

FAIR HOUSING NEWS

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

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EQUAL HOUSING

OPPORTUNITY

GREETINGS!

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! Join the mailing list: <u>mailto:wkladky@gbchrb.org</u>. Check our website http://www.gbchrb.org for laws,

links, etc. or call 410.962-6533. Watch our YouTube TV show - <u>http://www.youtube.com/user/wkladky1</u>! Or listen to our radio show at <u>http://www.gbchrb.org/2rad9899.htm</u>.

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NCRC

Home Mortgage Lending During the Pandemic

NATIONAL NEWS

The National Community Reinvestment Coalition (NCRC) Just Published a New Report on Mortgage Lending Data from 2020 and Who Benefitted Finds that the Homeownership Gap Between Black and White Families Stands Near Its Highest Point in 120

Years. Other observations include: (1) The private mortgage lending market continued to inadequately serve most households of color; (2) Refinance lending exploded during the pandemic and disproportionately flowed to non-Hispanic White, Asian Indian and Chinese borrowers; (3) Other BIPOC communities saw their share of mortgage lending shrink; and (4) Over decades, the private mortgage market and laws intended to expand access to credit have failed to achieve equitable home ownership rates or increase family wealth in communities of color. Overall, non-bank mortgage companies extended their lead over banks in originating home purchase loans overall, and were by far the primary source of credit for LMI and non-Asian BIPOC communities. Loans lacking race and ethnicity data have grown since 2018 to 15% of all applications and 75% of all purchased loans in the 2020 HMDA release. Most of the increase in BIPOC home purchase lending was due to expanding numbers of Hispanic and Asian applicants, who increased by 1.5% and 1%, respectively. Black borrowers decreased by 0.1%. Read the report. Download the report.

After Hostage Crisis at Texas Synagogue, the Anti-Defamation League (ADL) Urges Congress to Increase Nonprofit Security Funding to \$360 Million and Immediately Confirm the State Department's Special Envoy to Monitor and Combat Anti-Semitism. In the aftermath of a hostage crisis at a Texas synagogue that fortunately ended with all hostages being freed safely, the ADL called for doubling the



funding for the Federal Emergency Management Agency's Nonprofit Security Grant Program, which provides non-profit organizations, including Jewish schools and houses of worship, with much-needed

assistance to bolster security. The grant program fulfilled less than half of the applications it received for 2021 grants, approving only 1,532 applications out of 3,361 submitted and less than half of the dollar amount of total funds requested by applicants. "The Texas hostage crisis was a painful reminder that the threat to the Jewish community in America remains at a significant and lethal level, and that anti-Semitism continues to be a threat not just in America, but to Jewish communities everywhere," said the ADL. <u>Read the January 16, 2022 ADL article.</u>

Truist Opened Fewer Branches After the 2019 Merger of SunTrust and BB&T in Diverse Areas, Advocacy Group Claims.

Compared to pre-merger openings at SunTrust and BB&T, the six branches also represent a 35% drop in new locations in low- to moderate-income minority communities and a 50% decrease in openings in minority communities regardless of income. By contrast, 25 branch openings occurred in higher-income,



predominantly white areas, and one was in a diverse, middle- to upper-income tract. The report did not cite specific locations for any of the branches. This decrease in openings is one example of how a big bank's shifting branch strategy can negatively impact communities struggling with access to capital and other financial services. In response to questions about the committee's report, Truist said it has taken multiple steps to lend and invest in low- to moderate-income and minority communities since the merger was finalized. The bank also said it has ensured that no merger-related branch closures occurred in low- and moderate-income neighborhoods. The report from the coalition of bank workers, community and consumer advocacy groups, and labor organizations, that work to improve conditions in the banking industry was a "case study" of the potential impact on some communities from consolidation in the banking industry, and as the country's larger banks move to shrink their branch networks. At the Congressional hearing on the merger, Truist told the U.S. House Committee on Financial Services that the bank would open at least 15 branches in low- to moderate-income communities as part of the deal. But the Committee for Better Banks said its research showed that Truist hadn't yet made good on that promise. Read more at:

https://www.charlotteobserver.com/news/business/banking/article257093337.html#storylink=cpy.



Black History Month and the Lunar New Year Began on February 1st. As Delegate Lily Qi, of the Maryland House of Delegates for District 15, said in her February 1st information email, it is fitting these two dates coincide this year as our communities become more diverse and integrated than ever and all of us more accustomed to celebrating different cultures and heritage. However, both special occasions should remind all of us that racial and ethnic integration is far from complete

and much work remains to be done.

Black History Month. February 1 is the beginning of Black History Month. Every February, the U.S. honors the contributions and sacrifices of African Americans. Black History Month celebrates their rich cultural heritage, triumphs, and adversities. The 2022 theme, Black Health and Wellness, honors medical scholars and health care providers. The COVID-19 pandemic has disproportionately affected minority communities and placed at times crushing burdens on Black health care professionals.

The Month began in 1926 when the "father of Black history" Carter G. Woodson (1875-1950) designated the second week of February as "Negro History Week" and galvanized fellow historians through the Association for the Study of Negro Life and History, which he founded in 1915. By the late 1960s, Negro History Week had evolved into what is now known as Black History Month. U.S. President Gerald R. Ford officially recognized Black History Month during the 1976 bicentennial, urging Americans to "seize the opportunity to honor the too-often neglected accomplishments of Black

Americans in every area of endeavor throughout our history." <u>https://www.npr.org/2022/02/01/1075623826/why-is-february-black-history-month.</u> <u>https://www.history.com/topics/black-history/black-history-month</u>

Lunar New Year. February 1st also marks the beginning of the Lunar New Year, which is celebrated by the Chinese, Korean, and Vietnamese communities. This year is the Year of the Tiger. Many Asian cultures historically follow a lunar, rather than solar, calendar, so the Lunar New Year falls on a different day on the Gregorian calendar which the U.S. uses every year: In 2022, Lunar New Year's Eve fell on January 31, and the new year began Tuesday, February 1. While celebrations frequently start the weekend before and continue for weeks after, only the first seven days, January 31 to February 6, are considered public holidays. The Lunar New Year is seen as a



time of reunion and rebirth, marking the end of winter and the start of spring. The Chinese calendar is on a 12-year cycle, with each year linked to one of a dozen animals -- the rat, ox, tiger, rabbit, dragon, snake, horse, goat, monkey, rooster, dog, and pig. The year 2022 in the Gregorian calendar is designated the Year of the Tiger, the year of bravery, wisdom, and strength.



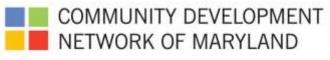
The Maryland Affordable Housing Coalition will hold its annual MAHC HOUSING DAY on February 17th from 9 a.m. to 10:30 a.m. Learn more and register here. Sign up to attend the individual meetings with key Legislators to tell them how important additional funds for a one-time increase in capital funding for the DHCD Rental Housing Programs to support increased project costs and high demand for funding are to your projects. They need to hear from you! Registration includes an option to join a County delegation for individual meetings with key Legislators. Please indicate which County group you wish to join, and links to individual meetings will be sent to you separately. Contact MAHC at 443-758-6270 / mdarden@mdahc.org.

Maryland Jewish Advocacy Day Legislative Meetings Start

February 16th. Advocates are invited to join the Baltimore Jewish Council with its partners at The Associated: Jewish Federation of Baltimore, the Jewish Federation of Greater Washington, the JCRC of Greater Washington, and the JCRC of Howard County. The series of virtual Maryland Jewish Advocacy Day events when virtual meetings



with legislators begin. On Wednesday, February 16, 2022 at 7:00 p.m. there will be the keynote event of Advocacy Day featuring Senate President Bill Ferguson. <u>Register now!</u> An additional speaker for the keynote event will be Maryland's U.S. Attorney Erek Barron who will speak about the federal response to rising anti-Semitism, hate, and extremism. <u>You can learn more, and register now for each Advocacy Day event</u>.



The Community Development Network of Maryland (CDN) Advocacy Week will be from February 15 - 18. Registration is open for

CDN's Advocacy Week. Due to COVID protocols, CDN is continuing its annual advocacy work in Annapolis by scheduling virtual visits with our representatives in the Maryland General Assembly. Join us to educate them on the housing and community development needs of our communities! The

kickoff event is taking place on Tuesday, February 15, from 11:00 a.m. - 12:30 p.m. Register for the event and to in legislator meetings by clicking the button below. Wednesday, February 2 - 2:00 p.m.-Register here. Saturday, February 5 - 10:00 a.m. Register here.

Other Local & Area News

Virginia's Attorney General's Office Has Filed Lawsuits Against 29 Real Estate Companies Accused of Discriminating Against Renters Protected Under a Recent Change to State Law. The Attorney General's Office of Civil Rights (OCR) filed 13 lawsuits against companies in Richmond, Chesterfield and Henrico. The Office alleges that the companies that own and operate rental



housing "categorically rejected" callers who said they were going to use a Housing Choice Voucher to pay their rent. The lawsuits are the first under an addition to Virginia fair housing protections that forbids housing discrimination on the basis of source of income. The law was designed to protect households that rely on the federal voucher program to pay some of their rent. Evidence of discrimination by these companies came to the OCR from Housing Rights Initiative (HRI), a national nonprofit dedicated to promoting fair and lawful housing practices. HRI conducted several fair housing tests with callers posing as prospective tenants contacted housing providers. On recorded phone calls that OCR alleges to be discriminatory, staff for the real estate companies told the testers that they do not accept the Vouchers. <u>Read the October 18, 2021 Office of the Virginia Attorney General release. https://apnews.com/article/business-lifestyle-richmond-lawsuits-discrimination-68a4427325928c9723f7d043d3206585.</u>



RESEARCH & DISCUSSION

Tangled Titles Obstruct Generational Wealth for Thousands of City Families. City housing advocates estimate that tangled titles keep thousands of Baltimore families, primarily in Black neighborhoods in West and East Baltimore, from qualifying for public assistance with repairs, prevent them from selling homes and make them vulnerable to tax sale foreclosure. Many Baltimoreans dealing with tangled titles did not anticipate spending

thousands of dollars in legal fees on navigating probate court and dealing with the Register of Wills to clear a deed transfer. The Maryland Volunteers Lawyers Service (MVLS) runs clinics where attorneys help to unravel the complicated probate process.

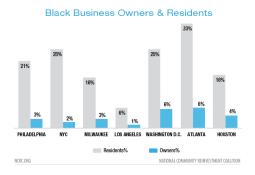
Tangled titles usually occur when a homeowner dies without a will. They have often verbally promised the home to family who live with them or next of kin, but unless their property goes through the probate process, it's still in the deceased's name. In order to transfer a property deed owned by a deceased person, every heir who has a claim on the property, such as a group of siblings, needs to be consulted. If the group is in agreement over who gets the home, the deed transfer moves forward. But if an heir is not willing to sign off that triggers a longer, more complicated probate court process. People die without recording wills for many reasons, said Timothy Chance, MVLS's Tangled Title Staff Attorney. Some houses with tangled titles are left abandoned and vacant because the occupants don't have the money necessary to maintain them.

Neighborhood Housing Services of Baltimore, which runs a program that helps low-income homeowners afford repairs through zero or low interest loans that are secured against a homeowner's

property meaning homes with tangled titles don't qualify, observed "No one can come in without due compensation and take property, including the government. There's not an easy mechanism to take property from someone who is deceased. When badly needed repairs don't happen, properties get abandoned. Tangled titles also contribute to vacancy through tax sale, in which Baltimore auctions off property liens to third-party



investors. Those investors can charge homeowners steep interest and legal fees and eventually foreclose on their homes." Nneka N'namdi, the founder of <u>Fight Blight Bmore</u> and its Stop Oppressive Seizures Fund who worked with residents forced out of homes that have been in their families for generations by tax sale foreclosure, commented "Now the property's vacant. The tax bill is most certainly running up: fines for trash, high grass, illegal dumpers know it's vacant so now they're dumping there," she said. "All these fines are creating a zombie property and that happens over and over and over again in Baltimore." The resultant process strips Black families of shelter and generational wealth, leading to other negative effects throughout communities. <u>Read the December 6, 2021 NPR article.</u>



MORTGAGE LENDING NEWS

An NCRC Evaluation of Small Business Loan Applications from a Sample of Seven Banks in Washington, DC, Revealed that Some Lenders Discriminate Against Applicants Who Have Been Charged at Any Time in Their Lives With a Criminal Offense. An applicant is considered a lending risk for having been "ever charged" with any crime, other than a minor vehicle violation, no matter when it

occurred. This practice is not only factually suspect, it is discriminatory. This question violates fair lending laws for the following two reasons: it causes a disparate impact based on race, and it discourages applicants from applying. This disclosure language includes people who are falsely charged. More Black people are falsely charged than White people. The <u>NAACP</u> found that "[a]s of October, 2016, there have been 1900 exonerations of the wrongfully accused, 47% of the exonerated were African American." Under the effects test, financial institutions can fulfill this business justification in a less discriminatory manner by adding language that does not leave the time period open-ended, distinguishes between a felony and a misdemeanor, distinguishes if the applicant was a minor at the time the crime was committed, and provides a list of crimes that require disclosures. <u>Read</u> <u>the NCRC article.</u>

HUD & DOJ ENFORCEMENT

HUD Reaches Settlement With Southern California Housing Providers Resolving Claims Of National Origin

Discrimination. The Conciliation/Voluntary Compliance Agreement with National Community Renaissance, National

Community Renaissance of California, Desert Meadows Housing Partners, LP, Victorville Housing Partners L.P., and Cathedral Family Housing Partners, L.P., management agents and owners of four HUD-subsidized apartment complexes in southern California, resolves allegations that the property managers refused to rent to or provide adequate language services for applicants with limited English proficiency (LEP). <u>Read the agreement</u>. The case started when the Inland Fair Housing and Mediation

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US Department of Justice (USDOJ) Resolves Housing Discrimination Lawsuit Against the City of Arlington, Texas that It Refused to Support an Affordable Housing Development to Serve Low-Income Families with Children. The settlement, which still must be approved by the U.S. District Court for the Northern District of Texas, resolves a lawsuit alleging that the City violated federal law when it blocked the development of an affordable housing project proposed by Community Development Inc. (CDI), that would have been financed by the federal Low-Income Housing Tax Credit (LIHTC). Such tax credits are awarded by the State of Texas on

a competitive basis, and it is very difficult for new developments to obtain tax credits unless they receive a Resolution of Support or a Resolution of No Objection from the local government. The lawsuit alleges that the City declined to issue such a resolution for CDI's development because the City had a policy of supporting LIHTC developments only for 55 plus senior housing. Under the settlement, the City will pay \$395,000 to CDI, the City will maintain a non-discriminatory policy for future LIHTC developments, will provide Fair Housing Act training to certain city officials, and will fulfill compliance and reporting requirements for the term of the settlement. Read the January 13, 2022 USDOJ release.

USDOJ Resolves Race Discrimination Lawsuit Against Housing

Authority in Lone Wolf, Oklahoma. The settlement agreement resolves allegations that they violated federal law when they denied housing to a Black mother and her young daughter because of their race. The Authority employees allegedly told a Legal Aid employee who contacted them that units were available and invited her to apply. But when the Authority saw from her application that she and her child were Black, it denied the application and falsely told the applicant that no apartments



were available. Legal Aid then conducted testing. The Authority told a white tester that there were multiple apartments available to her and her daughter and showed her three vacant apartments. The next day, the Authority told a Black tester that no apartments were available for her and her granddaughter and did not show her an apartment. Under the settlement, the Authority and former employees must pay \$65,000 to the applicant and her child, and \$10,000 to the Legal Aid Services of Oklahoma, Inc., whose testing exposed the discriminatory conduct; the Authority employees and board members will have training on the Fair Housing Act and Title VI, implement nondiscriminatory procedures, and it will fulfill compliance and reporting requirements. The Housing Authority receives funds from HUD and manages 25 apartments. Read the January 3, 2002 HUD release.



FAIR HOUSING RESOURCES

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

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? Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to mailto:wkladky@gbchrb.org.



CALENDAR

There will be a Special Address by U.S. Secretary of Housing and Urban Development Marcia Fudge on HUD's mission and new efforts to create inclusive communities and quality affordable homes for all at the NLIHC's Virtual Housing Policy Forum 2022 "Achieving Housing Justice "from 12:30-5:30 p.m. on March 22 and 1:00-5:30 p.m. on March 23. Register here. The forum will feature keynote speakers and panels on: Racial Equity

and Housing Justice with MacArthur Genius Awardee LaToya Ruby Frazier; the HoUSed Campaign for Universal, Stable, Affordable Housing – Progress To-Date and Road Ahead; Capitol Hill Insiders Panel; Ending Rental Arrears to Stop Evictions; Achieving Renter Protections; Expanding the Multi-Sector Affordable Housing Movement; Best Practices in Organizing; and Discussions with Members of Congress and Senior Administration Officials. There will be various interactive sessions with NLIHC experts on: Our Homes, Our Votes 2022: Non-partisan Voter and Candidate Engagement; Disaster Housing Recovery; Effective Media/Social Media Strategies & Practices; and Anti-Racism, Equity, Diversity, and Inclusion.

Upcoming MCCR Trainings Include Combating Racism in the

Workplace. To be held virtually on Wednesday, February 16, 2022 from 12 p.m.-2 p.m., you can register here on Eventbrite: <u>https://www.eventbrite.com/e/racial-justice-at-work-combating-antiblackness-and-racism-in-the-workplace-tickets-260348939687</u>. This will be an "interactive dialogue regarding racial inequities in the workplace with the goal of helping employees to understand their role in ending those disparities. Topics covered will be discrimination in hiring and disciplinary practices, microaggressions and hostile work environments, racially loaded language and the use of African



American Vernacular English as well as attire and workplace policies." Other training events coming up are **Fair Housing Basics (Open to the Public) on** Wednesday, February 9, 2022 from 10 a.m.-12

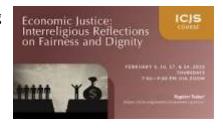


p.m. register: <u>https://www.eventbrite.com/e/247499446507</u>; and **Public Accommodations Discrimination Prevention Training (Open to the Public)** on Wednesday, February 23, 2022 from 10 a.m.-12 p.m. with registration: <u>https://www.eventbrite.com/e/247476146817</u>.

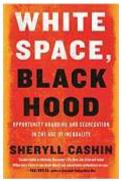
Save The Date! Winter Teachers Institute 2022: Spiritual Resistance

During the Holocaust will be on Sunday, March 6 & 13. This program is open to educators in the state of Maryland and will take place virtually over two Sundays. Registration and more information will be available soon. <u>Read an article</u> on spiritual resistance during the Holocaust by Yad Vashem - the World Holocaust Remembrance Center.

The Institute for Islamic, Christian and Jewish Studies is Holding a Course "Economic Justice: Interreligious Reflections on Fairness and Dignity." This 4-Week Online Course will be on Thursdays, February 3, 10, 17 & 24. 7:00–9:00 PM via Zoom. Register to get a Zoom link: <u>Register</u>. Topics include When is a society economically just? Can our religious texts and traditions still offer wisdom and insights about economic justice today? Can



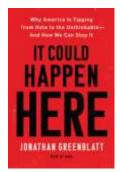
interreligious learning inspire us to improve the economic environment in our communities and bring greater opportunity and dignity for all? This course will draw upon Jewish, Christian, and Muslim traditions to explore how wealth and status discrepancies affect our religious communities and impact broader society. *Course Schedule* - Feb 10: Muslim Reflections on Economic Justice (Zeyneb Sayilgan); Feb 17: Jewish Reflections on Economic Justice (Ben Sax); and Feb 24: Christian Reflections on Economic Justice (Matt Taylor).

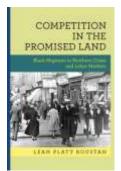


HAVE YOU READ?

White Space, Black Hood: Opportunity Hoarding and Segregation in the Age of *Inequality* by Sheryll Cashin. Beacon, 2021. 312 pages. \$28.95 hardcover. This book discusses how government created "ghettos" and affluent white space, and thus entrenched a system of American residential caste that is the basis of inequality in the US. Utilizing research in cities including Baltimore, St. Louis, Chicago, New York, and Cleveland, the author relates the processes of residential caste to housing, policing, schools, and transportation.

It Could Happen Here: Why America Is Tipping from Hate to the Unthinkable—And How We Can Stop It by Jonathan Greenblatt. Mariner Books, 2022. 304 pages. \$25.00 hardcover. Drawing on decades of experience in fighting hate through investigative research, education programs, and legislative victories as well as his own personal story and his background in business and government, ADL (the Anti-Defamation League) CEO Greenblatt "offers a bracing primer on how we—as individuals, as organizations, and as a society—can strike back against hate. Just because it *could* happen here, he shows, does not mean that the unthinkable is inevitable."



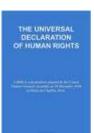


Competition in the Promised Land: Black Migrants in Northern Cities and Labor Markets (National Bureau of Economic Research Publications) by Leah Platt Boustan. 216 pages. Princeton University Press, 2016. \$29.95, hardcover. Boustan shows that the Great Black Migration produced winners and losers within the black community. While migrants gained greatly, more than doubling their earnings by moving North, they there competed with existing black workers. This limited black–white wage convergence in Northern labor markets and actually slowed black economic growth. Many white households responded to the black migration by relocating to the suburbs. "White flight was motivated not only by

neighborhood racial change but also by the desire on the part of white residents to avoid participating

in the local public services and fiscal obligations of increasingly diverse cities."

The "Five Books" Article by John Tasioulas (Professor of Politics, Philosophy & Law and director of the Yeoh Tiong Lay Centre for Politics, Philosophy & Law at the Dickson Poon School of Law, King's College London) on the Best Books on Human Rights Recommends: *The Universal Declaration of Human Right* by the United Nations (2018, \$3.45), *Making Sense of Human Rights* by James Nickel (2006, \$33.93 paperback), *The Idea of Natural Rights* by Brian Tierney (1997, \$26.49 paperback), *The Law of Peoples* by John Rawls (2001 \$31.00 paperback), and *On Human Rights* by James Griffin (2009, \$34.49 paperback). <u>Read the "Five Books"</u> article.





REST IN PEACE

Edgar S. Cahn, Legal Services Champion, 86. Cahn worked with his wife, Jean Camper Cahn, in founding what is now the Legal Services Corporation and later the Antioch School of Law, a predecessor of the Clarke School of Law at the University of the District of Columbia. In 1964, the Cahns published an article in the *Yale Law Journal*, "The War on Poverty: A Civilian Perspective," proposing expansive legal services for the poor. Legal aid societies were not new, but the idea of a broader national program was created as part of President Lyndon B. Johnson's War on Poverty. The Cahns' "seminal article in the 1964 Yale Law Journal revolutionized once-sleepy legal aid

societies," the <u>New York Times</u> editorial board wrote after his wife's death, "and foretold the development of vital, enterprising legal services offices." Cahn also worked as a speechwriter for Attorney General Robert F. Kennedy, and joined the Office of Economic Opportunity as executive assistant to director <u>Sargent Shriver</u>. In 1965, the OEO began the Legal Services Program, a nonprofit organization established by law in 1974 that now funds 132 legal aid programs with over 800 offices across the country. Cahn also advocated over the years on behalf of Black sharecroppers in the South and Native Americans fighting the termination of Indian tribes. <u>The Washington Post</u> reported that he was shot at by a sheriff while he met with Indian leaders in Oklahoma. <u>Read the January 26, 2022</u> <u>Washington Post</u> obituary.

Israel 'Sy' Dresner, Civil Rights Advocate and the 'Most Arrested Rabbi'' Who Marched with MLK Jr., 92. Dresner, who was a Freedom Rider in the 1960s, built a career as a social justice-oriented Reform rabbi who was active in the fight against the Vietnam War and was a vocal opponent of Israel's military control of the West Bank. His first arrest came in 1961, when an interfaith group of white and Black activists traveled on a bus through the South on a Freedom Ride to desegregate bus stations. He was arrested again every summer over the next three years. Dresner first met King in 1962, and that summer he spent a night trapped in a house with King and other activists while the



house was surrounded by hundreds of members of the local White Citizens Council. n 1963, King spoke at Dresner's synagogue in Springfield, New Jersey. In 1964, at King's request, Dresner led a delegation of Reform rabbis to St. Augustine, Florida, where they participated in an anti-segregation protest at the Monson Motor Lodge. In 1965, King asked Dresner to deliver the prayer at the Edmund Pettus Bridge in Selma, Alabama. "Well, I want to be remembered as somebody who not only tried to

keep the Jewish faith ... But also to invoke the Jewish doctrine from the Talmud, which is called 'tikkun olam,' repairing the world, and I hope that I made a little bit of a contribution to making the world a little better place," Dresner told CBS New York in December. <u>Read the January 17, 2022</u> *Times of Israel* article.



Robert R. Elliott, Fair Housing Advocate, 80. Elliott began his career at a securities law firm helping draft the legislation and regulations of the federally sponsored mortgage giant Freddie Mac. He served as general counsel of HUD during 1974-1977 and helped oversee the implementation of the Section 8 rental assistance program for low-income tenants. Elliott also helped develop the federal government's settlement of the 1976 Supreme Court ruling in *Hills v*.

Gautreaux, which helped disperse public-housing tenants outside of high-poverty neighborhoods. The case, which had spent a decade through the courts, remedied the discriminatory practice of building high-rise housing projects in all-Black neighborhoods. Later, Elliott served on the boards of the nonprofit National Committee Against Discrimination in Housing as well as Fannie Mae, a government-backed entity that buys home loans and packages On his own, he would travel to cities (including New Orleans after Hurricane Katrina in 2005) to fight against efforts to raze damaged public housing units and to help build affordable housing for low-income residents. <u>Read the October 6, 2021 Washington Post obituary.</u>