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.929.7640 or <mailto:wkladky@gbchrb.org>.

What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? 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?

The Dream Revisited: Contemporary Debates About Housing, Segregation, and Opportunity edited by Ingrid Gould Ellen and Justin Peter Steil. New York: Columbia University Press, 2019. 392 pages. \$35.00 paperback. Leading scholars, practitioners, civil rights advocates, affordable housing developers, elected officials, and fair housing lawyers, discuss policy responses to residential segregation. Essays analyze the factors that continue segregation, including barriers to mobility and complex neighborhood preferences, and segregation's effects on health, home finance, policing, politics, and other areas.



REST IN PEACE

Michael R. Deland, Disability Advocate and EPA Official, 77. He was the EPA official who led the effort to force Massachusetts to clean up Boston Harbor in 1988 and pioneered stopping developers from building on wetlands. He also led a campaign to include a depiction of Franklin D. Roosevelt in his wheelchair at the 32nd president's

Washington memorial. After learning that the Roosevelt memorial then under construction near the Mall was designed to have three sculptures with none of the president in a wheelchair, Deland said in 1996: "For the 49 million Americans who have disabilities, there is no greater role model than FDR. It would be unconscionable if schoolchildren were to go through that memorial and not know that he led the nation from a wheelchair." He also was chairman and chief executive of the National Organization on Disability until retiring in 2007. [Read the January 10, 2019 Washington Post obituary.](#)