



# FAIR HOUSING NEWS

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



EQUAL HOUSING OPPORTUNITY

## AUGUST GREETINGS!

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

<mailto:wkladky@gbchr.org>. You can go to our website <http://www.gbchr.org> for laws,

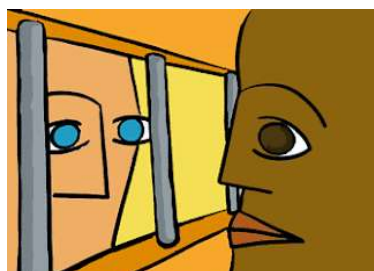
links, etc. See our TV show on the YouTube Channel -

<http://www.youtube.com/user/wkladky1>! Or, check out

<http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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## NATIONAL NEWS

**National Study Finds Persistent Bias Against Non-White Renters.** It also showed that landlords are less likely to reply to applicants with Black and Latino names. A recent National Bureau of Economic Research (NBER) study found that landlords are less likely to respond to applicants with African American and Latino sounding names when

renting properties. This contributes to rising residential segregation. In the largest study of rental discrimination, fictitious renters with names associated with White, African American, or Hispanic identities, were used. The research tracked over 25,000 interactions between those people and 8,476 property managers in 50 of the largest U.S. cities. Renters with White-sounding name received a 60% response rate, compared to a 54% and 57% response rate for those with African American and Hispanic identities. Other research have documented similar trends in the buyer's market. Research has found that appraisers consistently undervalue homes in Black and Latino neighborhoods. In the NBER analysis, it was found that a lack of a response to a renter of color decreased the likelihood that someone of that ethnic group would live in a property by around 17%. The most discrimination for Black renters was identified in Chicago, Los Angeles, and Louisville. Latinos in Louisville, Houston, and Providence, Rhode Island, faced the strongest constraints, according to a recent analysis by the Federal Reserve Bank of Cleveland. [Read the research report \*Racial Discrimination and Housing Outcomes in the United States Rental Market\*](#). Article source: [Read the Bloomberg article](#).

**July 26<sup>th</sup> was the 32nd Anniversary of the Passage of the Americans with Disabilities Act (ADA).** Signed into law in 1990 by President George H. W. Bush, this civil rights law works to ensure the rights of persons with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications. A great ADA celebration toolkit with





resources, language tips, events, etc., is [here](#). “The Americans with Disabilities Act embodies a national promise to eliminate discriminatory barriers and support full participation, community integration, independent living and economic self-sufficiency for people with disabilities,” said the Department’s Civil Rights Division. In June, 2022, the Department made an over \$2 million settlement agreement with Uber Technologies Inc. involving Uber commitments to policy changes and paying several million dollars in compensation to over 65,000 Uber users charged discriminatory fees due to disability. Other USDOJ recent enforcement efforts have included removing barriers that prevented people with disabilities from booking vaccine appointments on the web and finding critical vaccine information; enforced the ADA to safeguard the rights of people with opioid use disorder (OUD) who are in treatment or recovery; and starting statewide Olmstead investigations in response to complaints. Read the USDOJ’s press release about the anniversary.

### **One-In-Four Moderation Actions Across 3 Private Servers of the Popular Video Game Minecraft are Because of Online Hate and Harassment, according to ADL Study.**

The ADL (Anti-Defamation League) found that many Minecraft users experience hateful speech and harassment while using it. It was found that of all content that got a moderator response (including a ban, warning, mute, or kicking off the server) some 16% were because of harassment and 10% identity-based hate; many in-game offenders are repeat offenders; and hateful messages are 21% more likely in public than private chats. This study confirms that hateful rhetoric is common in gaming spaces. Slurs previously only characteristic of white nationalism and hate groups suggests extreme language is becoming normalized. The ADL said that Minecraft and the gaming industry “broadly must do more to ensure their online spaces have robust community guidelines and that they provide researchers access to more data and information on its servers.” [Read the July 26, 2022, ADL press release.](#)



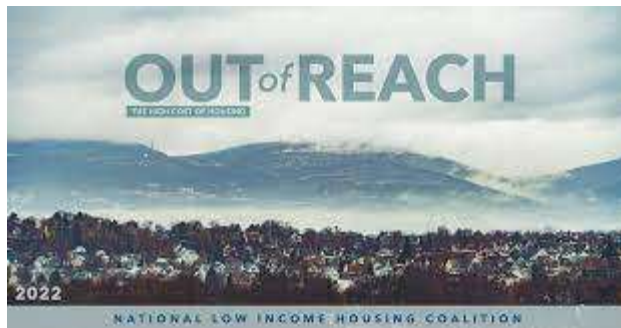
**FHFA Announces Equitable Housing Finance Plans for Fannie Mae and Freddie Mac.** Fannie Mae's and Freddie Mac's (the Enterprises) Equitable Housing Finance Plans for 2022-2024 are designed to complement the initiatives in FHFA's Strategic Plan: Fiscal Years 2022–2026 to promote the Enterprises' safety and soundness and support housing finance markets providing equitable access to affordable, sustainable housing. The Plan’s activities tackle barriers for renters, aspiring homeowners, and current homeowners, especially in Black and Latino communities. Activities include

consumer education; credit reporting to help tenants build credit profiles and financial access; expanded counseling services; technology to bolster access to credit and fair home appraisals; and special credit programs. FHFA also requires each program to publish and maintain an online list of pilots and test-and-learn activities. Additional pilot programs, review/ oversight, and other activities will be developed. [Fannie Mae Equitable Housing Finance Plan.](#) [Freddie Mac Equitable Housing Finance Plan.](#) [Read the June 8, 2022, FHFA release.](#)

**The National Fair Housing Alliance (NFHA) and 19 Other Fair Housing Groups Ask a Federal Judge to Block Attempts by Bank of America to Dismiss a Racial Discriminatory Lawsuit About Their Property Maintenance and Marketing.** The lawsuit

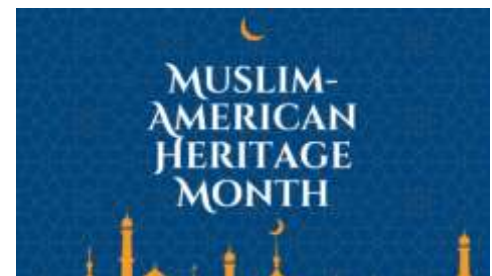


alleges that for over 10 years the bank and its maintenance vendor have not maintained Bank of America-owned properties in predominantly African American, Latino, and other minority neighborhoods at the same level as in predominantly White neighborhoods. This was based on the groups' finding that properties in minority neighborhoods were over three times as likely as those in White neighborhoods to have 11 or more exterior maintenance or marketing deficiencies. The bank's most recent filings ask the U.S. District Court in Baltimore to prevent the plaintiffs' claims from reaching a jury. Joined in the lawsuit is a Baltimore woman and a small family from District Heights, Maryland. Both families attest their townhomes had serious physical damage due to poor maintenance of nearby Bank of America-owned homes. They also had emotional harm from living next to unsecured, unmaintained, vacant homes that were sometimes inhabited by squatters and others. The plaintiffs are represented by Brown, Goldstein & Levy, LLP, a Baltimore-based law firm. [Read the July 20, 2022, NFHA release.](#)



**NLIHC's Annual Report, *Out Of Reach 2022* Finds that Low-Wage Workers are Facing Severe Challenges Affording Housing Amid Record-Breaking Rent Increases.** The National Low Income Housing Coalition (NLIHC) report "highlights the mismatch between the wages people earn and the price of decent rental housing in every state, metropolitan area, and county in the U.S. The report also calculates the "Housing Wage" a full-time worker must earn to afford a rental home without spending more than 30% of their income on housing costs. This year's national Housing Wage is \$25.82 per hour for a modest two-bedroom home at fair market rent and \$21.25 per hour for a modest one-bedroom home." Two startling findings are (1) 55% of Black households are cost-burdened and 53% of Latino households are cost-burdened, compared to 43% of whites. The disparities are wider for women of color as over 70% of Black and Latina women earn an hourly wage that is below the one-bedroom Housing Wage. (2) In no state, metropolitan area, or county can a full-time minimum-wage worker afford a modest two-bedroom rental and cannot afford modest one-bedroom apartments in 91% of U.S. counties. Overall, rents rose 18% between 2021's first quarter of 2021 and 2022. Of the 345 metropolitan counties, all but two have had a rental price rises since 2021. [Read the July 28, 2022, NLIHC release.](#) [Read the report.](#)

**U.S. Sen. Cory Booker (D-NJ) Leads Introduction of Congressional Resolution Recognizing July as Muslim-American Heritage Month and Celebrating the Achievements of Muslims Living in the U.S. Praised by the Council on American-Islamic Relations (CAIR),** The resolution highlights the contributions Muslim Americans have made to build a better country: medical professionals, entrepreneurs, faith leaders, athletes, public servants, and more.



The resolution stresses the "need for public education, awareness, and policies that are culturally competent when describing, discussing, or addressing the impacts of being Muslim American in all aspects of the society of the United States." The resolution is cosponsored by Sens. Amy Klobuchar (D-MN), Alex Padilla (D-CA), and Patty Murray (D-WA). Read the text of the resolution [here.](#) [Read the August 2022, Sen. Brooker release.](#) [Read the August 2022 CAIR release.](#)



**The National Association of REALTORS® (NAR) is Sponsoring the National Fair Housing Alliance's (NFHA) Annual Conference and Its Keys Unlock Dreams Initiative – Including Baltimore - to**

**Expand Housing Opportunities for Underserved Groups.** A consortium of over 200 private nonprofit fair housing organizations and state and local civil rights agencies, NFHA’s “Keys Unlock Dreams Initiative” focuses on ten key cities. These are: Baltimore, Atlanta, Columbus, Detroit, Houston, Memphis, New Orleans, Oakland, Philadelphia, and Washington, DC. NAR will help fund the initiative for two years, with these goals: remove structural barriers that perpetuate racial inequality; expand affordable and fair housing options; prevent an unbalanced recovery from the COVID-19 pandemic; empower consumers and stakeholders with info and resources; and help close the racial wealth and homeownership gaps. The initiative will target these goals with research, policy advocacy, homeownership programs and products, and consumer education and outreach. NAR is the U.S.’s largest trade association with over 1.5 million members in the residential and commercial real estate industries. [Read the NFHA Keys article.](#)



## HUD & DOJ ENFORCEMENT

**The U.S. Department of Housing and Urban Development (HUD) has charged the Spring Creek Homeowners Association of Jackson, Wyoming, with Discriminating Against Two Homeowners Because of Disability by Restricting Their Assistance Animals and Retaliating Against Them for Filing a Fair Housing Act Complaint.** [Read HUD’s Charge.](#) HUD’s Charge alleges that the Association, the governing body of 131 residential housing units, has rules limiting the rights of residents with assistance animals, including requiring documentation and allowing

assistance dogs to be walked only outside and to relieve themselves on property only in the early morning or late evening. After the homeowners challenged these policies and filed a complaint with HUD, the Home Owners Association told all residents in the community that the homeowners had tried to get around the HOA’s arbitration provisions, as well as questioning the homeowners’ need for their assistance dogs. A U.S. Administrative Law Judge will hear HUD’s charge unless any party to the charge elects to have the case heard in federal district court. If an administrative law judge finds, after a hearing, that discrimination has occurred, the judge may award damages to the homeowners for their losses as a result of the discrimination. The judge may also order injunctive relief and other equitable relief, to deter further discrimination, as well as payment of attorney fees. In addition, the judge may impose civil penalties to vindicate the public interest. If the federal court hears the case, the judge may also award punitive damages to the complainant. [Read the July 19, 2022, HUD press release.](#)

### **HUD Announces 24 Programs to Join Biden-Harris Administration**

**Justice40 Environmental Initiative.** President Joe Biden created the Justice40 Initiative to provide 40% of the overall benefits of climate, clean energy, affordable and sustainable housing, clean water, and other investments to disadvantaged communities that are marginalized, underserved, and overburdened by pollution. The programs included create affordable and sustainable housing and meet various housing needs for individuals and communities, including single- and multi-family housing and housing for seniors, persons with disabilities, and tribal communities. The programs also serve communities impacted by disasters, and that need to spur economic development by partnering with the federal government. HUD’s 24 programs in the initiative include several CDBG programs, Housing Trust, FHA, lead hazard reduction, and rental housing programs. [Read the July 15, 2022, HUD release.](#)





**The U.S. Department of Justice (USDOJ) and the Consumer Financial Protection Bureau Have Reached an Agreement with Trident Mortgage Company to Resolve Lending Discrimination Claims.** This settlement, which commits over \$20 Million to increase credit opportunities in neighborhoods of color, is the first redlining settlement against a non-bank lender and the second largest redlining settlement in USDOJ history. agreements to resolve allegations that Trident Mortgage Company (Trident), which is owned by Berkshire Hathaway Inc., engaged in a pattern or practice

of lending discrimination by “redlining” in the Philadelphia metropolitan area, including neighborhoods in Philadelphia, Camden, and Wilmington. Under the order, subject to court approval, Trident agreed to invest over \$20 million to increase credit opportunities in neighborhoods of color in the Philadelphia metropolitan area. Trident will invest at least \$18.4 million in a loan subsidy fund for residents of neighborhoods of color in the Philadelphia metro; \$750,000 for development of community partnerships to provide services that increase access to residential mortgage credit; \$875,000 for advertising and outreach; and \$375,000 for consumer financial education. Trident will ensure that the lender employs at least four mortgage loan officers dedicated to serving neighborhoods of color in and around Philadelphia, Camden, and Wilmington; maintains at least four office locations in those neighborhoods; and employs a full-time manager of community lending to oversee the continued development of lending in neighborhoods of color in the area. Trident will also pay a civil money penalty of \$4 million. Trident also has made agreements with Pennsylvania, New Jersey, and Delaware, to resolve the allegations by paying investigation costs. Fox & Roach will spend \$150,000 in marketing to communities of color in the Philadelphia metro. [Read the July 27, 2022, USDOJ article.](#)



**USDOJ Wins \$293,000 Jury Award Against City of Springfield, Illinois, for Discriminating Against People with Disabilities.** The federal jury award was for attempting to close a group home for people with developmental disabilities in 2016. The single-family home with three residents with intellectual and physical disabilities who received community residential services from a state-licensed provider, Individual Advocacy Group (IAG), constituted a Community Integrated Living Arrangements (CILAs). This permits residents with disabilities to live in the community setting rather than an institution. Although in compliance with state requirements, the city tried to close it in 2016 citing a local spacing ordinance that forbade two homes for individuals with disabilities from operating within 600 feet of each other. The USDOJ filed suit against the city in 2017. In 2020, the Court ruled that the City had violated the Fair Housing Act by enforcing the spacing ordinance against the home, granting the USDOJ’s motions for summary judgment. In determining what damages should be awarded for harm caused by the city’s conduct, the jury award consisted of \$162,000 in compensatory damages to the residents and \$131,000 in compensatory damages to IAG. [Read the July 27, 2022, USDOJ release.](#)

**USDOJ Settlement with the Southeastern Pennsylvania Transportation Authority (SEPTA), the Philadelphia Area Regional Transportation Authority Resolves a Complaint that Three SEPTA Police Officers Were Racially Harassed and Retaliated Against** in violation of Title VII of the Civil Rights Act of 1964 (Title VII). Title VII prohibits employment discrimination on the basis of

race, color, national origin, sex, and religion, and forbids retaliation against employees for opposing employment practices that are discriminatory under Title VII. SEPTA subjected the special investigative unit officers to racial and religious harassment and then retaliated because they opposed the harassment. The officers' supervisor repeatedly harassed them with racial slurs and derogatory comments about Black people and Muslims, threatened the officers, and physically assaulted them. The complaint also alleged that the police chief retaliated against the officers for opposing the harassment. The officers' supervisor and the police chief are now ex-SEPTA employees. Under the agreement, SEPTA will adopt anti-discrimination and retaliation policies and give trainings for its employees. SEPTA will also pay the officers \$496,000 in compensatory damages. [Read the August 1, 2022, USDOJ release.](#)



## CALENDAR

**September 15th through October 15<sup>th</sup> is National Hispanic Heritage Month.** This time to recognize and celebrate the many contributions, diverse cultures, and extensive histories of the American Hispanic and Latino community began in 1968 as “Hispanic Heritage Week” under President Lyndon B.

Johnson and was later extended to a month in 1988. The national theme this year is “Unidos: Inclusivity for a Stronger Nation.” Check out the Hispanic Star’s Month Toolkit [here](#).

**The Maryland Commission on Civil Rights’ Biennial Civil Rights & Fair Housing Gala Celebration will be on August 20, 2022.** Held from 6:00 until 10:00 p.m. at the Maryland Live! Hotel Ballroom (7002 Arundel Mills Circle #7777, Hanover, Maryland 21076), its title is “Her Story: Celebrating 100 Years of the Women's Right to Vote & Promoting Civil Rights. 30 Years of the Americans with Disabilities Act.” Dr. Mary Frances Berry will keynote. Purchase your tickets [here](#). For more info, visit the Commission’s Gala event [website](#) or 410-767-8576.



News Release

### Maryland Insurance Administration

Larry Hogan, Governor    Boyd K. Rutherford, Lt. Governor  
Kathleen A. Barrane, Commissioner    Jay Cook, Deputy Commissioner

### The Maryland Insurance Administration Will Conduct an Informational Zoom Session About Life Insurance on September 22<sup>nd</sup>.

Patricia Dorn from the Maryland Insurance Administration will provide an online Zoom seminar about Life Insurance. Topics will include both term and permanent insurance, as well as the basics. It will be on September 22, 2022, at 12:00 p.m. To Join the ZoomGov Meeting: <https://www.zoomgov.com/j/1611914427>, Meeting ID: 161 191 4427. Calling in? 833 568 8864 US Toll-free, Meeting ID: 161 191 4427. Find your local number: <https://www.zoomgov.com/u/adHMSNE2Sq>. Questions before event? [patricia.dorn@maryland.gov](mailto:patricia.dorn@maryland.gov).

## FAIR HOUSING RESOURCES

**In Passing Its Version of the CROWN Act, Massachusetts became the 18th State to Protect Black People from Discrimination Because of Their Natural Hairstyles.** The first CROWN Act (“Create a Respectful and Open World for Natural Hair”) was passed in California in 2019. Bills protecting natural hair styles, such as Afros, braids, locks twists and Bantu



knots, subsequently have been proposed and enacted. The U.S. House of Representatives passed its version of the Act in early 2022. (The Senate has not yet taken up the bill.) “Even though there are federal and constitutional protections against racial discrimination, bills like the CROWN Act are necessary because this kind of discrimination is so widespread,” said Carol Rose, executive director of the Massachusetts ACLU. “Many school and workplace policies restricting natural hairstyles have been defended as being race-neutral, though they disproportionately impact Black people,” Rose said. [Read the July 29, 2022, Washington Post article.](#)



**File a Complaint of Housing Discrimination in Maryland.** If you believe that you have been the victim of discrimination in employment, housing, public accommodations, or state contracts because of your race, color, religion or creed, sex, age, ancestry or national origin, marital status, physical or mental disability, sexual orientation, gender identity, genetic information (employment only), familial status (housing only), and/or source of income (housing only), you may file a complaint of discrimination with the Maryland Commission on Civil Rights. Don't just take it! The first step is to begin an online inquiry [here](#). For more information or for individuals with limited English proficiency, please contact the MCCR at 410-767-8600 or [mccr@maryland.gov](mailto:mccr@maryland.gov). You'll be glad you did.

**The National Low Income Housing Coalition (NLIHC) Started a New Website and Free Event Series, “Summer of IDEAS.”** NLIHC’s Summer of IDEAS (Inclusion, Diversity, Equity, Anti-racism, and Systems-thinking) is an educational event series that showcases and amplifies stories about the social and economic issues facing U.S. marginalized communities. There are narrative and new media projects as well as discussions on topics such as housing disparities, race and poverty, environmental racism, and voter suppression led by experts in these areas. [Read the NLIHC article.](#) [Go to the website.](#)

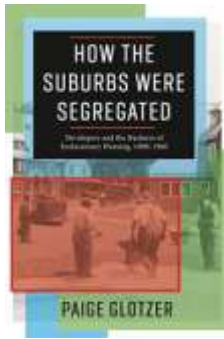


**Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#)** You can watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows: <http://www.gbchrb.org/2rad9899.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. 410.357.1219 / <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>.

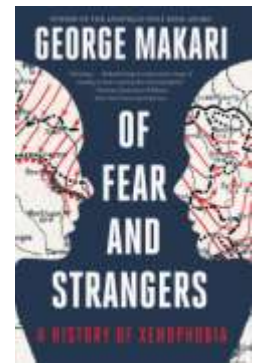


## BOOKS

***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. Columbia University Press, 2020. 320 pages.

Paperback, \$30.00. This history of the Roland Park Company is actually an examination of the Company's development of Baltimore's wealthiest, whitest neighborhoods – some of the earliest segregated suburban housing. The important role of transnational capital, mostly British, in the U.S. housing market is underlined, as well as the discriminatory business practices of real estate developers (e.g., restrictions limiting potential buyers by race, class, etc.), including negotiating with municipal governments for services. She examines how they influenced local and federal housing policies. The author shows how Baltimore's experience contributed to the creation of national real estate professional organizations that lobbied for planned segregated suburbs.

***Of Fear and Strangers: A History of Xenophobia*** by George Makari. W. W. Norton, 2021. 368 pages. Paperback, \$27.95. Paperback (\$18.95) to be released on March 21, 2023. While xenophobia (the fear and hatred of strangers) has ancient origins, a dangerous bias called "xenophobia" arose in the 19<sup>th</sup> century - coined by doctors and political commentators – along with Western nationalism, colonialism, mass migration, and genocide. The book reveals its perverse misuse and spread as an ethical principle that culminated in the Holocaust, as well as its sudden reappearance in the 21<sup>st</sup> century. The author analyzes its evolution through Joseph Conrad, Albert Camus, and Richard Wright, and innovators like Walter Lippmann, Freud, Sartre, Beauvoir, and Fanon. Its relation is explored to ideas such as the conditioned response, the stereotype, projection, the Authoritarian Personality, the Other, and institutional bias.



## REST IN PEACE

**Clifford L. Alexander Jr., Civil Rights Advocate and Public Official, 88.** Alexander helped shepherd the landmark Voting Rights Act of 1965 and soon was appointed President Lyndon B. Johnson's personal consultant on civil rights, and then chairman of the Equal

Employment Opportunity Commission (EEOC) in 1967. Alexander was the third chairman and first Black official to hold the post. Alexander achieved a number of other "firsts." He was the first Black student-body president at Harvard University, the first Black partner at the elite Washington law firm Arnold & Porter - where he practiced corporate and discrimination law and recruited new lawyers from Howard University's law school – and the first Secretary of the Army (appointed by President Jimmy Carter in 1977). In 1991, he "told a Senate panel that racial prejudice pervaded every part of American life, including TV shows and clubby boardrooms. Government was no exception, he said, adding that he was speaking to 'the most prestigious segregated body in America — the United States Senate.'" [Read the July 4, 2022, Washington Post obituary.](#)





**Doris Derby, Civil Rights Movement Photographer, 82.** Dr. Derby's photographs of children documented low-income Black rural life in Mississippi, showing the real everyday lives of average people. One of the few female photographers working with the movement, she showed a detailed history of the civil rights movement's grass-roots efforts to empower Black people economically, politically, socially, and physically. After working as a field secretary for the Student Nonviolent Coordinating Committee to develop an adult literacy program, she co-founded a repertory theater, researched the educational outcomes of Black and white students, launched seed and oversee Head Start programs, and led the development of cooperatives to make leather goods, Black rag dolls, baskets, and other local products. She published her gripping story in *A Civil Rights Journey* (Mack Books, 2021).



**Johnnie A. Jones, Sr., Pioneering Civil Rights Lawyer, 102.** Working with voter leagues and civil rights organizations, like the NAACP and the Congress of Racial Equality (CORE), helped demonstrators who participated in lunch-counter sit-ins. His car was bombed twice. After the 1954 Supreme Court ruling in *Brown v. Board of Education* outlawing segregation in public schools, he helped accompany 30 Black children to a White elementary school in Baton Rouge. As the Southern Christian Leadership Conference legal representative to the organizers of the 1953 Baton Rouge Bus Boycott which was the model for the 382-day 1955 Montgomery Bus Boycott leading to the Supreme Court ruling that desegregated the Montgomery transit system. Jones also served briefly in the Louisiana House of Representatives in the 1970s. [Read the May 2, 2022, \*Tennessee Tribune\* article.](#) [Read the April 25, 2022, \*Washington Post\* obituary.](#)

**The Rev. James Macdonnell, Activist Presbyterian Minister, 89.** He participated in the 1963 March on Washington and, the next year, he spent a week helping direct a registration drive for Black voters in Canton, Miss., later calling the threats he received the most terrifying experience of his life. As pastor of Saint Mark Presbyterian Church (Rockville, Maryland), he and some ordained clergy flew to Alabama in 1965 for the voting rights march from Selma to Montgomery led by the Rev. Martin Luther King Jr. He also directed a voter registration drive in Canton, Mississippi, helped start the Fair Housing Council of Greater Washington (Equal Rights Center), and served on Montgomery County's Human Rights Commission, where he advocated for low-income housing. [Read the May 10, 2022, \*Washington Post\* obituary.](#)

