

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



EQUAL HOUSING

OPPORTUNITY

WINTER GREETINGS!

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

YouTube Channel - <u>http://www.youtube.com/user/wkladky1</u>! Or, go to <u>http://www.gbchrb.org/2rad9899.htm</u> for radio shows on topics about Fair Housing!

IN THIS ISSUE...

Maryland News	1
National News	3
Mortgage Lending News	5
HUD and DOJ	
Enforcement	6
Fair Houing Resources	8
Calendar	8
Interesting Books	9
Rest in Peace	10



MARYLAND NEWS

DRM and Partners Reach Agreement with Baltimore City to Improve Sidewalks and Ramps for People with Mobility Disabilities. Disability Rights Maryland (DRM) and their legal partners on behalf of pedestrians with mobility disabilities have reached a partial agreement with the City of Baltimore to make sidewalks and curb ramps more accessible for people with mobility disabilities. This is part of the class-action lawsuit Goodlaxson, et al. v. Mayor and City Council of Baltimore (Case No. 1:21-cv-01454-JKB). In 2021, DRM and their legal partners filed the

lawsuit on behalf of several individuals and organizations, including Susan Goodlaxson, Janice Jackson, Keyonna Mayo, and the IMAGE Center of Maryland. They argued that Baltimore City failed to follow federal disability laws because many of its sidewalks and curb ramps were not built or maintained to be accessible, making it harder for people with disabilities to safely travel around the city and take part in community life. Baltimore City's own data shows the issue is widespread. A 2019 review found that only about 1.3% of surveyed curb ramps met ADA (Americans with Disabilities Act) standards. Many sidewalks were also damaged or too narrow for wheelchairs and other mobility devices, forcing people with disabilities to use the street alongside traffic, which is dangerous. Baltimore City Agreed to: spend \$44–50 Million Over Four Years to: repair or build thousands of curb ramps and fix tens of thousands of square feet of sidewalks with improvements will start in important places like government offices, transportation hubs, hospitals, and business areas - especially in highneed neighborhoods; improve the 3-1-1 System to report broken sidewalks or ramps with Baltimore City to investigate issues within 60 days; quickly respond to complaints about puddles forming on ramps; hire ADA Coordinators to ensure the repairs meet ADA standards; educate the public about keeping sidewalks and ramps clear of snow and debris, especially near bus stops and public transportation; and maintain an online system to track the conditions of sidewalks and curb ramps.



Read the December 18, 2024 Disability Rights Maryland press release.

The Maryland Commission on Civil Rights & White Marsh Mall Successfully Conciliate Accessibility Complaint. In a landmark moment for accessibility and inclusion, the Maryland Commission on Civil Rights (MCCR) has successfully resolved an accessibility case

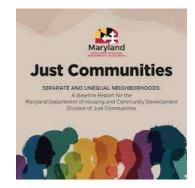
at White Marsh Mall, highlighting its commitment to equal access for all patrons. In 2019, a mall visitor seeking access to the food court discovered that parking spaces designated for people with disabilities had been replaced by electric vehicle charging stations, forcing her to go more than 100 feet from the nearest reserved space. She reached out to MCCR. Guided by MCCR's Advanced Lead Investigator Ryan Murray, the Commission conducted a thorough investigation, issuing a finding of Probable Cause. Through understanding and empathy, White Marsh Mall then agreed to reinstate accessible parking close to the food court and to address additional barriers, to ensure a welcoming environment for all visitors. Murray, who played a pivotal role in this case, expressed admiration for everyone involved. "I am grateful for the courage of the Complainant, who spoke up not only for herself, but for the countless others who may face similar challenges. Her actions demonstrate the importance of standing up for accessibility and inclusivity." This positive resolution represents Maryland's dedication to creating spaces that honor the diversity and dignity of all its residents. MCCR's mission is to make Maryland a place free of any unlawful discrimination and where everyone feels they belong. <u>Read the November 13, 2024 MCCR press release</u>.

Maryland Has Significant Shortage of Affordable Housing.

According to the June, 2024 "Maryland Housing Profile" compiled by the National Low Income Housing Coalition (NLIHC), Maryland has "a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and



healthcare to pay the rent, and to experience unstable housing situations like evictions." The statistics are stark: 197,310 or 26% - .Renter households that are extremely low income. -134,192 - Shortage of rental homes affordable and available for extremely low income renters. \$37,740 - Average income limit for 4-person extremely low income household. \$76,345 - Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent. 73% - Percent of extremely low income renter households with severe cost burden. According to the NLIHC's *Out of Reach: The High Cost of Housing* (2024), working at minimum wage of \$15.00/hour each week you have to work 82 hours to afford a modest 1 bedroom rental home at the State's Fair Market Rent. In Maryland, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,909. In order to afford this level of rent and



utilities - without paying more than 30% of income on housing - a household must earn \$6,362 monthly or \$76,345 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of \$36.70. <u>Read the Maryland profile in the NLIHC's *Out of Reach* report.</u>

The Maryland Department of Housing and Community Development (MDHCD) has just published a baseline report from its Division of Just Communities. The report is the first formal publication of the new division. The report contains the mission and vision of the Division, information on racial disparities in Maryland housing and neighborhood conditions, and the current and ongoing work of the Department to address inequities. The Just Communities baseline report defines the new Division's scope to both internal and external stakeholders; demonstrates the Division's strong understanding of Maryland housing policy's historic wrongs; celebrates ongoing initiatives that can advance racial equity; and introduces the Department's Just Communities measurement strategy. To read the full baseline report, click here. The Department's Division of Just Communities was created in 2023 to prioritize resources in areas with historical disinvestment to address the wrongs of the past. The Division is working to build and strengthen partnerships in communities with economic and housing trends that indicate a need for reinvestment. The Division will assist in the implementation of the Just Communities Act, which was signed into law by Governor Wes Moore during the 2024 Legislative Session. Effective July 1, 2024, this Act authorizes the governor, on recommendation by the DHCD Secretary, to designate areas as Just Communities based on specific criteria including a history of redlining, exclusionary zoning, high imprisonment rates, and unequal exposure to environmental or health hazards. The Just Communities Act is part of MDHCD's Turning the Key campaign, designed to raise awareness of the state's efforts to address the housing unit shortage and unlock Maryland's potential during the 2024 Legislative Session. The campaign encourages Marylanders to be part of the solution and communicates information on the implementation of new laws, including the Just Communities Act. Read the November 26, 2024 MDHCD release.

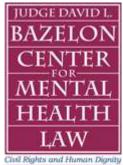


NATIONAL NEWS

Senator Tina Smith (D-MN) Introduces "Mapping Housing Discrimination Act." Senator Smith (D-MN) has introduced the "Mapping Housing Discrimination Act" (S.5534) in the U.S. Senate last week. The bill would support efforts to map and digitize data on racially restrictive covenants in property records and establish a grant program to enable educational institutions to collect and analyze racial covenants and racially or ethnically restrictive language in local governments' property records.

The legislation would also help local governments digitize deeds and would create a publicly accessible database administered by HUD to gather together information about historic housing discrimination patterns in property records. The National Low Income Housing Coalition (NLIHC) has endorsed the legislation and will work with Senator Smith's office to support efforts to document the impacts of racial covenants and other tools of discrimination used to keep Black families and other households of color from moving into certain neighborhoods. While such racial covenants were made illegal by the Fair Housing Act of 1968, documenting such records is crucial to tracking the history of housing discrimination, along with the impacts of housing segregation that persist today. Senator Smith also introduced a similar bill in July, 2021, that would examine the connection between historical racial discrimination and current racial disparities in housing. Read the 2024 bill text. Read more about fair housing history in "Lofty Rhetoric, Prejudiced Policy: The Story of How the Federal Government Promised— and Undermined—Fair Housing" in NLIHC's 2024

Bazelon Successfully Advocates for Federal Medicaid Dollars to Go to Community Integration, Not Segregated Settings. On December 16, 2024, the Judge David L. Bazelon Center applauded the Centers for Medicare & Medicaid Services (CMS) for prioritizing community integration, quality healthcare, and oversight in considering California's recent proposal to use federal dollars provided through Medicaid to build and operate segregated, residential settings



that do not meet the state's legal requirement to provide services to people with disabilities in the most integrated setting. On August 30, 2024, Bazelon had filed comments with CMS expressing deep concerns about California's proposal to use

Medicaid dollars to build congregate settings, referred to as "enriched residential settings" (ERS), that would be populated exclusively or primarily by people with disabilities whose activities would be regulated under other restrictions. The ADA and Olmstead v. L.C. (Lois Curtis) require that individuals with disabilities be served in the most integrated setting appropriate and not unnecessarily provided institutional care. Bazelon argued that California has not made mainstream housing, subsidized and with appropriate supports, available to those it proposes to serve. Bazelon said these individuals



could be served in such settings, like "supported housing," with better results. Evidence and research also showed that a step-down model or "linear continuum of care" - where people with mental health disabilities are moved through temporary congregate settings before they are transitioned to independent housing - is not necessary nor effective. CMS was urged to impose guardrails limiting the use and size of these segregated, residential settings. This month, in responding to the state's application for funding, CMS denied its request for federal funding and instructed it to first develop, seek public comment on, and submit additional details on critical related issues such as how the proposed pilot will ensure people are placed in the least restrictive setting and how it will confirm settings are committed to being truly integrated, with independent choice. <u>Read the Bazelon Center's comments (submission ID 2367)</u>. <u>Read the December 16 CMS response to California's proposal</u>.



The <u>Consumer Financial Protection Bureau</u> (CFPB) has sued Comerica Bank for systematically failing its 3.4 million Direct Express cardholders - disabled and older Americans who receive Social Security and other federal benefits. The bank deliberately disconnected 24 million customer service calls, impeding cardholders from exercising their rights under the law, charged illegal ATM fees to over 1 million cardholders, and mishandled fraud complaints while providing federal benefits through the Direct Express prepaid debit card program. The CFPB is asking

the court to order Comerica to stop these practices, provide refunds to affected customers, and pay civil penalties to the CFPB's victim relief fund. Comerica is a subsidiary of Comerica Inc. (NYSE: CMA), among the 25 largest bank holding companies in the U.S. Since 2008, the U.S. Department of Treasury has contracted with Comerica Bank to administer the Direct Express program, in which 3.4 million federal beneficiaries receive their monthly benefits payments through prepaid debit cards. Direct Express is a prepaid card that beneficiaries can use to pay for groceries, gas, and other expenses. Comerica is in charge of customer service for the millions of Americans using Direct Express, many of whom are unbanked. The CFPB alleges that Comerica harmed its customers by: (1) Deliberately disconnecting customer service calls: Comerica's vendors intentionally dropped over 24 million calls from customers before they could reach a representative; (2) Charging consumers illegal ATM fees: Over one million Direct Express cardholders were charged ATM fees to access their government benefits in situations where they were legally entitled to free withdrawals; (3) Misleading fraud victims: When consumers contacted Comerica alleging they had been fraudulently enrolled into the Direct Express program, the bank's vendors frequently advised the consumers that "no error occurred" although the bank had determined that there was, in fact, enrollment fraud; (4) Imposing illegal terms of service on consumers seeking to stop payments; (5) Failing to investigate account problems; and (6) Forcing consumers to close accounts, which often resulted in additional fees. Consumers can submit complaints about financial products and services by visiting the CFPB's website or by calling (855) 411-CFPB (2372). Employees who believe their company has violated

federal consumer financial protection laws can send information about what they know to <u>whistleblower@cfpb.gov</u>. To learn more about reporting potential industry misconduct, visit the CFPB's website. <u>Read the December 6, 2024 CFPB article</u>.

US Homelessness Increases 18.1% as Many Lack Affordable Housing.

The U.S. had an 18.1% increase in homelessness in 2024, a dramatic rise driven mostly by a lack of affordable housing as well as devastating natural disasters and a surge of migrants in several parts of the country. The U.S. Department of Housing and Urban Development said federally required tallies taken across the country - the annual Point-In-Time (PIT) Count - in January found that over 770,000 were counted as homeless. This number misses some people and does not include those staying with friends or family because they do not have a place of their own. The source of the data was Part 1: Point-In-Time Estimates of Homelessness of HUD's The 2024 Annual Homelessness



Assessment Report (AHAR) to Congress, an annual report to Congress providing nationwide estimates of homelessness, including information about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons. HUD released it on December 27, 2024. 2024's 18.1% increase comes after 2023's 12.0% increase, which HUD said was caused by soaring rents, the end of pandemic assistance, and by people experiencing homelessness for the first time. The numbers overall represent 23 of every 10,000 people in the U.S., with Black people being overrepresented among the homeless population. Among the most serious trends was a nearly 40% rise in family homelessness - among the areas most affected by the arrival of migrants in big cities. Family homelessness more than doubled in 13 communities impacted by migrants including Denver, Chicago, and New York City, while it rose less than 8% in the other 373 communities. Almost 150,000 children were homeless on a single night in 2024, a 33% jump from last year. California, the most populous state, continued to have the nation's largest homeless population, followed by New York, Washington, Florida and Massachusetts. While the data presents a grim picture, it also "demonstrates that success is possible when the federal government prioritizes evidence-based solutions and funds these resources to scale," said the National Alliance to End Homelessness (NAEH). One notable example is the reduction in veteran homelessness. From 2023 to 2024, veteran homelessness dropped by 7.6%, with unsheltered veteran homelessness falling 10.7%. This marks the continuation of a successful federal strategy that has reduced veteran homelessness by over 55% since 2010, one of the most significant achievements in the fight to end homelessness. In addition, several large cities had success reducing their homeless numbers. Dallas, which overhauled its homeless system, had a 16% drop during 2022-2024. Los Angeles, which increased homeless housing, had a 5% decrease in homelessness since 2023.



MORTGAGE LENDING NEWS

HSBC Commits \$25M to NCRC Partnership Following Redlining Allegations. HSBC, a British universal bank and financial services group headquartered in London, has agreed to direct \$25 million over the next four years to support underserved communities in an agreement with the National Community Reinvestment Coalition (NCRC) following allegations of redlining. HSBC had been under investigation by the Department of Housing and Urban Development (HUD) after NCRC filed a

complaint alleging violations of the U.S. Fair Lending Act. According to the document, HSBC allegedly engaged in <u>discriminatory lending practices</u> in majority Black and Hispanic neighborhoods in six U.S. metropolitan areas from 2018-2021 - including New York (NY), Seattle (WA), Orange

County (CA), Los Angeles (CA), Oakland (CA), and the Bay Area (CA). The new HSBC-NCRC partnership begins in January 2025, and is dedicated to expand economic opportunities in low—and moderate-income, diverse and underserved communities through loan subsidies, grants, and donations. The HSBC US and Americas CEO Michael Roberts stated that the partnership "reflects our shared commitment to fostering economic resilience and opportunity in communities across the U.S., and we are honored to support these efforts through our loans, investments and grants." HSBC has committed \$10 million in loan subsidies, including \$3.5 million to certain California markets. An additional \$4 million will be for grants to Community Development Financial Institutions (CDFIs) and community-based nonprofit organizations, \$6 million will be donated to NCRC, and \$1 million will fund community engagement initiatives. According to the mortgage tech platform Modex, HSBC originated about \$3.5 billion in mortgages in the last 12 months, 77% of them purchases and 90% conventional loans. California and Washington are the bank's main markets. <u>Read the November 20, 2024</u> *HousingWire* article.

New Study Finds Neighborhood Mental Health Outcomes Are Connected To Mortgage Lending Levels.

The University of Michigan and the National Community Reinvestment Coalition (NCRC) have published a study in the October 29, 2024 *Journal of Urban Health* (doi: 10.1007/s11524-024-00926-z. Epub ahead of print. PMID: 39470868) exploring the relationship between access to mortgage loans and improved neighborhood mental health.



The research found that housing investment was linked to promoting community well-being. This 2024 study confirms several previous studies of the link between redlining and health. For example, the study "Mortgage Lending Bias and Breast Cancer Survival Among Older Women in the United States" published in the June, 2021 issue of the Journal of Clinical Oncology - 39(25): JCO.21.00112 found that contemporary redlining has a negative impact on survival among older women with breast cancer. The 2021 study utilized a redlining index consisting of Home Mortgage Disclosure Act data (2007-2013) linked by census tract with a SEER-Medicare cohort of 27,516 women age 66-90 years with an initial diagnosis of stage I-IV breast cancer in 2007-2009 and follow-up through 2015. It found that 34% of non-Hispanic White, 57% of Hispanic, and 79% of non-Hispanic Black individuals lived in redlined tracts. As the redlining index increased, women experienced poorer survival rates. This effect was strongest for women with no co-morbid conditions, who were 54% of the sample. A similar pattern was found for breast cancer-specific mortality. The conclusion was that contemporary redlining is associated with poorer breast cancer survival. The impact of this bias is evidenced by the stronger effect even among women with health insurance (Medicare) and no co-morbid conditions. The 2024 study discovered that, in almost all of the 18 major U.S. metropolitan areas analyzed, neighborhoods with numerically more issued mortgages had better mental health outcomes. This probably is because of the firmer social stability and financial security that homeownership provides which also helps reduce stress and anxiety. Increased mortgage activity often also is accompanied by such enhanced neighborhood improvements as better infrastructure, more green space, and community facilities. All of these strengthen social cohesion and improve well-being. Photo courtesy of Violette79 on Flickr. Read the November 19, 2024 NCRC article. Read the PubMed abstract of the 2024 study. Read the ResearchGate abstract of the 2021 study.



HUD & DOJ ENFORCEMENT

HUD Approves \$115,000 Settlement with the City and County of Denver, Colorado, Resolving Claim of Disability Discrimination. HUD

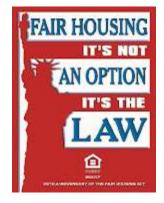
has entered into a Voluntary Compliance Agreement / Conciliation Agreement with HUD grantees, the City and County of Denver, Denver's Office of Community Planning and Development, and Denver's Board of Adjustments. This Agreement resolves findings related to Section 504 of the



Rehabilitation Act of 1973 and the Americans with Disabilities Act and the remaining allegations of violations under Title VI of the Civil Rights Act of 1964, Section 109 of Title I of the Housing and Community Development Act of 1974, and the Fair Housing Act. Read the Agreement. The Agreement resolves allegations that the Respondents violated the Fair Housing Act and were in noncompliance by denying a Denver, Colorado, household a variance to the Denver Zoning Code to construct an Accessory Dwelling Unit (ADU) to meet the disability-related needs of a household member. Federal nondiscrimination laws prohibit disability discrimination against homeowners without disabilities who live or are associated with individuals with disabilities. The agreement stems from a complaint that was filed by a same-sex, mixed race couple who applied to the City for a variance to the City's ADU zoning code to construct an ADU with

necessary accessibility features - a reasonable accommodation for the disabled mother of one of the Complainants. The complaint also alleged that the City's reasonable accommodation request denial was based on the Complainants' race and sexual orientation. HUD's investigation found that the City failed to provide a reasonable accommodation to the Complainants and by lacking sufficient mechanisms to ensure compliance with its obligations to provide reasonable accommodations. Under the agreement, the Respondents will: (1) pay \$115,000 to the Complainants; and (2) create a reasonable accommodation policy and guidelines within the City of Denver's Office of Community Planning and Development, including tracking reasonable accommodations requests, and complete training requirements. As a result, the City revised its Zoning Code, which required a ballot initiative to amend the City of Denver's Charter to change the Zoning Code to comply with the Fair Housing Act, Section 504, and the ADA. <u>Read the November 8, 2024 HUD release</u>.

HUD Charges Macon, Georgia, Property Owner, Property Management Company, and Property Manager with Disability Discrimination. HUD has charged a Macon, Georgia, property owner, property management company, and property manager, Macon MF, LLC, Active Property Management LLC, and Michael Bailey, with discrimination against a tenant because of her disability. HUD also charged them with retaliating against the tenant. <u>Read HUD's Charge</u>. HUD's Charge alleges that the Respondents did not grant required reasonable accommodations when the Complainant requested an assistance animal and an alternate bathroom while the Respondents were renovating the bathroom in her unit. The Charge also alleges that the Respondents terminated her tenancy in retaliation for



requesting the accommodations. HUD's charge will be heard by a U.S. Administrative Law Judge (ALJ) unless any party to the charge elects to have the case heard in federal district court. If an ALJ finds after a hearing that retaliation has occurred, they may award damages to the complainant for harm caused by discrimination, injunctive relief, other equitable relief, payment of attorney fees, and fines. If the Charge is decided in federal court, punitive damages may also be assessed. People who believe they are the victims of housing discrimination should contact HUD at (800) 669-9777 (voice) or (800) 927-9275 (TTY). More info is available at: www.hud.gov/fairhousing.

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. Or listen to one or more of our 15-minute fair housing 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 <u>mailto:wkladky@gbchrb.org</u>.



CALENDAR

The <u>Maryland Commission on Civil Rights</u> (MCCR) is honored to invite you to join us at our upcoming symposium, "Protecting Civil Rights During Challenging Times." The symposium will be held on Saturday, January 11, 2025 from 9:00 a.m.- 3:00 p.m. at Howard Community College (10901 Little Patuxent Parkway, Columbia, Maryland 21044). This event is free of charge with lunch provided. <u>REGISTER TODAY</u>. We will focus on addressing civil rights challenges in today's uncertain environment and the collaborative efforts needed to safeguard equity and justice for all Marylanders. Our guests include

representatives from the Office of the Attorney General of Maryland, the Governor's Office, the U.S. Attorney's Office, and more!

The Just Economy Conference 2025 will be on March 26-27, 2025 at the Washington Hilton (1919 Connecticut Avenue, Washington, D.C. 20009). <u>Register</u>. Hill Day will be held on March 25. The Just Economy Conference is the national event for community, business, foundation, policy and government leaders who want a nation that not only promises but delivers opportunities for all Americans to build wealth and live well. National and local luminaries, visionaries, and changemakers gather to network, share ideas, learn, and ask hard questions to chart out a better future. Along with keynote speakers and conversations on the main stage, the conference includes a wide range of conversational



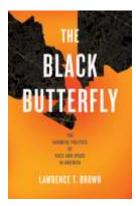
sessions and workshops, including Community organizing and advocacy, Fair housing, Fair lending, Access to capital and credit, Workforce and community development, civil and human rights, and others. Super Earlybird Pricing: General Admission - \$700, Nonprofit - \$450, NCRC Organization Member - \$250, Just Economy Club Member - \$350, Student/Intern - \$85, and Retired - \$85.

HAVE YOU READ?

Before Gentrification: The Creation of DC's Racial Wealth Gap by Tanya Maria Golash-Boza. University of California Press, 2023. 311 pages. Paperback. \$27.95. *Before Gentrification* shows how a century of redlining, disinvestment, and the War on Drugs wreaked devastation on Black people and paved the way for gentrification in Washington, DC. Golash-Boza tracks the cycles of state abandonment that have shaped the city, revealing how policies and policing combine to displace and decimate the Black middle class. Through the stories of those who have lost their



homes and livelihoods, the book explores how DC's "troubling history makes clear that the choice to use prisons and policing to solve problems faced by Black communities in the twentieth century instead of investing in schools, community centers, social services, health care, and violence prevention - is what made gentrification possible. The book unveils a pattern of anti-Blackness and racial capitalism in DC that has implications for all US cities." Regarding the book's reception, Golash-Boza posted in her Twitter (X) account: "I just read the first published review of *Before Gentrification* and it's a good reminder my book is not for everyone. The book clearly generates a different response in different readers - and that's fine. So far, the audience I most wanted to reach has responded positively." <u>Read the abstract of the book review in the December 2024 Social Forces</u>. <u>Read the December 2023 Twitter (X) post</u>.

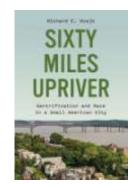


The Black Butterfly: The Harmful Politics of Race and Space in America'' Examines Baltimore's Segregation by Lawrence T. Brown. Johns Hopkins University Press, 2022. 384 pages. Paperback. \$19.95. This best-selling book looks at how American cities can promote racial equity, end redlining, and reverse the damaging health- and wealth-related effects of segregation. It was the winner of the IPPY Book Award Current Events II by the Independent Publisher, and a Finalist for the Pattis Family Foundation Global Cities by the Chicago Council on Global Affairs. Amazon.com's description: "The world gasped in April 2015 as Baltimore erupted and Black Lives Matter activists, incensed by Freddie Gray's brutal death in police custody, shut down highways and marched on city streets. In *The Black Butterfly* - a reference to the fact that Baltimore's

majority-Black population spreads out like a butterfly's wings on both sides of the coveted strip of real estate running down the center of the city - Lawrence T. Brown reveals that ongoing historical trauma caused by a combination of policies, practices, systems, and budgets is at the root of uprisings and crises in hypersegregated cities around the country. Putting Baltimore under a microscope, Brown looks closely at the causes of segregation, many of which exist in current legislation and regulatory policy despite the common belief that overtly racist policies are a thing of the past. Drawing on social science research, policy analysis, and archival materials, Brown reveals the long history of racial segregation's impact on health, from toxic pollution to police brutality. Beginning with an analysis of the current political moment, Brown delves into how Baltimore's history influenced actions in sister

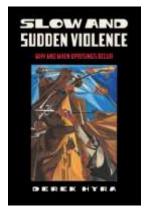
cities such as St. Louis and Cleveland, as well as Baltimore's adoption of increasingly oppressive techniques from cities such as Chicago. But there is reason to hope. Throughout the book, Brown offers a clear five-step plan for activists, nonprofits, and public officials to achieve racial equity. Not content to simply describe and decry urban problems, Brown offers up a wide range of innovative solutions to help heal and restore redlined Black neighborhoods." Listen to a 2020 America Walks interview/webinar with Lawrence T. Brown.

Sixty Miles Upriver: Gentrification and Race in a Small American City by Richard E. Ocejo. Princeton University Press, 2024. 288 pages. Hardcover.



\$29.95. This book examines the effect on racial and income balance, gentrification, and social change in Newburgh, New York, of an influx of wealthier remote workers from NYC and its suburbs. The City's population is now about 50% Hispanic. To the author: "This demographic shift has made the city more primed for gentrification, which rarely happens in racially homogenous places. The Black population in Newburgh was previously too high to attract white gentrifiers, but the influx of Hispanic migrants changed the demographic mix, creating a more favorable environment for white middle-class newcomers and shaping Newburgh's current identity." As the author says about his book during an interview published in the local newspaper The Highlands Current: "At the heart of my book is: What do we owe to the communities that we move to when we're newcomers? What obligations do we have to neighbors who have been calling this place home for much longer than we have? Do we disrupt or enhance?" Read the November 1, 2024 *The Highlands Current* interview. Read the May 17, 2024 interview in *Chronogram: The River*.

Slow and Sudden Violence: Why and When Uprisings Occur by Derek Hyra. University of California Press, 2024. 365 pages. Paperback. \$29.95. To Hyra in his new book, "equitable development involving residents of affected communities is essential to avoid continual displacement, increasing segregation, and social unrest." The Amazon.com description: "In Slow and Sudden Violence, Derek Hyra links police violence to an ongoing cycle of racial and spatial urban redevelopment repression. By delving into the real estate histories of St. Louis and Baltimore, he shows how housing and community development policies advance neighborhood inequality by segregating, gentrifying, and displacing Black communities. Repeated decisions to "upgrade" the urban fabric and uproot low-income Black populations have



resulted in pockets of poverty inhabited by people experiencing displacement trauma and police surveillance. These interconnected sets of divestments and accumulated frustrations have contributed to eruptions of violence in response to tragic, unjust police killings. To confront American unrest, Hyra urges that we end racialized policing, stop Black community destruction and displacement, and reduce neighborhood inequality." Hyra is Professor of Public Administration and Policy and founding director of the Metropolitan Policy Center at American University. <u>Read the December 12, 2024</u> <u>NCRC article</u>.



REST IN PEACE

President Jimmy Carter, 100. The Maryland Commission on Civil Rights (MCCR) released the following statement on the passing of the 39th President: The MCCR "honors the Life, Leadership, and Legacy of President Jimmy Carter. It is with

profound sadness and reverence that we acknowledge the passing of a towering figure whose life was a testament to the ideals of equity, justice, and human dignity. As the 39th President of the United States, he not only led with unwavering integrity but also exemplified the moral courage required to advance the causes of fairness and equality in every corner of our nation and beyond. President Carter's legacy transcends his time in office. Through his relentless advocacy for human rights, his commitment to eradicating poverty, and his ceaseless pursuit of peace, he reminded us all of the power of leadership rooted in compassion and conviction. His work with Habitat for Humanity and the Carter Center illuminated the transformative potential of service and inspired generations to believe in the possibility of a more equitable world. At the Maryland Commission on Civil Rights, we honor President Carter's enduring commitment to civil rights and social justice. His leadership taught us that progress is neither easy nor guaranteed, it is the product of courage, perseverance, and an unyielding belief in the inherent worth of every individual. His life challenges us to continue dismantling barriers, uplifting marginalized voices, and fostering inclusive communities. As we reflect on his extraordinary life, let us recommit ourselves to the values he championed. Let us strive to build a world where fairness prevails, where justice is accessible to all, and where humanity's shared potential is realized..." Read the December 31, 2024 MCCR release.