



FAIR HOUSING NEWS

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



EQUAL HOUSING
OPPORTUNITY

DECEMBER GREETINGS!

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

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MARYLAND NEWS

Montgomery County Outlaws Discrimination Against Some Types of Hairstyles, Including "Braids, Locks, Afros, Curls, and Twists."

The County is the first in the Washington region to ban discrimination against natural hairstyles. California and New York have enacted similar legislation. The bill forbids discrimination at workplace and elsewhere against certain types of hairstyles, including "braids, locks, Afros, curls and twists." Under the legislation, those who face discrimination can seek a civil penalty of up to \$5,000. At a public hearing, several said that employers had pressured them to change their hairstyle to go by "Eurocentric standards of beauty." Advocates hold that such pressure is a form of racial bias against black and Latino people. "I will never forget the first time one of my daughters asked me why her hair wasn't straight like the girls on television," County Council member Will Jawando (D-At Large), who led the bill and is African American, said in a statement. [Read the November 6, 2019 Washington Post article.](#)

Incoming Immigrants Help to Lessen Baltimore's

Population Loss. Baltimore is one of seven jurisdictions in Maryland in which immigrants prevented or minimized population loss in 2018, according to a Stateline report using 2018 Census data. Almost 2,000 immigrants moved to Baltimore in FY2018, as the city population dropped by over 7,300 to slightly above 602,000. According to an estimate for 2005-2009, 639,337 people lived in Baltimore, including 39,685 immigrants (over 6%).

In Maryland, about 14% of people are immigrants, including over 30% of Montgomery County. More than 101,000 immigrants lived in Baltimore County in 2017 (13% of its population). Baltimore city's population has been declining for years, and its immigrant population has been growing since the 1990s. Historically in the late 1800s through World War I, up to 20% of city



residents were immigrants. Today in Maryland, Allegany, Dorchester, Montgomery, Prince George's, Somerset, and Baltimore counties grew or shrank less because of immigrants. For example, three Jamaicans currently serve in the Maryland General Assembly. Baltimore's Jamaican community is largely in the Park Heights neighborhood, though many immigrants have mostly lived in Southeast Baltimore. "The immigrant community has really stabilized Southeast Baltimore," said Baltimore City Councilman Zeke Cohen, who represents much of the city's immigrant community. Catalina Rodriguez Lima, director of the Baltimore Mayor's Office of Immigrant Affairs, said immigrants mostly move where they know people. She said Baltimore is more affordable than many others, which also do not have some services Baltimore has such as home buying assistance, micro lending, free legal aid, etc. [Read the November 15, 2019 WTOP 103.5 article.](#)



Developers' Plans for Baltimore's Historical Chinatown worry Ethiopian Residents about Displacement and Cultural Commodification. Baltimore's Chinatown is barely visible now, as all but one Chinese restaurant along Park Avenue, its historic core, have closed. In the last decade, though, many of the ornate facades have been adorned with Ethiopian flags and Amharic lettering on storefront windows. There is a large mural of a Chinese dragon and an Ethiopian lion, signifying the neighborhood's past and present. [Recently](#), Ethiopian businesses have proliferated along the 300 block of Park Avenue, revitalizing the neighborhood and becoming where the city's Ethiopian community gathers. In 2018, the first [Charm City Night Market](#) was held to celebrate the neighborhood's Asian-American legacy. In early 2019, the Chinatown Collective and a group of non-Asian developers announced plans for a [\\$30 million](#) redevelopment of Chinatown. One of the developers will [build](#) an 80,000-square-foot apartment building in the 400 block of Park Avenue, and has bought adjacent properties, some with historical buildings, for future projects. Despite Baltimore's [low-income housing shortage](#), most planned units will be market rate, with only 10% affordable housing. Some feel that the plans threaten to raise the rent of the small businesses there, as well as commercialize the community's heritage. [Read the December 3, 2019 Citylab article.](#)

Lawsuit Accuses Maryland Used Car Dealer Of Racial Bias In Loan Terms. The US Justice Department accused Glen Burnie, Maryland-based Guaranteed Auto Sales of violating the federal Equal Credit Opportunity Act. Testing done in 2017 and 2018 by people posing as prospective car buyers found that dealership employees quoted higher down payments and bi-weekly payments to black testers than white testers for the same car. The dealership also offered to let only white testers fund down payments in two installments. DOJ is seeking a court order barring Guaranteed Auto Sales from discriminating on the basis of race "with respect to any aspect of a credit transaction." The suit also seeks monetary damages to compensate victims of the alleged discriminatory practices. [Read the October 1, 2019 Baltimore Sun article.](#)



NATIONAL NEWS

FBI Reports Highest Number of Hate Crime Violence in Sixteen Years.

There was a significant jump in violence against Latinos, assaults against Muslims and Arab-Americans decreased, and the total number of hate crimes reported were about the same in 2018 after a three-year increase, [according to the annual F.B.I. report](#). Crimes against property were down, though physical assaults against people increased to 61% of the 7,120 incidents. However, although the bureau has

tried recently to increase awareness and response rates, many cities and some entire states did not collect or report the Hate Crime data. Indeed, [experts have](#) noted that more than half of all victims of hate crimes never file a complaint. The FBI said many crimes were in the largest cities with victims from various ethnic and religious backgrounds. Aggravated assaults increased 4%, simple assaults 15%, and intimidation 13%. Some 485 hate crimes against Latinos were reported, with 270 against Muslims and Arab-Americans, the fewest since 2014. Regarding Muslims, though, the Council on American-Islamic Relations, a national civil rights group, said it had [recorded](#) 1,664 hate crimes against Muslims in 2018. [Read the November 12, 2019 New York Times article.](#)



Black Guest Sues Portland, Oregon DoubleTree by Hilton for His Alleged False Arrest and Discrimination Because of His Race. In the incident, which the guest videoed on his phone, he was seated in the hotel lobby talking on his cell phone to his mother when hotel security "interrupted him, demanding to know if he was a guest." When he replied that he was, the guard persisted, demanding further proof, then calling him a "security threat" and alerting the hotel manager, who called Portland Police.

The security guard accused the man of "loitering," and the manager ordered him to leave the hotel, according to the lawsuit. In several Instagram videos recorded by the guest, he was heard asking the guard, "But why? But I'm staying here." "Not anymore," the security guard responded. [Read the October 10, 2019 CNN article.](#)

Shepard & Jabara Families Join Social Justice Leaders in Call to Pass the Jabara-Heyer NO HATE Act.

The November 20th convocation of the Leadership Conference on Civil and Human Rights (LCCHR), the Leadership Conference Education Fund, families of Khalid Jabara and Matthew Shepard, and the civil rights community discussed the epidemic of hate in our country and tangible actions for reform. This commemorated the ten-year anniversary of the passage of the Shepard-Byrd Hate Crimes Prevention Act and pass the Jabara-Heyer NO HATE Act. Khalid Jabara and Heather Heyer, after whom the bill was named, were killed by men who were prosecuted for hate crimes but not FBI-reported. The Jabara-Heyer NO HATE Act is bipartisan and bicameral legislation to improve federal reporting of hate crimes to prevent similar omissions and strengthen police responses to hate incidents. "In a world where data and metrics can be easily obtained, tracked, and analyzed, there is absolutely no excuse for the absence or underreporting of the lives impacted by hate. Congress must pass the Jabara-Heyer NO HATE Act to address this obvious deficiency," said Rami Jabara, brother of Khalid Jabara. [Read the November 20, 2019 LCCHR press release.](#)



Georgia State Study Finds Early Life Racial Discrimination is Linked to Depression and Faster Aging for African Americans. The early life stress from racial discrimination puts African Americans at greater risk for premature development of serious health problems and possibly a shorter life expectancy. [Sierra Carter](#), an assistant Georgia State professor of [psychology](#), and her collaborators used data from questionnaires and blood samples to examine aging at the cellular level. Using data from the Family and Community Health Study (FACHS), a longitudinal multi-city

study of over 800 African American families. "What we found was for these African American youth, experiences of early life racial discrimination was influencing an accelerated aging process within the body," said Carter. "The stress of racial discrimination can be thought of as a chronic stressful stimulus that can wear and tear down body systems," she said. "By following these individuals over

time, we can see that this stressor is influencing a physiological weathering process that results in premature aging of body systems. This accelerated weathering process that we see from the stress of racial discrimination could be influencing some of the racial health disparities that we see for African American populations, such as diabetes and cardiovascular disease... (E)xperiences of racial discrimination were related to elevated depressive symptoms at age 10-15 and 20-29, even when controlling for health behaviors like smoking and alcohol use," Carter said. The elevation in depressive symptoms over many years is influencing accelerated aging. The next steps of the study will focus more closely on accelerated aging processes, resiliency, life course trajectories toward depression, and possible early life interventions. [Read the September 27, 2019 Georgia State University News Hub article.](#)



Fair Housing Justice Center (FHJC) Investigation Revealed Black Testers Quoted \$50-150 More Per Month in Rent than White Testers for the Same Brooklyn, New York, Apartments.

The FHJC and four African American testers filed a lawsuit in federal district court alleging that the owners, employees, and agents of two rental buildings in Brooklyn's Borough Park neighborhood are discriminating against African American renters in an area with less than 1% African American population. The suit follows a FHJC investigation that found African American testers were quoted higher rents \$50 to \$150 more monthly than the whites. Agents also told some white testers that they preferred to rent to people from Europe. Plaintiffs are seeking damages and injunctive relief to bring the defendants into compliance with fair housing laws and ensure non-discrimination. [Read the November 20, 2019 FHJC article.](#)

Transgender People in the American South Reported Nearly Twice as Much Discrimination over the Past Year than Lesbian, Gay, Or Bisexual People, According to a Study by the LGBTQ Institute at the [National Center for Civil and Human Rights](#) (Atlanta) and Georgia State University.

It also found that the most common forms of discrimination for lesbian, gay, bisexual, transgender, and queer (LGBTQ) people in the South were to slurs and jokes, rejection by friends and family and places of worship, and poor service at places of business. The survey included education and employment, health and wellness, criminal justice and safety, sexual and gender identity, and discrimination. This is one of the largest, with over 6,500 respondents. Researchers worked with 146 nonprofit organizations in 14 Southern states, including Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. [Read the November 15, 2018 Georgia State University News Hub article.](#)



The "OK" Hand Gesture is Now a Hate Symbol, the ADL Says.

The Anti-Defamation League added that symbol along with others to [its database](#) of slogans and symbols used by extremists. The ADL says the finger-and-thumb OK sign, known for meaning everything is all right or approval of something - has been co-opted by the alt-right. The OK hand gesture and its link to white nationalism started as a hoax by users of the website 4chan, who falsely linked it to white supremacy. It was meant to make the media and people with liberal ideals overreact. But in 2019, the sign was adopted by some white nationalists. Australian white supremacist Brenton Tarrant, accused of killing 51 at two New Zealand mosques in early 2019 was pictured using the OK symbol in a courtroom after his arrest. The ADL also added to their list of hate symbols Dylan Roof's bowl cut, the "Happy Merchant," and "Moon Man" images. [Read the September 26, 2019 CNN article.](#)



MORTGAGE LENDING NEWS

Consumer and Rights Advocates Urge FDIC, OCC, and Federal Reserve to Stop Banks from Helping Payday Lenders Exceed State Interest Rate Limits. A coalition of 61 consumer, civil rights, and community groups' letters urged the [Federal Deposit Insurance Corp.](#) (FDIC), which regulates the only banks now involved in rent-a-bank

schemes; the [Office of the Comptroller of the Currency](#), which regulates a national bank that has been in talks with a payday lender; and the [Board of Governors of the Federal Reserve System](#), whose banks do not appear to be in rent-a-bank schemes. The rent-a-bank scheme is a scheme by payday lenders to make loans up to 160% in states in those rates are illegal by using banks, not subject to state rate caps, as a fig leaf. One example is that two FDIC-regulated banks, FinWise Bank (Utah chartered) and Republic Bank & Trust (Kentucky) are assisting Elevate and/or OppLoans, a payday lender not publicly traded, [to evade state interest rate caps in several states](#). [Curo has also told investors](#) that it is discussing a scheme with OCC-supervised MetaBank. California recently enacted a law limiting interest rates on loans of \$2,500 to \$10,000 to 36% plus the federal funds rate (now 2.5%). Maryland's maximum APR for a \$2,000 loan advance repaid over two years is 33%. [Read the Nov. 7, 2019 Center for Responsible Lending press release.](#)

Wells Fargo Will pay the Navajo Nation \$6.5 million to Settle Allegations of [Shady Sales Tactics](#). The agreement settles a 2017 lawsuit by the Navajo Nation that accused [scandal-ridden](#) Wells Fargo (WFC) of "predatory" practices, including opening fake accounts and pressuring senior citizens who did not speak English to enroll in unneeded services. The Navajo Nation - spanning Arizona, New Mexico, and Utah - alleged that Wells Fargo representatives attended local events like basketball games and flea markets to sign up customers between 2009 and 2016. [Read the August 23, 2019 CNN article.](#)



HUD & DOJ ENFORCEMENT

HUD Settles With Savannah, Georgia Apartment Complex Resolving Housing Discrimination Claim. The \$80,000 agreement with Oglethorpe Square Apartments, LP, of Savannah settles allegations that it subjected African-American tenants at the property to repeated instances of racial harassment by white tenants, including verbal attacks and physical assaults. [Read the agreement.](#) The case started when three African-American residents of The Woods of Savannah filed complaints claiming

that the property owners refused to investigate their claims that white tenants had subjected them to racial harassment and verbal and physical assaults, including by dogs. They also alleged that the management ignored their maintenance requests and delayed others by African-American residents. Under the agreement, the complex will pay the residents who filed complaints \$20,000 each, and create a \$20,000 fund to compensate other residents who may have been racially harassed. The owners also will provide annual fair housing training for the staff and on-site management. [Read the November 15, 2019 HUD press release.](#)



HUD Reaches Settlement With San Diego, Sacramento, and Oceanside, California Housing Providers Accused Of Disability

Discrimination. The agreement settles allegations that they violated the Fair Housing Act and other laws when they refused to install shower grab bars for senior tenants with disabilities and retaliated against them for making the requests. [Read the agreement.](#) The case began when a married couple with disabilities who live in a HUD subsidized senior apartment complex filed a complaint that after they asked for the accommodation, they were issued a notice accusing them of a noise disturbance. Under the agreement terms, Mission Cove Seniors Housing Associates will pay \$23,228 to the Legal Aid Society of San Diego, Inc.; will withdraw the noise complaint; will notify all property residents that it will install grab bars in their bathrooms at no cost; and get fair housing and reasonable accommodations training for leasing and management staff who work with tenants at the complex. [Read the November 14, 2019 HUD press release.](#)



HUD Announces \$1.5 Million Settlement with Bridgeport, Connecticut Housing Authority Resolving Disability Discrimination Claims. The settlement with the Housing Authority of the City of Bridgeport (HACB) regards allegations that HACB discriminated against persons with disabilities by failing to provide accessible units and ignoring requests for reasonable accommodations. HACB owns-manages over 2,600 units of public housing and administers 2,800 vouchers under HUD’s Section 8 Housing Choice

Voucher Program. Under the agreement, HACB will establish a \$1.5 million compensation fund for individuals who were harmed by HACB’s alleged discrimination and will increase its units for people with disabilities. [Learn more about the settlement.](#) A compliance review conducted by HUD’s Office of Fair Housing and Equal Opportunity revealed the violations and DOJ did enforcement, resulting in a lawsuit against HACB. [Read the November 5, 2019 HUD press release.](#)

Justice Department Sues City of Hesperia, California and San Bernardino County Sheriff’s Department for Discriminating Against African American and Latino Renters by Passing and Enforcing a Rental Ordinance

The lawsuit alleges that the City enacted a rental ordinance to address what one City Councilmember called a “demographical problem” – the City’s increasing African American and Latino population – that led to the evictions of many African American and Latino renters. The ordinance, in effect between 2016 and



2017, required all rental property owners to evict tenants upon notice by the Sheriff’s Department that the tenants had engaged in any alleged criminal activity on or near the property. The complaint further alleges that the Sheriff’s Department targeted African American and Latino renters and majority-minority areas. The Sheriff’s Department notified landlords to start evicting entire families including children for conduct by one tenant or non-tenants, evictions of victims of domestic violence, and evictions based on allegations without evidence of criminal activity. HUD’s investigation found that



African American renters were four times as likely as non-Hispanic white renters to be evicted because of the ordinance, and Latino renters were 29% more likely to be evicted. Sheriff’s Department data showed that 96% of the people targeted for eviction had lived in majority-minority Census blocks. Hesperia is 35 miles north of San Bernadino. [Read the December 2, 2019 DOJ press release.](#)

Justice Department Settles with Virginia and Alabama Hotels to Protect the Rights of Veterans Who Use Service

Dogs. The agreement with Deerfield Inn & Suites, in Gadsden, Alabama, resolves allegations that when a veteran arrived for her reservation at the Deerfield Inn & Suites the desk clerk, upon learning that she was accompanied by her service dog, the desk clerk refused to honor the reservation saying that no dogs were allowed. Despite the veteran explaining that the dog was not a pet but a highly trained animal required for disabilities, the clerk refused and the veteran slept in her car in the parking lot of a church. The other agreement with the Landmark Hotel Group in Virginia Beach, Virginia, regarding the Holiday Inn Express in Hampton resolved allegations that the desk clerk refused a reservation because he wouldn't provide documentation that his dog was a service dog. The veteran was forced to find another hotel. Under these agreements, both hotels will adopt and implement a service dog policy; provide training on the policy to employees and managers; post the policy at their facilities and in their advertising; and pay money damages to the two veterans. [Read the November 6, 2019 DOJ press release.](#)

Mississippi Man Sentenced to 36 Months for Crossburning. The defendant was sentenced on federal charges for his crossburning in 2017, in Seminary, Mississippi. He previously [pleaded guilty](#) on August 5, 2019, to one count of interference with housing rights, a federal civil rights violation, and one count of conspiring to use fire to commit a federal felony. The man and a co-conspirator built and burned a wooden cross near the home of a juvenile victim, who lived in a predominantly African-American residential part of Seminary. He burned the cross to threaten, frighten, and intimidate M.H. and other African-American residents because of their race and color, and because they lived in and occupied residences in that area of Seminary. This man is the second to be sentenced for the crossburning, as his co-conspirator previously [pleaded guilty](#) to one count of interference with housing rights and one count of using fire to commit a federal felony, and was sentenced to 11 years incarceration on those two charges. This case was investigated by the FBI's Jackson, Mississippi Field Office, including the FBI Safe Streets Task Force and the Jackson Public Corruption Task Force. [Read the November 5, 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 issues. Our radio shows: <http://www.gbchr.org/2rad9899.htm>.

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



DID YOU KNOW?

The Bank Of Canada Has A 10 Dollar Bill Honoring Viola Desmond (1914-1965), an African Canadian Businesswoman Who Fought Against Segregation.

Desmond was 32 when she was jailed, convicted, and fined for refusing to leave a whites-only area of a movie theatre in 1946 in New Glasgow, Nova Scotia. Desmond's continuing legal fight brought others together to fight for equal rights in the province. In 1954, the province finally got outlawed treating blacks differently than whites. People of color are now equal under the laws of Canada. Desmond's story is part of the permanent collection at the Canadian Museum for Human Rights. In 2019, the bill won the coveted Bank Note of the Year Award for 2018 by the International Bank Note Society. [Read the November 12, 2018 Washington Post article.](#) [Read the April 30, 2019 CBC News article.](#)

The [National Public Housing Museum](#) will open in 2021. The museum will tell the history of American public housing on Chicago's Near West Side located inside the remaining building of the Jane Addams Homes, a public housing complex built in the 1930s. Since 2010, however, it has been mounting exhibitions at a variety of other venues. The museum's stance is that housing is a human right—75 years after FDR asserted the right “of every family to a decent home” in his [Second Bill of Rights](#). To make its case, the NPHM will look to everyday resident histories and apply them to today's housing crisis. In addition to standard gallery space, the 47,000-square-foot museum will contain three model apartments, furnished and decorated to represent different communities that lived in the Addams Homes and in American public housing (including Jewish, Puerto Rican, Polish, and African-American families). There will be spaces for public programming, performances, and oral history. [Read the December 3, 2019 Citylab article.](#)



HAVE YOU READ?

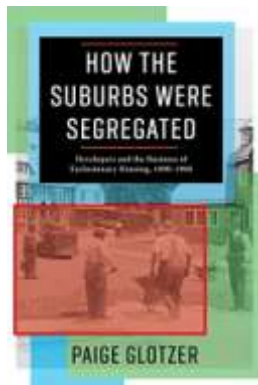
***Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership (Justice, Power, and Politics)* by Keeanga-Yamahtta Taylor.**

University of North Carolina Press, 2019. 368 pages. \$30.00 hardcover. Long listed for the 2019 National Book Award, *Race for Profit* shows how exploitative real estate practices continued after housing discrimination and redlining was outlawed. The same racist structures and individuals remained intact, and close relationships between regulators and the industry produced no change. New policies meant to encourage low-income homeownership unfortunately just

presented new ways to exploit Black homeowners. Bankers, investors, and real estate agents targeted the Black women most likely to fail to keep up their home payments and fall into foreclosure. By the end of the 1970s, the first programs to enhance Black homeownership yielded thousands of foreclosures in Black communities.

["The New Secession" by Adam Harris, The Atlantic. May 20, 2019.](#) Very interesting article about how the residents of the majority-white southeast corner of Baton Rouge, Louisiana - the State Capitol - are making their own city with its own schools, as they break away from the majority-black parts of town.





To be published on April 14, 2020: **How the Suburbs Were Segregated: Developers and the Business of Exclusionary Housing, 1890–1960 (Columbia Studies in the History of U.S. Capitalism)** by Paige Glotzer. Along the way, Glotzer shows how Baltimore’s experience spawned a national real estate industry with professional organizations that lobbied for segregated suburbs. This history treats the beginnings during the New Deal and the Second World War, as federal policies hollowed cities, pushed suburbanization, and spurred a white homeowner class committed to defending racial barriers. The author argues that the policies that favored exclusionary housing were not inevitable because of popular and elite prejudice, but the result of a longitudinal effort by developers to use racism to structure suburban real estate markets. The real estate industry shaped residential segregation, from the emergence of large-scale suburban development in the 1890s to the postwar housing boom. She traces the money that financed early segregated suburbs, aided by transnational capital, mostly British, in the US housing market.



REST IN PEACE

US Rep. Elijah Cummings, Political Leader, 68. Cummings was born and raised in Baltimore, the son of sharecroppers originally from South Carolina. Cummings often told how his mother had seen Americans beaten while seeking the right to vote. "Her last words were: 'Do not let them take our votes away from us,' " he said.

Previously a trial attorney and Maryland state delegate, Cumming had been a member of Congress since 1996. He served in the General Assembly for 14 years and became the first African American in Maryland history to be named speaker pro tem of the House of Delegates. The present district boundaries encompass parts of the city of Baltimore and parts of Baltimore and Howard Counties. Maryland Governor Larry Hogan (R) called Cummings “a fierce advocate for civil rights and for Maryland for more than three decades. Congressman Cummings leaves behind an incredible legacy of fighting for Baltimore city and working to improve people’s lives.” Amen. [Read the October 17, 2019 Baltimore Sun obituary](#)

Baxter Leach, Civil Rights Worker, 79. Leach was a prominent member of the Memphis sanitation workers union whose historic strike drew the Rev. Martin Luther King Jr. to the city where he was assassinated. Leach helped organize the 1968 strike in which 1,300 sanitation workers walked off the job and marched in Memphis demanding of higher wages and better working conditions. Strikers made placards that read, “I Am A Man.” King went to Memphis twice to support the workers. On his second visit, he was shot and killed on the balcony of the old Lorraine Motel on April 4, 1968. The strike called national attention to the poor conditions of workers throughout the South and is considered a key moment in the civil rights movement of the 1960s. The union later secured improved conditions and higher pay, but members continued for decades to fight for retirement benefits. Leach and other surviving sanitation workers received the National Civil Rights Museum’s Freedom Award last year. The museum is on the ground of the former Lorraine Motel. [Read the August 29, 2019 Washington Post obituary.](#)

