



# FAIR HOUSING NEWS

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



**GREETINGS!**

Welcome to this Fall 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. Watch our TV show on our YouTube Channel - <https://www.youtube.com/@gbchr1/featured> and <http://www.youtube.com/user/wkladky1>! Or our radio show <http://gbchr.org/2radio-2/>!

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## MARYLAND NEWS

### Get Your Tickets for the 30th Annual Civil Rights Breakfast!

Sponsored by the [Baltimore City Office of Equity and Civil Rights](#), the Breakfast is the Office's annual celebration of Baltimore's vibrant Civil Rights past, the present's ongoing work, and the hope for the future.

This year's celebrations will include a varied number of events, panel discussions, and acknowledging new milestones. It will kick it off with the Office's signature Equity and Civil Rights Breakfast - a 30 year tradition. [Click here for tickets to the Civil Rights Breakfast](#). Source: *City of Baltimore Daily Digest Bulletin*, September 14, 2023.

**Baltimore Civil Rights Week 2023 is October 30-November 3<sup>rd</sup>.** Civil Rights Week 2023 is held by the [Baltimore City Office of Equity and Civil Rights](#) (OECR). From the press release: "We believe your presence and insights would greatly contribute to the success of Civil Rights Week. Your voice matters, and together, we can continue the journey toward a more just and equitable society. A week of educational events, panel discussions and thought leadership, kicking off with the 30th Annual Civil Rights breakfast! October 30th-November 3rd. <https://civilrightsweek2023.splashthat.com>. #baltcrw23 #baltoecr. Black text on a white background: We are excited to invite you to Civil Rights Week 2023 held by the Baltimore City Office of Equity and Civil Rights (OECR)! We believe your presence and insights would greatly contribute to the success of Civil Rights Week. Your voice matters, and together, we can continue the journey toward a more just and equitable society." Questions? Contact Jumel Howard at (443) 602-5461 or [jumel.howard@baltimorecity.gov](mailto:jumel.howard@baltimorecity.gov). Sponsorship. Interested in being a sponsor for Civil Rights Week 2023? Learn more. [Ready to sponsor?](#) Make check payable to Baltimore Civic Fund and mail to 7 E Redwood Street, 9th Floor, Baltimore MD 21223, or [click here](#)



to contribute online. [Civil Rights Week 2023 Sponsorship Packages](#). Civil Rights Ally: \$2500. Civil Rights Supporter: \$5000 . Civil Rights Advocate: \$10,000 . Civil Rights Defender: \$15,000. Civil Rights VIP: \$25,000. Source: *City of Baltimore Daily Digest Bulletin*, September 20, 2023.



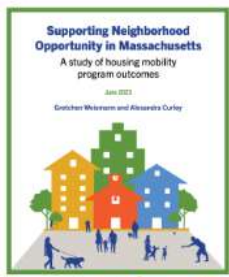
### **Project Begun to Increase Accessibility of Baltimore-Area Houses of Worship.**

To help religious leaders make their houses of worship more welcoming to people with disabilities and their families, the [Kennedy Krieger Institute's Maryland Center for Developmental Disabilities](#) has started its [Faith Community Learning Collaborative](#). The objective is to provide training to faith leaders - and foster conversation between them and people with disabilities and their advocates about how to lower barriers to participation in religious areas. Accessibility and inclusion is about more than installing a ramp for wheelchair users, said Mirian Ofonedu of the Kennedy Krieger Center and creator of the project, adding that negative attitudes about disabilities and biases around disability that may exist in a congregation, and ensuring that people with disabilities and their families know they can come to worship. "We are all called to know God, but more importantly, to experience God," Ofonedu said. "How people with disabilities go about experiencing God is often socially stigmatized. An inclusive community, where people with disabilities fully participate, is a sign of God's presence and love in that community." A 2022 survey of over 255 faith leaders and people with disabilities and their families - in collaboration with the Maryland Department of Health's Office of Faith Based and Community Partnerships [and the Faith Community Commission of the Governor's Commission on Suicide Prevention](#) - found that few people with disabilities or their family members held leadership positions in their faith communities and there was a need for training for faith leaders on how to connect with people who have disabilities in their congregations. It was found that people with disabilities and their families had felt isolated, rejected, and excluded by faith communities. When a child is diagnosed with a disability, parents often turn to their faith leaders and communities for support and guidance, Ofonedu said. The Initiative's panel discussion covered several topics, including how to include people with developmental disabilities in services and the importance of asking whether accommodations are needed. Source: [Read the September 11, 2023 Baltimore Sun article](#).



### **Baltimore Makes It Easier for Tenants to Purchase Their Own Housing.**

"The Councilmember Mary Pat Clarke Tenant Opportunity to Purchase Act," aims to restore renters' ability to work with their landlords who may be looking to sell their rental properties, and make it easier for renters to become homeowners. The bill was inspired by the advocacy and previous legislation led by former Council President Mary Pat Clarke. As a Councilwoman representing Northeast Baltimore, she worked with St. Ambrose Housing Aid Center on the original 'Tenant Right of First Refusal' legislation, which was the first legislation in the country to give tenants the opportunity to buy their apartment when the owner was ready to sell. Exemptions added by later legislation made former Council President Clarke's bill all but obsolete. The [Councilmember Mary Pat Clarke Tenant Opportunity to Purchase Act](#) repeals the exemptions that doomed the original legislation, and establishes that if an owner/landlord wants to sell, they must first provide their current tenant(s) opportunity to purchase. With some exceptions, the tenant would have 14 days to decide if to sign a letter of intent to purchase and enter a contract, or the owner can sell the property to any potential buyer. The legislation also sets up several reporting and data requirements. Source: *City of Baltimore Daily Digest Bulletin*, October 17, 2023. [Read the October 16, 2023 Baltimore Fishbowl article](#).



## NATIONAL NEWS

### Massachusetts Study of Housing Mobility Program Finds Positive Results.

The study is entitled *Supporting Neighborhood Opportunity in Massachusetts: A Study of Housing Mobility Program Outcomes (June 2023)*. The Supporting Neighborhood Opportunity in Massachusetts ("SNO Mass") program is a statewide housing mobility program, developed by the Massachusetts Executive Office of Housing and Liveable Communities (EOHLC)<sup>1</sup> in 2019 for families with rental subsidies through EOHLC's federally funded Housing Choice Voucher (HCV) Program. SNO Mass offers housing counseling, financial assistance, and landlord incentives to expand housing choice and assist interested families in moving to "high opportunity" neighborhoods. To some extent, the HCV Program is a successor to HUD's Moving to Opportunity Program. As of July 2023, 125 Massachusetts families (with a total of 270 children) have moved to higher-opportunity neighborhoods as a result of SNO Mass. Interviews with several of these families confirmed that moving has had a largely positive impact on both parents and children. Most participants report they are very pleased with their new home and community, and identify specific ways in which their lives and their children's lives have improved since they moved. While these early results are encouraging, more work is needed to ensure that more families (within and beyond the SNO Mass program) are able to move to high-opportunity neighborhoods. This is a potential model program for other states. [Read the Full Report](#) and [Executive Summary](#).



### Study Links Historic Redlining to Worse Cardiovascular Health for Veterans.

Redlining continues to be linked to worse cardiovascular health among current U.S. veterans, according to research published in *JAMA Network Open*. The analysis used data from the Home Owners' Loan Corporation (HOLC), a New Deal program that was created by Congress in the 1930s in an attempt to make homeownership more accessible during the Great Depression. But HOLC ended up making it harder for many Americans to get mortgages, classifying areas with many racial, ethnic, and religious minorities as high-risk and coding their neighborhood maps with the red color - redlining. Researchers used historic HOLC and Census data, with medical data from Veterans Affairs patients, to examine the cardiovascular health of 79,997 veterans with atherosclerotic diseases (e.g., coronary artery disease). Median household income, education levels, and other info assessed the current prosperity of neighborhoods. The analysis included patients from 81.5% of the tracts graded by HOLC, areas likelier to be White, and they had lower rates of cardiovascular risk factors - smoking, chronic kidney disease, high blood pressure, and obesity. Those risk factors were more common in once-redlined neighborhoods. Some 31.1% of veterans living in neighborhoods graded riskiest smoked, compared with 27.2% of those living in neighborhoods graded as lowest risk. Patients living in formerly redlined neighborhoods were likelier to be diagnosed with chronic kidney disease, heart failure, diabetes and chronic obstructive pulmonary disease. They also had a nearly 13% higher mortality risk and a 14% higher risk of having a major cardiovascular event, such as a stroke or heart attack, than those in other neighborhoods. [Read the July 16, 2023 Washington Post article.](#)



### **Research Finds U.S. District Court Judges are Mostly White: 25 of the 94 Federal District Courts have Never Had a Non-White Judge - Including Pennsylvania Middle and All New England States.**

According to a recent Bloomberg Law analysis of federal court records, 8 states in the South and 15 from the Northeast to the upper Great Plains have courts that never have had a non-White judge. While there are not any formal requirements to be considered for a federal judgeship, many trial court judges come from major law firms, US attorney's offices, or were already judges in other courts. Black Americans have historically been underrepresented in those jobs in many states.



President Barack Obama significantly diversified the federal courts: about one-fifth of his judicial appointees were Black, and President Joe Biden already has done more. He has gotten confirmed a far higher percentage of women (67.1%) than President Donald Trump (23.9%) or President Barack Obama (41.9%). Overall, 66% of Biden's nominees have been people of color, according to the White House. Some 30% of Biden's confirmed judges have been African American, compared to 3.9% under Trump and 17.9% under Obama. Many Black lawyers have not had the elite professional experiences and political connections that help elevate White lawyers to the US bench, according to local Black lawyers. Rulings at the trial district court level frequently start high-profile battles over immigration, public health, criminal justice, and other contentious social issues. One example of the impact of the proportionate deficit of black judges is the Southern District of Georgia - the cities of Savannah and Augusta and 43 counties on the coast and in state's southeastern corner. Nearly one-third of the district's residents are Black, making it the most diverse of any judicial district that has only ever had White judges. There is a disproportionate number of Black criminal defendants, at times 70% to 80% of the defendants charged were people of color. Research is mixed on how a judge's racial identity impacts their decision-making in criminal cases. Some studies have found that Black judges are more punitive though others are not. One former prosecutor said to avoid disproportionate harm to some communities, the justice system needs to reflect a diversity of life experiences and perspectives. [Read the September 5, 2023 Bloomberg Law News article.](#) [Read the July 30, 2023 Washington Post article.](#)



**Fed Regulator Warns AI & Machine Learning Can Worsen Lending Bias as AI & Automated Decisions Determine Credit Rating, Loan Terms, Hiring, Housing, etc.** The warning was by the Fed's vice president of supervision. While new artificial intelligence tools could cheaply expand credit to more people, machine learning and AI may also worsen bias or inaccuracies inherent in data used to train the systems or make inaccurate predictions. As concerns grow

over increasingly powerful artificial intelligence systems like ChatGPT, the Fed is working to ensure that companies follow the law when they're using AI. Automated systems and algorithms help determine credit ratings, loan terms, bank account fees, etc. AI also influences hiring, housing, and working decisions. The Consumer Finance Protection Bureau has fined banks over mismanaged automated systems resulting in erroneous home foreclosures, car repossessions, and lost benefit payments, because they relied on new technology and faulty algorithms. Under the Fair Credit Reporting Act and Equal Credit Opportunity Act, financial providers legally must explain any negative credit decision. Those regulations likewise apply to decisions made about housing and employment. When AI make decisions in ways that are too complex to explain, regulators say the algorithms should not be used. EEOC has said there will be enforcement against AI hiring technology that screens out job applicants with disabilities, for example, as well as "bossware" that illegally monitors workers. The Fed recently announced a proposed rule concerning institutions that make certain credit decisions would be required to have policies, practices, and control systems that

guarantee a “high level of confidence” in automated estimates and protect against manipulating data. In April, about 25% of federal agencies, including the [Federal Trade Commission](#) and the Department of Justice, said they were cracking down on automated systems causing harmful business practices. [Read the July 19, 2023 “The Hill” article.](#) [Read the June 15, 2023 “Federal Times” article.](#)

**2022 Saw the Highest Rate of Recorded Antisemitic Incidents in the US and American Jews Fear the Israel-Hamas Conflict Could Make Things Worse.** Many Jewish people in the U.S. have become more vigilant and concerned about their safety as deadly fighting intensifies between Israel and Hamas, a Palestinian militant group. In this ongoing crisis, Palestinian attacks have spurred Israel’s military airstrikes that have killed many Palestinians in Gaza. Oren Segal, vice president for the Anti-Defamation League (ADL)’s Center on Extremism, said it’s a “very painful time” for Jewish people in the U.S., who were already facing a big increase in hate crimes, and now worry for relatives or friends in Israel. “The level of hatred that we already were dealing with on the ground, combined with what people are seeing online, just kind of all came together at the worst moment - perhaps, one of the worst moments in Israeli history,” Segal said. In recent years, there have been an increasing number of American antisemitic speech and attacks. Though U.S. incidents cannot be only attributed to a group or ideology, coordinated efforts by known White supremacist groups to spread antisemitic propaganda have grown, according to a March, 2023 ADL audit. Antisemitic incidents in this country tracked by the ADL were at their highest level in 2022 with almost 3,700 reported cases. The incidents include assault, vandalism, and harassment of Jewish people or those perceived to be Jewish. These include the 2022 antisemitic graffiti and white supremacist flyers that appeared in Baltimore County ahead of Yom Kippur; antisemitic graffiti at the Rosedale Jewish cemetery reported on September 20, 2023; and the Montgomery County, Maryland’s recent 9 instances of anti-Semitic graffiti; and the anti-Semitic behavior at Montgomery Blair High School in Montgomery on September 22, 2023. [Read the October 13, 2023 CNN article.](#) [Read the September 20, 2023 CBS News report.](#) [Read the September 20, 2023 WBALTV article.](#)



## FAIR LENDING NEWS

**Florida Bank that Denied Loans to Blacks, Hispanics to Pay \$9 Million.** The U.S. Department of Justice (DOJ) officials declared the deal against Ameris Bank as progress in efforts to combat discriminatory lending against minority communities. [Attorney General Merrick Garland](#) announced the \$9 million federal settlement to resolve DOJ findings that for years the bank had failed to approve loans and other financial services to Black and Hispanic residents. This deal with Ameris Bank was the latest redlining settlement since the “Combating Redlining Initiative” was launched in October 2021. So far, federal authorities have been awarded \$107 million in restitution and penalties from financial institutions in Jacksonville, Los Angeles, Houston, Memphis, Philadelphia, Newark, Columbus (Ohio), and Rhode Island. This is more evidence that though redlining was banned 50 years ago, it is still hurting residents today. The DOJ complaint alleges that between 2016 and 2021, Ameris Bank did not serve majority-Black and Hispanic neighborhoods in Jacksonville and discouraged residents in those communities from obtaining home loans. Also, the bank has 18 branches in Jacksonville but none in the city’s majority-Black and Hispanic neighborhoods, which account for almost 20% of the bank’s service area. [Read the October 19, 2023 Washington Post article.](#)



### **Banks & Realtors Urge US Agencies to Change Home Appraisal**

**Process.** Regulators want standardized home appraisal revaluations as part of their push to eliminate appraisal bias. Banks and realtors have just urged federal regulators to limit the number of times a potential homebuyer or seller can challenge a property's value appraisal. Mortgage lenders ask independent appraisal firms to reevaluate a home value when a consumer complains that the value is wrong. In June, 2023, five agencies - the

Consumer Financial Protection Bureau, the Federal Reserve, the Federal Deposit Insurance Corp., the Office of the Comptroller of the Currency, and the National Credit Union Administration - proposed regulations to make it easier for consumers to ask for "reconsiderations of value (ROV)," especially if they suspect racial biases negatively influenced the value first placed on a home. In response, the [National Association of Realtors](#) (NAR) and the [Independent Community Bankers of America](#) (ICBA) wrote that allowing consumers to have an unlimited number of new appraisals could complicate the homebuying process. ICBA argued that there are more effective ways to reduce bias. NAR also urged the agencies to use a program ("the Tidewater process") established by the Veterans Affairs Department (VA) as a way to limit ROV requests by allowing 3 reconsideration requests on homes purchased with a VA-backed loan. Consumer advocates - [National Consumer Law Center](#), the National Community Reinvestment Coalition, the Consumer Federation of America, the National Fair Housing Alliance, the National Urban League, and others - mainly supported the proposal, but urged regulators to more clearly state that the guidance applies to both under-valuations and over-valuations. The industry-based Housing Policy Council said asking the same appraisal company to re-do ignores possible causes of alleged discrimination. Instead of using the original appraiser, regulators should tell banks to use different tools to reevaluate. Both consumer and industry advocates urged the regulators to consult with the other mortgage agencies and entities that run government-backed housing programs – e.g., the Federal Housing Finance Agency, Fannie Mae, Freddie Mac, the VA, and the Department of Agriculture - about changes to the appraisal system. [Read the September 22, 2023 "Bloomberg Law News" article.](#)

**The 46th Anniversary of Community Reinvestment Act (CRA), the Important Law Against Lending Discrimination Celebrated.** The following is from an October 12, 2023 email blast from the National Community Reinvestment Coalition (NCRC) which works to lessen mortgage lending discrimination: "As we excitedly await the new federal rule that is both long overdue and essential, we reflect upon what CRA has done in the last four decades, and what it could do for underserved communities all across America with the proper updates and modernization. Here are some sample messages and graphic to encourage your participation. [CRA Birthday Toolkit](#). CRA requires banks to meet the credit needs of all communities, including LMI areas, consistent with the safety and soundness of the banks' operations. The law created a framework wherein community organizations, banking regulatory agencies and financial institutions interact in assessing how well a financial institution is meeting the needs of disadvantaged communities. This framework has proven critical in promoting greater investment and service in areas that banks might otherwise disregard. NCRC and our members have used the CRA to negotiate community benefits agreements (CBAs) with 21 different banks, totaling over \$574 billion in loans and investments for affordable housing, small businesses, economic development and bank branches in low- and moderate-income neighborhoods and communities of color." [Read the California Reinvestment Coalition's article.](#)





## HUD & DOJ ENFORCEMENT

**HUD Charges New York Landlord with Disability Discrimination.** The U.S. Department of Housing and Urban Development (HUD) has charged Lakeview Avenue, LLC (“Lakeview”) in Rensselaer, New York, and its employees with violating the Fair Housing Act by refusing a tenant’s request for a disability-related reasonable accommodation to keep an assistance animal and subjecting the tenant to retaliation for requesting a reasonable accommodation. [Read the Charge](#). The Fair Housing Act legally outlaws discrimination and retaliation based on disability, including the failing to grant reasonable accommodations and interfering with tenants' rights protected by the Act. HUD’s charge alleges that Lakeview refused a tenant’s request to allow her disabled child to have an assistance animal in her unit. Though they provided medical documentation documenting the child’s need for the animal, Lakeview still denied the reasonable accommodation and impose onerous and discriminatory conditions. After another request for a reasonable accommodation, the tenant received a notice to vacate her unit and had to move to another, more expensive, apartment within her daughter’s school district. 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, they may award damages to the individuals for their losses as a result of the discrimination, injunctive relief and other equitable relief to deter further discrimination, payment of attorney fees, and civil penalties. If the federal court hears the case, the judge may also award punitive damages to the Complainants. People who believe they are the victims of housing discrimination should contact HUD at 800-669-9777 (voice) or 800-927-9275 (TTY). Additional information is available at [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing). Housing providers and others can learn more about their responsibility to provide reasonable accommodations and reasonable modifications to individuals with disabilities here. Materials and assistance are available for persons with limited English proficiency. Individuals who are deaf or hard of hearing may contact the Department using the Federal Relay Service at 800-877-8339. [Read the September 25, 2023 HUD release](#).

**HUD Charges Nevada RV Resort with Discriminating Against Family with Children.** The U.S. Department of Housing and Urban Development (HUD) has charged the Owners Association and General Manager of Preferred RV Resort, a recreational vehicle resort in Pahrump, Nevada, with discriminating against a family with three minor children. [Read the charge](#). Pahrump is about 62 miles west of Las Vegas adjacent to the Nevada–California border. “RV parks that offer options for long-term stays are required to abide by the Fair Housing Act and ensure that they are providing families with children the same terms and conditions as adults without children,” said Demetria L. McCain, HUD’s Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity.



HUD’s Charge alleges that Preferred RV Resort, which houses some visitors year-round and others for up to 9 months, placed unreasonable age restrictions on many of its amenities, including forbidding anyone under 18 years old from being in the outdoor swimming pool unattended, contrary to state law, and restricting children under 14 years old from using the property’s billiards room and spa. Also, it is alleged that the property’s management criticized parents about letting their children be unsupervised on the property. Images on the resort’s website and promotional materials are only of adults using and enjoying the



resort, with no depictions of children or families. If an administrative law judge finds, after a hearing, that discrimination has occurred, the judge may award damages to the family for their losses as a result of the discrimination, injunctive relief and other equitable relief, to deter further discrimination, payment of attorney fees, and civil penalties. If a federal court hears the case, the judge may also award punitive damages to the complainants. [Read the September 14, 2023 HUD press release.](#)



### **HUD Charges Owner And Property Manager Of Missouri Area Rental Properties With Discrimination Based On Sex.**

The U.S. Department of Housing and Urban Development (HUD) has charged Second Bell Trust, owner of multiple single-family rental properties in the Springfield, Missouri area, and its agent and property manager with housing discrimination for allegedly subjecting a female tenant to sexual harassment, including requests for sexual favors in exchange for rent, unwanted touching, and discriminatory statements based on sex. [Read the charge.](#) HUD's charge, on behalf of the tenant and her children and nephew, alleges the property manager made repeated unwelcome sexual comments to the tenant and pressured her to provide sexual favors when she fell behind on rent payments. The charge further alleges he grabbed the tenant's intimate areas. After enduring several years of sexual harassment from him, the tenant moved out. HUD's charge will be heard by a U.S. Administrative Law Judge unless any party to the charge wants 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 complainant for harm caused by discrimination. The judge may also order injunctive relief and other equitable relief, payment of attorney fees, and civil fines. If the matter is decided in federal court, that judge may also award punitive damages. [Read the September 1, 2023 HUD press release.](#)

### **HUD Charges New York Landlord with Disability Discrimination.**

The U.S. Department of Housing and Urban Development (HUD) has charged Ronit Mecham and Voyl "Tom" Mecham, the owner and property manager of a dwelling in Jamestown, New York, with violating the Fair Housing Act by refusing to allow a tenant with a disability to live with her assistance animal. [Read the charge here.](#) The Fair Housing Act outlaws discrimination based on disability. Such discrimination includes refusing to provide reasonable accommodation so that persons with disabilities can enjoy their housing. A reasonable accommodation includes waiving a "no pet" policy for assistance animals, which was violated in this case. The Act also prohibits statements that indicate a preference or limitation based on disability. HUD's Charge alleges that Respondents denied the tenant's request for an assistance animal and then required her to either terminate the lease early or leave when the lease term ended. Although the tenant offered to submit medical documentation supporting her request, the owner-managers stopped communicating with her instead. The charge also alleges that the owner-managers made comments indicating a preference for non-disabled tenants. People who believe they are the victims of housing discrimination should contact HUD at (800) 669-9777 (voice) 800-927-9275 (TTY) or the U.S. Department of Justice at (800) 896-7743 or 202-514-4713. [More info is available here.](#) and [www.justice.gov](http://www.justice.gov). Materials and assistance are available for persons with limited English proficiency. Individuals who are deaf or hard of hearing may contact HUD using the Federal Relay Service at (800) 877-8339. Sources: HUD press release email, September 18, 2023. [Read the September 18, 2023 HUD press release.](#)







## CALENDAR

**On October 23<sup>rd</sup>, State Presents Free Virtual Training on “Employment: Discrimination, Reasonable Accommodations and the Law.”** This training by the Maryland Commission on Civil Rights (MCCR) includes a review of applicable disability-related laws and reasonable accommodations. The training will be done by Glendora Hughes, Esq., MCCR General Counsel, and be from 11 a.m. to 1 p.m. The training also provides relevant statistics and discusses appropriate etiquette, behavior and language when interacting with persons with disabilities. To register, click on the picture above or click [HERE](#).

### **Maryland Affordable Housing Coalition Annual Meeting is November 6<sup>th</sup>.**

Held from 8:00 a.m. - 12:00 p.m. at the The Hotel at Arundel Preserve, Hanover, MD, tickets are \$165 - \$1,000. This event is the Coalition’s only fundraiser of the year, so please support our important work by purchasing your tickets today. [Register Now](#). Housing Award Nominations Are Now Open! The Innovation Award celebrates innovation within the affordable rental housing industry in Maryland. The award is given to a housing project, program or activity that is cutting edge or advances the state of affordable rental housing in Maryland. [Innovation Award Nomination Form](#). The Housing Person of the Year Award recognizes a MAHC Member who has made significant contributions to the affordable rental housing industry in Maryland and worked to help advance the interest of the affordable rental housing community through advocacy, participation in policy or program improvements, or other volunteer efforts that have impacted those who live in affordable housing. [Housing Person Of The Year Nomination Form](#). [www.mdahc.org](http://www.mdahc.org). Source: Maryland Affordable Housing Coalition email, September 14, 2023.



## FAIR HOUSING RESOURCES



**Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel](#)!** Watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows:

<http://gbchrb.org/2radio-2/>

### **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, as well as brochures and guides about housing and insurance. 443.347.3701 / <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! Send your comments to <mailto:wkladky@gbchrb.org>.