



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>. Go to <http://www.gbchr.org> for laws,

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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NATIONAL NEWS

Providence, RI Considers Banning Landlords Who Refuse Section 8 Vouchers. The proposal, which is supported by the majority of the council and Mayor Jorge Elorza, would outlaw landlords from refusing to rent property to those with any “lawful source of income,” including all public assistance programs. Owner-occupied properties with three units or less

would be exempt. The ordinance would be enforced by the Providence Human Relations Commission. The ordinance is modeled after statewide legislation only approved by the Senate last year, but it has been reintroduced in both chambers in 2019. At least 11 states and Washington, D.C., have laws prohibiting income discrimination by landlords, as well as dozens of municipalities. A 2019 report by Pawtucket-based South Coast Fair Housing found renters with housing vouchers cannot rent 93% of units in Rhode Island. [Read the March 21, 2019 WPRI.com article.](#)

New Study Finds that Residents of Historically Redlined Neighborhoods are Over Twice as Likely to go to the Emergency Room (ER) for Asthma. The research from the University of California, Berkeley, and the University of California, San Francisco, found that disparities in housing contribute to disparities in the morbidity of asthma. Residents of redlined “high-risk” neighborhoods were 2.4 times more likely to go to the ER for asthma than residents of “low-risk” areas in eight California cities. This supports the 2018 U.S. Environmental Protection Agency’s National Center for Environmental Assessment conclusion that [people of color are far more likely to breathe polluted air](#) than whites. It also has been found that majority-black neighborhoods are more likely to be located near pollution sources. [Read the May 23, 2019 Citylab article.](#)





Broad Coalition Strongly Opposes Trump-appointed CFPB Director's Plan to Gut Payday Loan Rule by Eliminating Protections from 300%+ APR Payday Loan Debt Traps; House Oversight and Reform subcommittee hearing held on the proposal. The letter submitted by the Center for Responsible Lending (CRL) as part of a coalition of civil rights, consumer, and labor groups, to the Consumer Financial Protection Bureau (CFPB)

condemned the plan to weaken the 2017 CFPB rule. The letter argues that the proposal does not consider the consumer harm coming from these over 300% APR loans and is against the CFPB's mission. [Read the comment letter and its executive summary.](#) The payday rule requires a lender to check if a borrower can repay a loan before issuing it (an "ability-to-repay" standard). [See a map showing the APR of a typical payday loan](#) in those states without strong interest rate caps. Relatedly, a US House Oversight and Reform subcommittee held a hearing "[CFPB's Role in Empowering Predatory Lenders: Examining the Proposed Repeal of the Payday Lending Rule.](#)" For more info, contact matthew.kravitz@responsiblelending.org. [Read the May 17, 2019 CRL press release.](#)

New Report Discovers that America's Most Polluting Incinerators Disproportionately Affect Low-Income Neighborhoods and Communities of Color. The [report](#) from the [Tishman Environment and Design Center](#) at New York's New School found that 1.6 million - disproportionately low-income and minority - live near the US' 12 most polluting incinerators. Some 4.4 million Americans live within three miles of an incinerator.

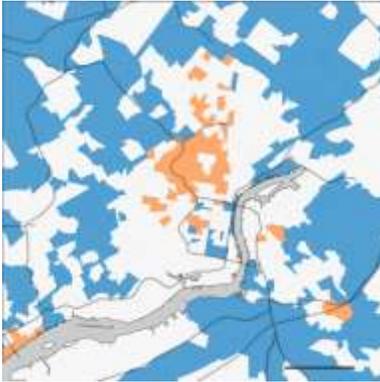


According to the report, commissioned by the [GAIA \(Global Alliance for Incinerator Alternatives\)](#) and using EPA data, 79% of all municipal solid waste incinerators are within three miles or less of communities of color and low-income communities. The pollutant emissions produced by these plants - mercury, lead, particulate matter, sulfur dioxide, nitrous oxide, and carbon monoxide - are linked to many health problems like asthma, cancer, and heart disease. These incinerators' locations in these communities is not coincidental but results from structurally racist policies such as segregation and expulsive zoning at federal, state, and local levels. [Read the May 21, 2019 London Guardian article.](#) [Read the May 21, 2019 Pacific Standard article.](#)



HUD Secretary Ben Carson Defends Plan to Evict Undocumented Immigrants: "It's Not that We're Cruel, Mean-Hearted. It's that We are Logical." He explained that it was logical that taxpaying American citizens should first receive aid. The new plan would purge undocumented immigrants and their US-born children from government-subsidized housing lists. Democrats on the US House

Financial Services Committee criticized the proposed rule. An [internal agency analysis](#) found it could put up to 55,000 children who are legal U.S. residents or citizens at risk of eviction and homelessness, increase federal costs, and reduce the number of families served, contrary to the administration's goal of moving more families off the long waiting lists for housing assistance. Rep. Maxine Waters (D-CA), chairwoman of the House Financial Services Committee, stated that she is "troubled by Secretary Carson's recent cruel proposal to terminate housing benefits for families with mixed immigration status." [Read the May 21, 2019 Washington Post article.](#)



Pattern Reversed in Diversifying Neighborhoods: The Decline in Racially Segregated Neighborhoods Between 2000-2017 is being Caused by Whites Moving into Minority Areas.

Data indicates that predominantly minority neighborhoods near downtown are growing whiter, while largely white suburban neighborhoods are getting a larger share of blacks, Hispanics, and Asian-Americans. Apparently, revived downtowns have attracted new white residents with twice as high incomes as the current residents, and those getting mortgages have incomes two to three times higher. Minority borrowers in suburban areas have incomes similar to the white median and get mortgages proportionately. In 1980, 25% of the census tracts were over 97% non-Hispanic white, and one-third of all whites lived in such a neighborhood. By 2017, only 5% of white residents live in such a place, primarily in rural areas. This trend since 2000 reverses the historical pattern. During 1980-2000, the country became more racially diverse because Hispanic, Asian-American, and African-American families moved to areas that were mostly white. Influential factors include the decline in crime, the demolishing of public housing projects in favor of scatter-site and mixed income housing, and the government's investment in center cities. Initially, working-class white neighborhoods gentrified, and in the new millenium mostly African-American and Hispanic neighborhoods are gentrifying - at least the ones in desired urban locations. [Read the April 27, 2019 New York Times article.](#) [Read the May 1, 2019 New York Times analysis article.](#)

Study by the Poverty & Race Research Action Council (PRRAC) Finds that “Immigrant Integration” – New Immigrants Inclusion in American Society – is Endangered by their Housing and School Segregation.

Read the report: [Immigrant Integration and Immigrant Segregation: The Relationship Between School and Housing Segregation and Immigrants' Futures in the U.S.](#) It was found that there are various negatives for immigrants resulting from segregated schools and residences: lower academic achievement, lower diversity acceptance, difficulties in broadening perspectives, difficulty in American cultural adaptation, etc. These are worsened by the level of poverty often found there. Immigrants vary considerably regarding generation, country of origin, English language ability, socioeconomic status, etc. The report argues that immigrant school and residential segregation must be fought, especially because immigrants are a large percentage of the population. [Read the April 2019 PRRAC report.](#)



8. Is this person a citizen of the United States?

Yes, born in the United States → SKIP to question 10a

Yes, born in Puerto Rico, Guam, the U.S. Virgin Islands, or Northern Marianas

Yes, born abroad of U.S. citizen parent or parents

Yes, U.S. citizen by naturalization – Print year of naturalization

No, not a U.S. citizen

Leadership Conference on Civil and Human Rights (LCCHR) Condemns Proposed Addition of US Census Question about Citizenship.

The LCCHR's statement, in response to a [recent report](#) on Republican partisan efforts to add a citizenship question, read: “The Hofeller memo confirms what we’ve known all along but is alarming nonetheless: the census citizenship question was motivated by blatant right-wing partisanship. The Trump administration has lied to Congress and the U.S. Supreme Court

about why it added the citizenship question – voting rights enforcement was but a ruse. Republican political operatives plainly want to deny communities of color the health care, education, and other services they need in order to consolidate GOP power and a whiter electorate. We call on Congress to hold Trump administration officials – including Secretary Ross – accountable now and not to wait until after the Supreme Court ruling to do so. Our coalition continues to stand against the Trump

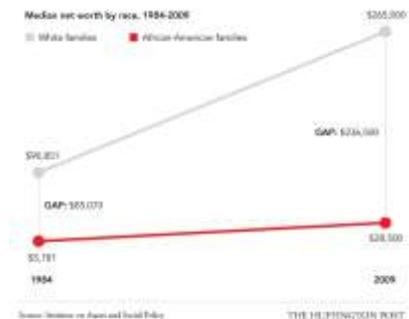
administration's efforts to weaponize and politicize the census. A fair and accurate 2020 Census should count everyone in this country – and our coalition will do everything we can to ensure that it does.” [Read the May 30, 2019 LCCHR article.](#)



[Strength in Diversity Act](#) released in Congress. Lead sponsors Senator Chris Murphy (D-CT) and Representative Marcia L. Fudge (D-OH-11) have proposed an innovative school integration bill to fund local school integration planning efforts, including school district cooperation to support two-way racial and economic school integration. The Act would authorize federal funding to provide planning and implementation grants to support voluntary local efforts to increase racial and socioeconomic diversity. Grants could fund "studying segregation, evaluating current policies, and developing evidence-based plans to address racial and socioeconomic isolation; Establishing public school choice zones and revising school boundaries; creating or expanding innovative school programs that can attract students from outside the local area; and recruiting, hiring, and training new teachers to support specialized schools;" among others. Many civil rights and educational organizations have announced their support for the proposal. Read the official press release [here](#).

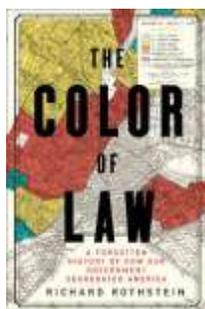
Center For Responsible Lending (CRL) Urges Action to Tackle Racial Discrimination in the Nation's Housing Finance System.

The CRL testified at the hearing of the US House Committee on Financial Services Subcommittee on Housing, Community Development, and Insurance on May 8, 2019. Noting the huge racial homeownership rate and racial wealth gaps, CRL urged equity in mortgage lending, holding that all creditworthy borrowers should have access to safe and affordable mortgage loans: “Our nation’s housing finance system was built with discrimination as the cornerstone. The mortgage ecosystem favored whites and set them



up for success while curtailing equity of opportunity for families of color. Today’s racial wealth gap is the outcome of this discrimination.” For more info:

vincenza.previte@responsiblelending.org.

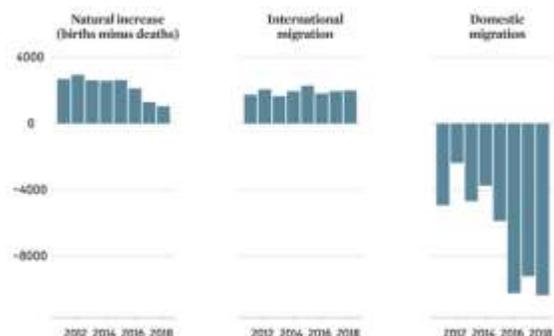


An Animated "Segregation by Design" Film has been released of [The Color of Law: A Forgotten History of How our Government Segregated America](#) (2017) by Richard Rothstein. The excellent book showed how segregation has resulted from explicit government policies at the local, state, and federal levels. The 18-minute video is narrated by Rothstein and discusses the various relevant issues in a creative,

colorful way. Watch it at <https://vimeo.com/328684375>. [Go to the video website.](#)

MARYLAND NEWS

Baltimore City has Largest Population Decrease in One Year since 2001. The city lost 7,346 people, or 1.2% of its population, during year ending July 1, 2018, according to the US Census. The estimated population is now 602,495. It is the fourth consecutive year that the population has dropped,



mainly was due to domestic migration of over 10,000 from the city to other cities and counties. International migration brought nearly 2,000 new residents, including immigrants, students, and overseas military personnel. The natural increase in population (the difference between births and deaths) was 1,037. Since 2010, Baltimore's population has declined over 18,500 or 3%. During 2017-2018, all regional counties gained population except Baltimore County, which was level. [Read the April 18, 2019 Baltimore Sun article.](#)



Baltimore County on Track to Meet Goals of Affordable Housing Settlement. As of three years since the legal settlement regarding housing discrimination and segregation, the County has built or is building over 50% of the 1,000 affordable homes commitment. Some question if the County's housing is actually being dispersed instead of in minority-concentrated areas. For example, neighbors have opposed a 53-unit Enclave at Lyons Mill, proposed by Conifer Realty and Episcopal Housing Corp. on Lyons Mill Road when two other affordable housing projects are near.

While the county has not subsidized the Enclave project, the state awarded it \$1.5 million in tax credits, with Maryland DHCD saying it meets a separate fair housing settlement goal for the entire state. Neighbors said their predominantly black community has more affordable housing than other parts of the county. 190 people have participated in a “mobility counseling program” to help voucher holders move to more prosperous neighborhoods. The county's required goal is to help relocate 2,000 people over 10 years. [Read the April 25, 2019 Baltimore Sun article.](#)

Multiple Complaints of Racial Discrimination in Harford County. The Baltimore law firm representing a Maryland Legal Aid attorney who just filed a discrimination complaint against the Harford County Sheriff's Office says it has received eight or nine calls from people who say Harford is a place that's “not as welcoming to people of color” and complaining about general racial discrimination in the County. The Maryland Legal Aid lawyer alleged a deputy detained and questioned him suspecting he was his client impersonating an attorney. Because the attorney and his client are African-American, the law firm called the incident “lawyering while black.” The NAACP Harford County branch's head said that there were strained race relations in the predominately white county, where Black residents are 14% of the population, and that she has received complaints about similar incidents of racism about police and in local schools. [Read the April 1, 2019 Atlanta Black Star article.](#) [Read the June 1, 2019 Baltimore Sun article.](#)



Baltimore Office of Civil Rights is Made Independent from City Solicitor to Reduce Conflicts in Investigations of Police Misconduct. As a result, the Civilian Review Board, an independent agency that reviews police misconduct complaints, will no longer work under the city's law office. Because the city's law office also represents officers in police misconduct cases, there was the potential for conflict or an appearance of conflict. The civil rights office - directed by Darnell E. Ingram - also includes the city's Community Relations Commission, Wage Commission, and the Mayor's Commission on Disabilities. [Read the May 28, 2019 Baltimore Sun article.](#)

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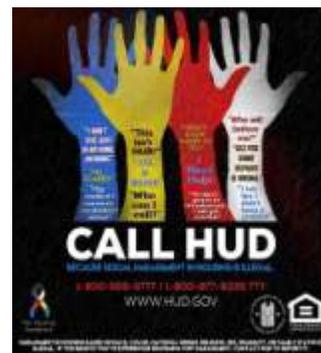
HUD & DOJ ENFORCEMENT

The U.S. Department of Housing and Urban Development (HUD) Has Charged The Owners and manager of a Rental Home in Nampa, Idaho, with Violating the Fair Housing Act by Refusing to Rent the Home to a Married Couple Because They Have Children. [Read the charge.](#) The mother of seven had responded to a Craigslist ad, was told the property was available, went with two of their children to view the property, filled the

rental application, paid the required deposits, and then was told the owners had set a four-children limit for the home. [Read the May 31, 2019 HUD press release.](#)

HUD Announces Agreement between a Minneapolis Property Owner and a Female Tenant Who Alleged the Landlord Solicited Sex from Her in Exchange for a Rent Reduction. [Read the Voluntary Compliance/ Conciliation Agreement.](#)

The woman filed a complaint with HUD that her landlord sexually harassed her while she was living in one of his apartments. During numerous times, the landlord requested sex from her in exchange for reducing the rent. Under the agreement, the landlord will pay \$30,000 to the woman, pay \$7,000 to her attorney, and will contract with a licensed, independent third-party real estate management company to manage all of his residential properties for the next five years. [Read the May 23, 2019 HUD press release.](#)



HUD Reaches Agreement between the Puerto Rico Public Housing Authority (PRPHA) and Residents of the Housing Authority that have Disabilities. [Read the Voluntary Compliance/ Conciliation Agreement.](#)

The agreement resolves allegations that the El Trèbol public housing development in San Juan was inaccessible to persons with disabilities for over a year because of broken elevators, PRPHA refused to accommodate residents with mobility impairments by moving them to first floor units, and at least one senior was injured while climbing stairs instead of taking the elevator. The case began when four residents with disabilities filed complaints that PRPHA had refused to install accessible toilets, fix inoperable elevators, etc. PRPHA will spend \$884,640 to repair broken elevators and install six new elevators, pay \$23,760 to the four residents who filed the complaint, and pay \$32,400 to 16 other residents with disabilities who were harmed by this. The PRPHA also will establish a new educational technology center there, improve the playground, and create a \$20,000 Victim's Fund to compensate other non-identified disabled individuals. [Read the May 22, 2019 HUD press release.](#)

HUD Charges Mobile, Alabama Property Owner and Manager with Violating the Fair Housing Act by Refusing to Accommodate the Special Needs of a Resident with Disabilities. [Read the charge.](#)

The case started when a tenant with a mobility disability filed a complaint that the owners and property manager of Hunter's Pointe refused his many requests to move to a first-floor unit, despite him showing medical documentation of his need. HUD's charge also alleges that during the same period, the management rented first-floor units to residents without disabilities. As a result, the tenant was forced to move to another apartment complex. [Read the May 22, 2019 HUD press release.](#)





HUD Reaches Agreement between a Alpine, CA Property Management Company and a Family with a Child with a Respiratory Disability Resolving Allegations that the Complex Refused to Grant the Mother's Request to Move Away from her Heavy-Smoking Neighbors. [Read the agreement.](#) This case began when a single mother of a child with respiratory disabilities filed a HUD complaint that the property manager refused her requests to move to another apartment because the smoke from the neighbors' unit worsened her son's disability. Under the agreement, Property West Residential, Inc., will pay the mother \$5,000, forgive \$5,560.47 that the company says she owed, and have Meadow Woods at Alpine's property managers attend fair housing training. [Read the April 23, 2019 HUD press release.](#)

The US Department of Justice (DOJ) Reports that Over \$3 Million has been paid to over 2,100 who Experienced Disability Discrimination while Traveling or Attempting to Travel on Greyhound. The payments were part of a 2016 settlement resolving DOJ's complaint that Greyhound Lines Inc., the largest national provider of intercity bus transportation, had violated the Americans with Disabilities Act (ADA) by not providing full and equal transportation services to passengers with disabilities. The violations included not maintaining accessibility features on its buses such as lifts and securement devices; failing to provide passengers with disabilities assistance boarding and exiting buses at rest stops; and failing to allow customers traveling in wheelchairs to do their reservations online. Under the settlement, Greyhound will pay a \$75,000 civil penalty, hire an ADA compliance manager, provide annual ADA training to employees and contractors, provide technical training to all employees and contractors on the accessibility features, and report regularly to the DOJ. Read the consent decree and complaint: https://www.ada.gov/enforce_current.htm#grey. [Read the May 2, 2019 DOJ press release.](#)



FAIR HOUSING RESOURCES

The HUD *Cityscape* journal's April Issue examines Important Issues and Impacts of the Fair Housing Act 50 Years Later.

Articles included are: [Endowments and Minority Homeownership](#), [Black-White and Hispanic Segregation Magnitudes and Trends from the 2016 American Community Survey](#), [The Potential of the Fair Housing Act's Affirmative Mandate and HUD's AFFH Rule](#), [Racially Concentrated Areas of Affluence: A Preliminary Investigation](#), [Are Location Affordability and Fair Housing on a Collision Course? Race, Transportation Costs, and the Siting of Subsidized Housing](#), [Does Jobs Proximity Matter in the Housing Choice Voucher Program?](#), and [A Constant Quartile Mismatch Indicator of Changing Rental Affordability in U.S. Metropolitan Areas, 2000 to 2016.](#) [Read the Cityscape issue.](#)

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, etc. Hear our radio shows: <http://www.gbchrb.org/2radio.htm>.

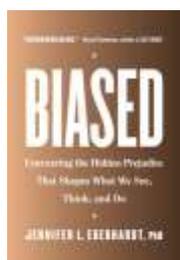


The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.

We have Fair Housing information, brochures, guides, and 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>.

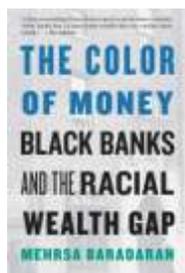
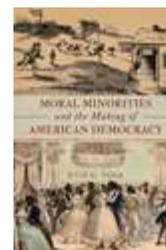


HAVE YOU READ?

Biased: Uncovering the Hidden Prejudice That Shapes What We See, Think, and Do by Jennifer L. Eberhardt. Viking, 2019. 350 pages. \$28.00 hardcover. Interesting book that discusses how you don't have to be racist to be biased. She shows that unconscious bias can occur without being realized and even when the person sincerely wants to treat all people equally. These ingrained stereotypes affect visual perception,

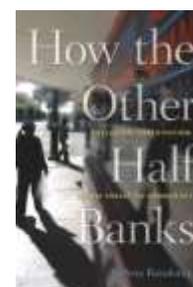
attention, memory, and behavior. Showing that racial bias is at all levels of society, she shows the subtle and sometimes dramatic daily repercussions of implicit bias in, for example, how teachers grade students, managers deal with customers, and in criminal justice. Included are practical suggestions for reform and useful practices for organizations and individuals. [Read the April 26, 2019 New York Times article about the book.](#)

Moral Minorities and the Making of American Democracy by Kyle G. Volk. Oxford University Press, 2017 Reprint Edition. 312 pages. \$26.95 paperback. Informative history of how three groups worked against what they considered unfair and unconstitutional laws: laws that outlawed commercial activities on Sunday; alcohol's sale and consumption of alcohol; and the racial integration of northern states' schools and public accommodations. They did this by petitioning government agencies, seeking judicial review, building coalitions with allies, and trying to change public opinion by appealing to highest ideals. Included is a good debate about what are majority and minority rights.



The Color of Money: Black Banks and the Racial Wealth Gap by Mehrsa Baradaran. Belknap Press, 2019. 384 pages. \$17.95 paperback. Interesting historical analysis of the ways African Americans were locked out of financial resources despite the government's support of "black capitalism" such as black banks. The author, a law professor, argues that black communities cannot really hope to accumulate wealth as long as the US remains a segregated economy. She offers ideas and recommendations about how to close the racial wealth gap.

How the Other Half Banks: Exclusion, Exploitation, and the Threat to Democracy by Mehrsa Baradaran. Harvard University Press, 2018. 336 pages. \$19.95 paperback. "The United States has two separate banking systems today—one serving the well-to-do and another exploiting everyone else. *How the Other Half Banks* contributes to the growing conversation on American inequality by highlighting one of its prime causes: unequal credit. Mehrsa



Baradaran examines how a significant portion of the population, deserted by banks, is forced to wander through a Wild West of payday lenders and check-cashing services to cover emergency expenses and pay for necessities—all thanks to deregulation that began in the 1970s."

To be published on October 21, 2019:

Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership (Justice, Power, and Politics) by Keeanga-Yamahtta

Taylor. University of North Carolina Press. 368 pages. \$30.00 hardcover. History "of redlining and the introduction of conventional real estate practices into the Black urban market, uncovering a transition from racist exclusion to predatory inclusion." The author argues that in the urban markets federal policy amounts to a "cynical extraction disguised as investment." In the process, there are good analyses of the policy changes, financial implications, and influences on African-Americans.



REST IN PEACE

Damon J. Keith, Judge and Civil Rights Icon, 96. Lately of the U.S. Court of Appeals for the Sixth Circuit, Keith was a grandson of slaves and graduated from Howard University School of Law, where he studied under NAACP Legal Defense and Educational Fund, Inc. (LDF) founder the Honorable Thurgood Marshall. Keith served on the U.S. District Court for the Eastern District of Michigan during 1967-1977, and on the U.S. Court of Appeals for the Sixth Circuit

from 1977-1995. He wrote important decisions regarding various issues affecting civil rights. He was "consistently voicing his unyielding commitment to equality under the law and applying it to voting rights, education equity, employment discrimination, sexual harassment, immigrants' rights." Keith also was an LDF Board Member from 1965 to 1972. [Read the April 28, 2019 NPR.com obituary.](#) [Read the April 28, 2019 LDF article.](#)

Morris Roseman. Psychologist and Civil Rights Advocate, 100. A lifelong liberal, civil rights and political activist who was active in Democratic politics, Dr. Roseman marched during the 1960s Washington Vietnam War protests and volunteered with the ACLU, which gave him its 1994 Jack Levin Award for outstanding volunteer service. As an associate professor in the University of Maryland School of Dentistry, he was a leader in the Department of Community Dentistry's work to assist underprivileged students, mostly African Americans, to enroll and succeed as graduates of the school as dentists. "I had a major role in recruiting the students, monitoring their progress, supporting their needs, and working with faculty to provide a welcoming environment," Dr. Roseman wrote.

"Although the University of Maryland is the oldest dental school in the world, it had not enrolled African American students until this program was instituted." In 1974, Dr. Roseman received the Maryland Psychological Association's Outstanding Psychologist award. He was a former member of the Baltimore Hebrew Congregation. [Read the March 29, 2019 Baltimore Sun obituary.](#)

