



# FAIR HOUSING NEWS

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:

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## MARYLAND NEWS

**Maryland Commission on Civil Rights and the SCREA Are Working Together to Reduce Discriminatory Housing Appraisals.** The [Maryland Commission on Civil Rights](#) (MCCR) and the [Maryland State Commission of Real Estate Appraisers](#), Appraisal Management Companies, and Home Inspectors (SCREA) will work together regarding fair housing issues and

complaints regarding real estate appraisals. The main goal of this interagency cooperation agreement is to better enforce Title 20, Subtitle 7 of the Annotated Code of Maryland concerning appraisal bias. This is being done because recent research suggests that there are racial and ethnic differences in home valuations. According to the Federal Housing Finance Agency's 2021 appraisal statistics, 23.3% of homes in high minority tracts (80.1-100%) were undervalued. This is compared to 13.4% of homes in White tracts (0-50%) and 19.2% in minority tracts (50.1-80%). Bias plays a major factor in this statistic. While home appraisals are supposed to be independent, fair and objective estimates of market value so lenders can accurately evaluate risk, the results depend upon the appraiser's expertise and familiarity with the neighborhood. The appraisal industry remains one of the country's least diverse professions; 98% of appraisers are White, according to the U.S. Bureau of Labor Statistics. [Read the February 15, 2024 MCCR press release.](#)

The [Maryland Commission on Civil Rights](#) (MCCR) Executive Director, **Alvin Gillard** was named a "Living Legend" by the *Baltimore Sun*. The *Baltimore Sun* annually celebrates Black History Month by honoring a wide range of Marylanders who are working to improve the lives, health, education, and experiences of all Maryland residents. One honor, five "Living Legends," are chosen who work to improve Maryland while still leading in their own ways. In 2024, MCCR's Executive Director, Alvin Gillard, was named one of those living legends. He has spent over 40 years promoting civil rights., including as Executive



Director of Baltimore's Office of Equity and Civil Rights. You can read the full article: <https://www.baltimoresun.com/.../25-black-marylanders-to.../>.



### **Signs Again Vandalized at Baltimore Hebrew Congregation.**

Two signs at the front of the Baltimore Hebrew Congregation on Park Heights Avenue in Pikesville were destroyed by being slashed multiple times on December 24th. The signs were replacements for the original ones that were vandalized on December 10th. The Baltimore Hebrew Congregation has displayed the two signs – "We Stand with the People of Israel" and "Bring the Hostages Home" at the corner of Park Heights and Slade avenues for over two months. "I am simultaneously deeply disturbed and not surprised at all," Rabbi Andrew Busch said. "Deeply disturbed that someone would impinge on our right to speak our mind. Deeply disturbed that anyone would object to a statement of bringing hostages home. Deeply disturbed that the property of a synagogue would be vandalized." Congregation leaders said another nearby religious institution reported an Israeli flag was slashed Thursday. "Suburban Orthodox congregation right behind us had an Israeli flag that was also slashed with a knife or some kind of sharp object," Busch said. He also commented that they are not letting hate stop them from expressing their beliefs. The congregation plans to launch a campaign to encourage people to report antisemitism. "We have new signs. They're going to be going up in schools and synagogues and across the community, telling (people) to go to our websites to report when acts occur to stand against hate. A camera installed after the first vandalism case may have captured the person or people who are responsible. Police responded quickly to the BHC-filed police report, and will increase patrols around the area and review camera footage. "It is gratifying to know how seriously Baltimore County Police are taking this," The BJC's Executive Director Howard Libit said. BHC plans on replacing the signs again. [Read the December 29, 2023 WBALTV story](#). Above photo of sign taken from cited WBALTV article. [Read the December 29, 2023 Baltimore Jewish Times article](#).

### **The U. S. Department of Justice (USDOJ) and North Carolina Reach \$13.5 Million Agreement with First National Bank of Pennsylvania Regarding Redlining; Maryland Included.**

The First National Bank of Pennsylvania (FNB) will pay \$13.5 million to resolve allegations that it committed lending discrimination by redlining predominantly Black and Hispanic North Carolina neighborhoods. From 2017-2021, FNB failed to provide mortgage lending to these neighborhoods in Charlotte and Winston-Salem, and discouraged the seeking of credit from obtaining home loans. The bank closed its only branch in a mainly Black and Hispanic neighborhood in Winston-Salem in 2021. FNB did not track how it developed loan referrals or how distributed the bank's mortgage marketing materials. Under the orders, FNB will invest \$13.5 million to increase credit opportunities for communities of color, including: (1) \$11.75 million in a loan subsidy fund; (2) \$1 million on community partnerships for credit, consumer financial education, homeownership, and foreclosure prevention for minorities; (3) \$750,000 for advertising, outreach, consumer financial education, and credit counseling; (4) open three new branches in predominantly minority neighborhoods in the two cities, with at least one mortgage banker assigned to each branch; (5) hire a director of community lending; (6) retain independent consultants to improve its fair lending program; (7) conduct a community credit needs assessment; (8) evaluate its fair lending compliance management systems; and (9) conduct staff trainings. With assets of over \$45 billion, FNB is headquartered in Pennsylvania and has 350 branches in Maryland, the District of Columbia, North Carolina, Ohio, Pennsylvania, South Carolina, Virginia, and West Virginia. Photo by [Andrew Stapleton](#) on [Unsplash](#). [Read the February 5, 2024 DOJ release](#).





## NATIONAL NEWS

### **Hate Crimes Against Jewish and Muslim Americans**

**Continue to Surge.** Reports of hate crimes and bias incidents targeting Jews, Muslims, and Arabs continue to surge across the U. S. New data from the [Anti-Defamation League](#) (ADL) and the [Council on American-Islamic Relations](#) (CAIR) indicate a marked rise in reported incidents of both antisemitism and anti-Arab and anti-Muslim bias. ADL recorded 2,031 antisemitic

incidents in the two months after the October 7th Hamas attack on Israel, including reports of physical assault, vandalism, and “anti-Israel rallies that included classically antisemitic, anti-Zionist and/or terror-supportive rhetoric.” It received reports of 465 antisemitic incidents during the same two-month period in 2022. The new data constitutes an over 330% increase in reported incidents of antisemitism from the 2022 time period. CAIR said it has tracked a similarly serious rise in requests for help and reports of anti-Arab and anti-Muslim bias. After an “unprecedented” spike in bias incidents in the first month of the war, CAIR had 2,171 requests for help and reports of bias since October 7, including hate crimes, hate speech, workplace discrimination, and “violations of an individual’s right to free speech and expression.” Attorney General Merrick Garland recently told law enforcement officials to “remain vigilant in the face of risks of terrorism and hate-fueled violence,” and how USDOJ is “closely monitoring” the impact of the Israel-Hamas war which is inspiring extremists both at home and abroad. He also noted the spike in hate-fueled violence “comes at a time when law enforcement agencies and communities across the country have already been facing significant challenges regarding violent crime.” The increase in reported hate and bias motivated incidents have increased fear for many Jewish, Muslim, and Arab people. Jews interviewed by remarked they are changing the way they celebrate Hanukkah this year. Some have broken with years-long traditions and removed the menorah from their windows. Others have grown more defiant and have chosen to boldly declare their Jewish identity despite the rise in antisemitism. [Read the December 11, 2023 CNN article.](#)

### **Despite Milwaukee's Anti-Discrimination Law, Landlords Continue to Explicitly Reject Section 8**

**Applicants.** The County in 2018 banned landlords from rejecting recipients of housing assistance. Five years later the county’s Office of Corporation Counsel, which is



supposed to enforce the protections, says it has not received a verified complaint of such discrimination. Some landlords continue to explicitly reject Section 8 applicants - even in public listings. Four Section 8 renters told *Wisconsin Watch* nobody told them about the protections or how to file a complaint. While income-based discrimination is the law in Wisconsin and 21 other states, income-based protections in Wisconsin’s Open Housing Act allow landlords to refuse vouchers, the 7th U.S. Circuit Court of Appeals ruled in 1995. County officials now question whether they can enforce the provision because the Milwaukee County Chief Corporation Counsel questions whether the county has legal authority. The County and City have separate housing agencies distributing Section 8 vouchers, mostly in the city. Only the county’s authority mentions the 2018 protections in information packets for renters, but does not say how to report income-based discrimination.

Nationally, Section 8, the federal government’s largest low-income housing subsidy program, serves 2.3 million households, including over 16,500 in Milwaukee County in 2022. However, renters and housing advocates say landlords outside of historically disinvested neighborhoods rarely rent to people with vouchers - limiting opportunities in Milwaukee and nationwide, particularly for people of color. In the Milwaukee metro, 85% of families of color holding vouchers lived in minority-concentrated neighborhoods, areas where just 38% of rental units were considered voucher-affordable, the analysis found. [Read the January 31, 2024 Wisconsin Watch article.](#)





**The Consumer Financial Protection Bureau (CFPB) and the USDOJ Sue Developer and Lender for Bait-and-Switch Land Sales and Predatory Financing.**

Colony Ridge, a Texas-based developer and lender is charged with operating an illegal land sales scheme and targeting thousands of Hispanic borrowers with false statements and predatory loans. Specifically, the complaint alleges that Colony Ridge unlawfully discriminated against applicants on the basis of their race or national origin in violation of the Equal Credit Opportunity Act. It allegedly sells unsuspecting families flood-prone land without infrastructure, and sets borrowers up to fail with loans they cannot afford. Roughly 25% of Colony Ridge loans end in foreclosure, the company repurchases the properties, and then sells them to new borrowers. The CFPB and USDOJ are seeking redress for borrowers harmed by Colony Ridge and an immediate end to its illegal practices. This is the CFPB's first federal court lawsuit charging a defendant with violations of the Interstate Land Sales Full Disclosure Act. Colony Ridge has developed over 40,000 lots across Liberty County, Texas, 30 miles northeast of Houston, marketing these subdivisions as "Terrenos Houston" and "Terrenos Santa Fe" to target Spanish-speaking borrowers. It advertises almost solely in Spanish, often in social media posts with national flags and regional music from Latin America. In these ads, Colony Ridge promises the dream of home ownership with its own seller financing: easy-to-obtain loans with no credit check and only a small deposit. Foreclosure and property deed records from 2019-2022 show that Colony Ridge foreclosed on at least 30% of seller-financed lots 3 years of the purchase, making up 92% of all foreclosures in the County 2017-2022. The CFPB separately alleges that it practiced unlawful deception and violated the Interstate Land Sales Full Disclosure Act. The USDOJ separately alleges that Colony Ridge violated the Fair Housing Act. The complaint seeks to stop Colony Ridge's alleged unlawful conduct, provide redress for affected consumers, and impose a civil penalty payable to the CFPB victims relief fund. If the defendants are found liable, the amount of any restitution will be determined in the litigation in federal court. [Read today's complaint.](#) [Read the December 20, 2023 CFPB article.](#) [Read the December 20, 2023 USDOJ release.](#)



**Harvard Study Finds Rental Affordability Lowest Ever.** The just-released Harvard Joint Center for Housing Studies report America's Rental Housing 2024 has found that in 2022 an all-time high of 22.4 million renters spent over 30% of their income on rent and utilities. Among cost-burdened households, 12.1 million had housing costs that were over half of their income, an all-time high for such severe burdens. The dwindling supply of

low-rent units is only worsening cost burdens, according to the report. As the study explains: "Climbing rents in recent years propelled US cost burdens to staggering new heights: in 2022, half of all US renters were cost burdened. And while rental markets are finally cooling, evictions have risen, the country is seeing the highest homelessness counts on record, and the need for rental assistance is greater than ever." The negative personal impacts of such tight budgets force financially vulnerable renters to make awful choices. Harvard Joint Center analysis of the 2022 Consumer Expenditure Survey found that severely cost-burdened renter households in the lowest expenditure quartile spent 39% less on food and 42% less on healthcare than unburdened households. Others may end up living in overcrowded or structurally inadequate conditions, threatening their health and well-being. For the Baltimore-Columbia-Towson area, 86% of renters are considered moderately burdened by the report, and 103% severely burdened. Note: This geographic combination is the sole local breakdown available in the study. Concerning the renters' race, about 175,000 renters in the area are Black, 134,000 White, 25,000 Hispanic/Latino, 18,000 Asian, and 18,000 multi-racial or another race. Some 52.1% of Blacks are renters, 21.1% of Whites, 45.8% of Hispanics/Latinos, 31.2% of Asians, and 50.1% multi-racial or another race. [Read the Harvard Joint Center study.](#) [Go to the Harvard report's summary page.](#)



### **HUD Increases Efforts to Reduce Source of Income Discrimination.**

HUD recently took an important step forward to protect families with vouchers, authorizing the use of federal Fair Housing Assistance Program (FHAP) funds by state human rights agencies for testing and investigation of source of income discrimination cases. This follows a similar 2021 memo authorizing source of income discrimination testing and investigations at HUD funded fair housing centers. HUD informed organizations and agencies funded under HUD's Fair Housing Assistance

Program (FHAP) that funding can be used to support "source of income testing activities, source of income testing projects that are designed to uncover discrimination that violates the Fair Housing Act or substantially equivalent state or local fair housing laws. In addition, HUD informed Fair Housing Initiatives Program (FHIP) grantees that FHEO will approve and pay for FHIP testing activities as long as they are designed to identify violations of the Fair Housing Act, whether they be instances of intentional discrimination, discrimination with unjustified discriminatory effects or less discriminatory alternatives, refusals to grant reasonable accommodations for persons with disabilities, or cases where discrimination erodes compliance with the duty to affirmatively further fair housing. Some state and local fair housing laws include "source of income" as a protected class. FHAP funds can be used to conduct source of income testing activities to detect discrimination that may violate the Fair Housing Act or substantially equivalent state or local fair housing laws. FHAP agencies are permitted to use HUD funds to enforce substantially equivalent local or state laws. FHAP agencies may use FHAP funds to conduct source of income testing as an investigative tool in processing dual-filed complaints. FHAP funds may also support source of income testing activities as part of special enforcement efforts, partnerships initiatives, or other fair housing projects developed by FHAP agencies to enforce state or local fair housing laws. HUD said that it is doing this because one specific type of source-of-income discrimination - based on someone's use of a Housing Choice Voucher (HCV) - remains extremely high. This is important particularly because the HCV program is HUD's primary program to assist very low-income families, elderly persons, and individuals with disabilities to afford decent, safe, and sanitary housing in the private housing market. HUD urges FHAP agencies to not limit their testing and enforcement programs to intentional discrimination. HUD encourages testing activities designed to identify discrimination that violates the Act - through disparate treatment or unjustified discrimination. [Read HUD's February 12, 2024 Source of Income Discrimination Memorandum.](#)

### **Study Finds Families Leaving HUD Assisted Housing Likelier to Become Homeowners.**

A recently-released study conducted by University of California, Berkeley of family households with children who leave HUD's public housing and Housing Choice Voucher (HCV) programs found that households with children that left public housing assistance saw improvements in the areas they moved to - a significant decline in their neighborhood poverty rate. Although households that exited the HCV program also experienced decreases in their neighborhood poverty, those decreases were smaller than the decline in neighborhood poverty that households remaining in HCV housing had.



The exploratory findings suggest that when people move out of public housing, they are generally moving to new neighborhoods that have lower poverty rates than the neighborhood of the public housing. However, for voucher tenants leaving housing assistance, their unassisted units are generally in neighborhoods with a similar poverty rate to the neighborhood where they were receiving assistance. This is consistent with previous research showing public housing neighborhoods mostly to have higher poverty rates than voucher tenant neighborhoods. The persistence of highly concentrated poverty surrounding public housing units speaks to the need for continued place-based investment in the neighborhoods where public housing projects are located, as well as ensuring that those investments do not lead to the displacement of existing residents. Although emphasis on mobility strategies has increased within HUD's housing assistance programs, it is not realistic to assume that

mobility strategies are feasible for every resident in a disinvested neighborhood, nor is it necessarily preferable for low-income people to move out of neighborhoods where they have long-term cultural connections and social ties. It was also found that for both public housing and the Housing Choice Voucher program, participation in the HUD's Family Self-Sufficiency (FSS) program boosted the likelihood of homeownership by approximately 25%. Overall, this research provides valuable insight into how households fare after exiting HUD-assisted housing. The study examined exited HUD-assisted households with children in 14 U.S. counties, administrative data linked with annual residential address, and tenure data from Infogroup." [Read the February 22, 2024 HUD User article.](#)

## **20 Boston-area landlords & property companies sued for discrimination.**

Housing Rights Initiative (HRI), a nonprofit housing watchdog group, has sued 20 Boston-area property companies and real estate brokers for allegedly discriminating against low-income tenants. The lawsuit, brought by the Lawyers for Civil Rights (LCR) and Handley Farah & Anderson, alleges landlords and brokers refused to rent to tenants with government-subsidized housing vouchers - which is illegal in Massachusetts. This is the first of its kind in Massachusetts. LCR said in a statement that HRI used "testers" to act as prospective tenants requesting information about apartments. The companies and brokers at first "responded positively" to the inquiries, but then allegedly refused to accept housing vouchers, often called "Section 8" vouchers. Discrimination against voucher-holders continues patterns of de facto racial segregation among Boston neighborhoods, as residents of color thus must use housing subsidies solely in low-income areas with fewer public resources than predominant white neighborhoods. The suit, filed in Suffolk Superior Court, includes photos of alleged conversations in which landlords and property brokers appear to tell prospective tenants they do not accept the vouchers. "One takeaway from our year-long investigation is that housing discrimination is alive and well in Boston," said HRI. The trade association [MassLandlords](#) commented that the state should provide better training to landlords on navigating housing laws and help simplify the process of renting to those with housing vouchers. None of the defendants appear to be members of the association. HRI has brought similar lawsuits against real estate companies in New York City. "This is a national issue," Carr said, "but in Boston it seems particularly pronounced, which makes sense because Boston has a very tight market and in tight markets a lot of times you see shenanigans like this one." [Read the February 21, 2024 WBUR article.](#) [Click here to download the complaint.](#)



**The Difficult Problem of Fighting Source of Income Discrimination.** Over 2 million low-income families use Section 8 housing vouchers to cover their rent. The program is one of the federal government's most effective, keeping more than 5 million individuals housed. Nationally, all vouchers are getting used. But housing voucher discrimination limits where exactly recipients can live. A household with a voucher sometimes discovers that the only willing landlords are in unsafe neighborhoods, or that they must need to move into a different school district to use the voucher. There also are a number of landlords who say that the reason why they're not renting to someone is because of the voucher when really it is because of their racial discrimination or discrimination on the basis of disability. To combat this, 17 states and dozens of cities and counties ban source-of-income discrimination covering almost 60% of renters. Enforcement of these laws, though, is lacking or spotty in many places. The best systems for enforcement include well-publicized outreach to property owners and the real estate community to inform them of the law and their obligations. The most powerful method of enforcement involves "testing," in which a government agency or nonprofit organization submits two very similar rental applications to a property owner, with one application including a housing voucher and the other without. Authorities then can determine if discrimination possibly is suspected, and proceed with enforcement. Subsequent publicizing of those results and getting public judgments is important to show other property owners that the city or state is serious about voucher discrimination enforcement. However, such testing is expensive. Funding for housing discrimination

testing comes primarily from HUD, which until February 12, 2024, did not give funding to its funded agencies to do sources-of-income discrimination investigations. This decision to fund HUD recipients is a positive development. Unfortunately, most agencies and nonprofits do not receive HUD funding, and cannot do testing because of the cost. Commitment and action by these authorities is also needed to reduce this stubborn problem. [Read the Route Fifty January 31, 2024 article.](#)



## HUD & DOJ ENFORCEMENT

**HUD Settles Tennessee Apartment Violations of Americans with Disabilities Act and the Violence Against Women Act.** HUD's Voluntary Compliance Agreement with HUD-funded Tennessee housing providers Alco Greenbriar Partners LP, Alco Properties, Inc., and Alco Management, Inc., requires the respondents to pay \$50,000 in compensation to the aggrieved parties. The VCA resolves findings of noncompliance related to Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans

with Disabilities Act, as well as findings of noncompliance related to the Violence Against Women Act (VAWA). [Read the Agreement](#), [Letter of Findings](#) and the [VAWA Memo](#). A 2022 HUD compliance review of Greenbriar Apartments, a 208-unit development in Tennessee found that the respondents effectively denied multiple reasonable accommodation/modification requests, as well as instances of VAWA noncompliance regarding two households that experienced incidents of sexual assault and/or domestic violence and were not provided the requested VAWA transfers or take any additional action to process the requests. HUD also found that the respondents were unwilling to transfer residents from one Alco property to another when a vacancy that met the need of the requesting tenant was unavailable at Greenbriar, that 5% of the units were not accessible to individuals with mobility impairments, and 2% more of the units were not accessible to individuals with hearing or vision impairments. Under the 2023 Agreement resolving the Section 504 findings and VAWA issues, the respondents agreed to: pay \$50,000 in monetary compensation for the five aggrieved parties; amend its reasonable accommodation transfer log; revise the transfer policy; revise its VAWA policies; construct or convert 10 UFAS-accessible units, with an additional 4 units for the hearing and visually impaired and accessible common areas; designate a VAWA Coordinator; respond to VAWA-related grievances and transfer requests within 10 days; and attend VAWA training. [Read the January 25, 2023 HUD release.](#)



**HUD Charges Hawaii Condominium Association with Disability Discrimination.** The Kailua-Kona, Hawaii, condominium complex, the condominium association, employees of the condominium association, the property management company, an employee of the

property management company, the condominium unit's owners, and the owners' real estate broker are charged with discriminating against a resident because of disability. [Read HUD's Charge](#). HUD's Charge alleges that they prevented the resident from using a temporary ramp to access his unit, from accessing a parking space, and from replacing a toilet at his own expense to allow him complete use of his unit. Because they did not, the resident was often unable to access or use his unit and forced to sleep in his vehicle. Ultimately, the resident decided to revoke his offer to purchase the unit and move out. In related news, the [Pacific ADA Center](#) recently noted that the U. S. Department of Justice just settled with some Hawaii apartment builders over disability discrimination. The developer and others were accused of not designing and building five multifamily housing complexes with the required accessible features. The agreement requires the companies to pay a fine and make changes to their properties, such as adding ramps, accessible parking, and making apartments easier for people with disabilities to enter and use. Read more about the lawsuit that is making these rental properties



accessible. [Read the October 30, 2023 Pacific ADA Center article.](#) [Read the December 18, 2023 HUD press release.](#)

**HUD Charges Montana Property Manager and Apartment Complex Owner with Retaliation.** An individual property manager and ownership entity in Livingston, Montana, are charged with retaliation against a tenant for their exercise of fair housing rights, including retaliatory behavior such as coercion, intimidation, threats, or interference in violation of Section 818 of the Fair Housing Act. [Read HUD's Charge.](#) HUD's Charge alleges that the property manager and owner of the ten-unit apartment complex retaliated against a tenant after the tenant informed the property manager that his unwanted conduct toward her daughter was inappropriate given the property manager's position as landlord. After the tenant confronted the property manager, the property manager sent multiple threats of eviction, revoked tenancy privileges, and sent harassing text messages, finally ending in seeking to evict the complainant. The tenant felt forced to leave the unit and move to alternative, less desirable housing because of the retaliation. A U. S. Administrative Law Judge will hear HUD's charge unless any party elects to have the case heard in Federal district court. If the Administrative Law Judge finds, after a hearing, that discrimination has occurred, the judge may award damages to the resident for his losses as a result of the discrimination; injunctive relief and other equitable relief to deter further discrimination and payment of attorney fees; and civil penalties to vindicate the public interest. If the Federal court hears the case, the Judge may also award punitive damages to the resident. Photo courtesy of the UNC-Chapel Hill Office of Ethics and Policy. [Read the January 23, 2024 HUD release.](#)



## CALENDAR

**Biennial Civil Rights Gala to be on August 24th.** The Maryland Commission on Civil Rights' Biennial Civil Rights & Fair Housing Gala Celebration will be held on August 24, 2024, from 6:00pm to 10:00pm at the Maryland Live! Hotel Ballroom in Hanover, Maryland. This year, the theme is "Celebrating Milestones: Pivotal Moments in History." The Honorees are Governor Wes Moore, Lt. Governor Aruna Miller, Comptroller of Maryland Brooke E. Lierman, Esq., Maryland Attorney General Anthony G. Brown, Superintendent MSP Colonel Roland L. Butler, Jr., and President and CEO of the National Fair Housing Alliance Lisa Rice. The Gala will be on Saturday, August 24, 2024 from 6:00 pm until 10:00 pm at the Maryland Live! Hotel Ballroom, 7002 Arundel Mills Circle #7777, Hanover, Maryland 21076.

**The National Community Reinvestment Coalition (NCRC) will be hosting four focused sessions on changes to the Community Reinvestment Act (CRA) at its 2024 Just Economy Conference.** These sessions will treat recent changes as well as the implications for community development and equity. The four sessions are: (1) The New CRA 101 (ROUND 1) - This session covers the updated CRA, and how CRA can be used to increase affordable housing and small business reinvestment in your communities, including crucial updates to the rule announced in late 2023. (2) The New CRA 101 (ROUND 2) - Addressing the Climate Crisis through CRA and federal funding. This session will cover climate/weather resiliency projects and priorities, including how best to work with communities to prevent bluelining, a trend where financial institutions withdraw services or increase costs due to climate change. (3) What's Next with the CRA Final Rule - This session will focus on what's coming next with CRA reform and upcoming opportunities to further shape the development of the new CRA rule. Speakers will be covering topics including: developing a statistical model that





identifies markets where all banks are underperforming, best practices for reviewing the impact of community development on neighborhoods, and how the regulators can be proactive in preventing a decline in critical investments. (4) State CRA And Non-Banks - This session will explore how state CRA laws include a review of credit unions and mortgage companies' loans and investments in underserved people and neighborhoods, in addition to banks. Register now.



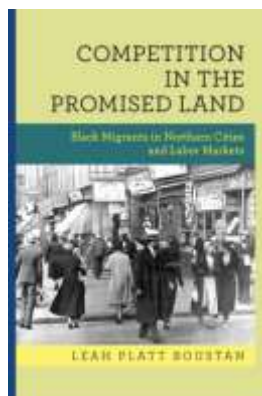
## FAIR HOUSING RESOURCES

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

**The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.** We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.357.1219 / <mailto:wkladky@gbchrb.org>.



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



## HAVE YOU READ?

***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."

## REST IN PEACE

**Joe Madison, Radio Host and Civil Rights Activist, 74.** Mr. Madison was ranked the No. 6 most important talk show host in the country in 2023 by Talkers magazine on its Heavy Hundred list. He was also the highest-ranked nonwhite host. "Joe Madison was the voice of a generation," President Biden said in a post on social media. "Whether it was a hunger strike for voting rights or his advocacy for anti-lynching legislation that I was proud to sign in 2022, Joe fought hard against injustice." Madison was director of



the NAACP Detroit branch, the political director of the N.A.A.C.P., and served on its national board for 14 years. While there, he led a march from Los Angeles to Baltimore to promote voter registration. He continued his political activism as a radio host. He was arrested in 2001 after handcuffing himself to the Sudanese Embassy in Washington; he had made repeated broadcasts to raise awareness of modern-day slavery in Sudan. He made several trips there and, working with the Swiss-based organization Christian Solidarity International, helped free Sudanese who were being held as slaves. In 2015, Mr. Madison remained on the air for 52 straight hours to raise money for the Smithsonian National Museum of African American History and Culture. [Read the February 2, 2024 New York Times obituary.](#) [Read the February 2, 2024 NAACP article.](#)



**Anthony Wann Williams, Homeless Advocate, 59.** Born in East Baltimore, he grew up in the foster system, and was a fierce advocate for the rights of the poor and unhoused. He focused on identifying the barriers people experiencing homelessness faced, what were the solutions, and how they could be implemented, while making certain that the conversation was led by those affected. “His impact was

immeasurable,” said Rachel Kutler of Housing Our Neighbors (HON), a collective of people experiencing homelessness and their allies and advocates that Williams co-founded in 2012 and helped lead. A writer, photographer and poet, Williams documented his early life on the streets and in the abandoned buildings in a play, “The King of Howard Street” based on the portraits he wrote of the people with whom he once lived. He also wrote of his journey of survival in composition notebooks, emphasizing the bonds and struggles of the homeless communities. He met Lewis Haggins Jr., and the two co-founded Picture the Homeless in 1999 to promote the voices and stories of unhoused people into mainstream media and policy discussions via collective organizing and sharing the stories of people experiencing homelessness. In Baltimore, Williams regularly fought to include those who were or had been homeless in the decision-making processes of programs that affected unhoused people. He was co-chair of the city’s Lived Experience Advisory Committee. Williams also was an early participant in the New York City Continuum of Care and the Baltimore City Continuum of Care, a program set up by the U.S. Department of Housing and Urban Development to guide housing and homelessness spending. During the coronavirus epidemic, Williams advocated for Baltimore’s unhoused, criticizing the homeless services’ office for he felt was not able to develop a comprehensive plan to use American Rescue Plan Act funds to move away from its system of congregate living facilities. His longtime friend and fellow Picture the Homeless organizer, Lynn Lewis recorded hours of interviews with him for an oral history project. [Read the January 15, 2024 Baltimore Sun obituary.](#) [Read the December 31, 2023 Baltimore Brew article.](#) [Read the September 5, 2023 Baltimore Beat article.](#)

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