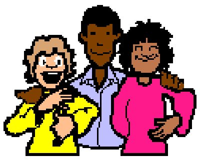
Greater Baltimore Community Housing Resource Board, Inc. (GBCHRB) Oct.-Nov., 2024 / Vol. 24, No. 4



FAIR HOUSING NEWS

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

FALL GREETINGS!

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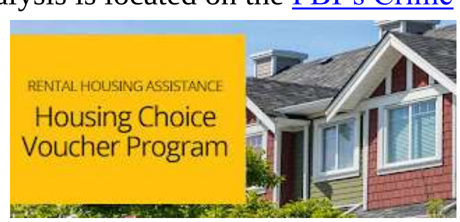
EQUAL HOUSING OPPORTUNITY

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! Join the mailing list: mailto:wkladky@gbchrb.org. Check out our website http://www.gbchrb.org for laws, links, etc. See our TV show on the YouTube Channel: http://www.youtube.com/user/wkladky1! Or http://www.gbchrb.org/2rad9899.htm for radio shows on Fair Housing, affordable housing, community, accessibility...

NATIONAL NEWS

FBI 2023 Crime in the Nation Statistics Find Hate Crime Incidents Reached a Record High of 11,862 - 15% were Anti-Jewish. The FBI's data on over 14 million criminal offenses for 2023 reported to the Uniform Crime Reporting (UCR) Program by law enforcement agencies. Over 16,000 state, county, city, university and college, and tribal agencies, covering a combined population of 94.3% inhabitants, submitted data through the National Incident-Based Reporting System (NIBRS) and the Summary Reporting System. The data reveals that reported hate crime incidents hit a new high of 11,862 in 2023. Although Jews make up around 2% of the U.S. population, reported single-bias anti-Jewish hate crimes were 15% of all hate crimes and 68% of religion-based hate crimes. Hate crimes were defined as offenses being motivated by bias toward race, ethnicity, ancestry, religion, sexual orientation, disability, gender, and gender identity. The FBI's crime statistics estimates found that violent crime decreased an estimated 3.0% in 2023 compared to 2022: Murder and non-negligent manslaughter recorded a 2023 estimated nationwide decrease of 11.6% compared to 2022. In 2023, the estimated number of offenses in the revised rape category had an estimated 9.4% decrease. Aggravated assault decreased an estimated 2.8% in 2023. Robbery decreased 0.3%. To publish a national trend, the FBI's UCR Program used a dataset of reported hate crime incidents and zero reports submitted by agencies reporting six or more common months or two or more common quarters of hate crime data to the FBI UCR Program for 2022 and 2023. According to this data, hate crime incidents decreased 0.6% from 10,687 in 2022 to 10,627 in 2023. The analysis is located on the FBI's Crime Data Explorer. Read the September 23, 2024 FBI article.



Elderly- or Disabled-Headed Households are Now the Most Common Housing Choice Voucher Program

Households. A new HUD Office of Policy Development and Research study found that as of 2020, families with children no longer represented the most common type of tenant-based rental assistance - Housing Choice Voucher (HCV) - households. By the 1970s, observers realized that the spatial concentration of poverty was negatively impacting those the program sought to help. The current HCV program tries to have these assisted households live in higher-opportunity neighborhoods rather than areas of concentrated poverty, where many public housing developments were and still are located. A HUD report comparing nationwide trends in 2010 to those in the top 50 MSAs in 2000 found that although the HCV program had a small share of affordable rental housing, the share of households living in high-poverty areas was increasing. It also found that the share of HCV households living in HCV-dense census tracts had increased during 2000-2010. Both reports found that participant choice alone was not enough to achieve spatial poverty de-concentration. The third HCV location report covering 2010 and 2020 found that: (1) The number of HCV households with an elderly or disabled head of household exceeded the number of HCV households with children. During 2010-2020, elderly heads of households increased by nearly 10% and disabled heads of households decreased slightly. Non-Hispanic Black heads of households continue to represent the largest - and growing - racial/ethnic group of HCV households. (2) The share of HCV households living in neighborhoods with a high density of voucher holders increased 2010-2020; (3) A large share of HCV households still live in high-poverty neighborhoods. 44% of tenant-based voucher (TBV) households still lived in high-poverty census tracts in 2020, including 7% living in areas of extreme poverty. and (4) Black (52.3%) and Hispanic (47.8%) HCV households were more likely to live in neighborhoods with higher concentrations of poverty compared to whites (30.7%). Black and Hispanic HCV households were also twice as likely to live in neighborhoods with higher concentrations of other voucher holders, where over 10% of units were occupied by voucher holders, compared to white HCV households. Read the October 29, 2024 HUD Report. Read the September 16, 2024 NLIHC article.

Fannie Mae Improves and Extends its "Expanded Housing Choice" Voucher Initiative Nationwide. Fannie Mae (FNMA/OTCQB) has announced improvements to its Expanded Housing Choice (EHC) initiative that also: (1) Includes states with no source of income protections - for new loans to multifamily property owners who accept U.S. Department of Housing and Urban Development (HUD) Housing Choice Vouchers (HCVs); (2) increase eligibility thresholds to stimulate a more sustainable program; (3) streamline its data collection process; and (4) make its more transparent regarding inclusive renter screening requirements. It was previously limited to eligible properties in North Carolina and Texas. These changes will support a more equitable housing market. The Housing Choice Voucher federal program helps very-low-income families, senior citizens, and people with disabilities afford stable, quality housing in the private market. Fannie Mae's Expanded Housing Choice initiative, begun in 2022 and extended through April 2026, is a pilot initiative to expand housing opportunities for HCV holders by incentivizing multifamily borrowers to accept vouchers as a valid source of income. Approximately 30% of voucher holders are unable to find housing that accepts their vouchers. Multifamily property owners are now eligible if their property is not already legally required to accept HCVs and that at least 40% of units are affordable at or below HUD Fair Market Rents or Small Area Fair Market Rents. Borrowers and property managers who leverage EHC and accept HCVs can benefit from lower pricing, flexible loan terms, certain completion, lower turnover and vacancy rates, and a steady stream of competitive rent payments backed by HUD. Fannie Mae's Delegated Underwriting and Servicing (DUS®) lenders partnered with it in the initiative. For more information on Fannie Mae's Expanded Housing Choice initiative, including background on the Housing Choice Voucher program, lender and borrower best practices, frequently asked questions, and more resources, go to FannieMae.com. Read the October 15, 2024 Fannie Mae press release.

FAIR LENDING

More Banks & Non-Bank Lenders are Omitting Racial Information from Home Loan Data - Preventing the Identification of Lending Discrimination. The Home Mortgage Disclosure Act (HMDA) legally requires 5,000 financial institutions that originated a home loan in the U.S. to collect information about race to help identify potential discrimination against borrowers. The data has in the past year been cited by the Consumer Financial Protection Bureau among others. However, over 12% of borrowers do not give the information requested by the law and some 90% of loans sold to third parties do not provide the racial data that is acquired, according to the National Community Reinvestment Coalition (NCRC). The NCRC and others say the missing data is largely due to loopholes in the HMDA. Passed in 1975, the HMDA rule requires that in-person and phone applicants provide demographic data - but online applicants can opt out. Third-party loan purchasers are not required to track demographic information. Seven of the top 10 loan-purchasing institutions from 2023 used a loophole that allows them to erase borrower demographic data on the mortgages they bought, according to an NCRC report. The NCRC report shows "in what might be a sign of a historic point" that Hispanic lending for home loans -16.5% of all 2023 home purchases - was nearly identical to their overall share of the U.S. adult population. Black borrowers' lending rates improved, though not near to their overall share of the population. Unfortunately, these seemingly positive trends are difficult to confirm because of the incomplete data. Any increase in data collection about borrowers comes with increased risk of invasion of privacy. Though the CFPB says there's low, if any, privacy risk in the HMDA, a 2017 report by economist Anthony Yezer stated concerns such data collection could lead to widespread violations of privacy. To the NCRC. "The extensive benefits of detailed data collection, encompassing income, race, sexual orientation and gender identity, decisively outweigh any concerns over burden or privacy. It's imperative t hat efforts to curtail this essential data collection be recognized as not just misguided but as detrimental to the health and well-being of our communities." Read the October 4, 2024 *Yahoo Finance* article. Read the October 3, 2024 *Fortune* article.

NCRC and Fintechs Urge Federal Regulators to Use AI to Detect and Eliminate Lending Discrimination. The National Community Reinvestment Coalition (NCRC) and a group of financial technology firms submitted a joint letter urging regulators issue clear guidelines to lenders on how the new AI fair lending tools could better evaluate disparities in lending. The letter to the Consumer Financial Protection Bureau (CFPB) and Federal Housing Finance Agency (FHFA) - signed by NCRC, Zest AI, Upstart, Stratyfy, and FairPlay - was issued in response to the White House's Executive Order on AI in October, 2023. Some lenders have not adopted these newer tools for underwriting analysis because they believe they can remain compliant with existing fair lending laws despite evidence that suggests older scoring models continue to contribute to systemic discrimination. Newer fair lending tools can allow lenders to conduct searches for new underwriting models that perform as well as older scoring models, while also mitigating the risk of discrimination in their analysis of an LMI credit applicant. From the companies' perspective, the power of the new AI tools can help lenders comply with regulations and improve their ability to expand credit access to applicants who have traditionally been underserved or considered too risky by old underwriting models. The key recommendations of the letter include: (1) Don't wait for perfect information to act. AI will continue to rapidly evolve. Supervisory highlights should be used by regulators to highlight best practices within the industry. (2) Provide written guidance on activity that triggers fair lending oversight. The CFPB should provide clearer guidelines on the conditions that would require a lender to engage in a Less Discriminatory Alternative (LDA) search, as well as the frequency with which such searches will be conducted. (3) Clarify that fair lending applies not only to how applicants are treated, but also how they are selected. Evaluating the creditworthiness of applicants can happen at the earliest stages of the lending process, including during marketing campaign planning. AI tools that can more comprehensively assess the risk of an applicant should be adopted earlier and favored over older models and tools. (4) The FHFA should continue to build upon its 2022 AI Advisory Opinions. The prior advisory opinions offered AI-specific guidance to the GSEs based on select use cases with potential to improve housing finance for consumers. The CFPB should assert that fair lending compliance should be as high a priority as all other parts of the lending process. For companies using AI in credit decisioning, the CFPB should make clear the usage of outdated tools is not sufficient to remain compliant with fair lending laws. Supervisory examination and training should address routine review of financial institutions' model testing protocols and results. Fair lending examinations should also include reviews of the models used, testing protocols and positive assessment of LDA searches. Data concerning the efficacy of tools and practices should be shared in a forum with regulators and policymakers. *Photo by* *https://unsplash.com/@boliviainteligente?utm_content=creditCopyText&utm_medium=referral&utm_source=unsplash* *on* *unsplash.com* Read the September 30, 2024 NCRC article.

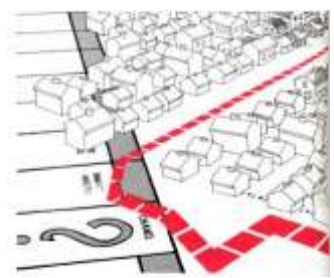
Citadel FCU Redlining Settlement Proves It's Time To Bring Credit Unions Under Community Reinvestment Act Enforcement. The recent U.S. Department of Justice (DOJ) law enforcement settlement with Citadel Federal Credit Union is excellent evidence why the Community Reinvestment Act's (CRA) omission of credit unions from its rules is a mistake, according to the National Community Reinvestment Coalition (NCRC). Citadel FCU agreed to a $6.5 million settlement regarding its alleged discouragement of homebuyers in Black and Hispanic neighborhoods of Philadelphia from applying for mortgages and systematically declined to make mortgages in those neighborhoods. Citadel maintains its innocence in the settlement. "It no longer makes sense to let credit unions out of the common-sense obligations that CRA puts on traditional banks. Citadel's alleged conduct in the case it just paid $6.5 million to settle is a timely demonstration of the problem and the need to enhance fair lending protections for credit union customers. Despite their public perception as a gentler, kinder, more community-minded provider of retail banking services, credit unions are just as capable of violating borrowers' civil rights as any other financial institution. Whatever the driving causes underlying such violations, we know how to fix the problem: Supervise credit unions under CRA so that they can prove their actual actions live up to their public image." Such failures and business practices are commonly uncovered in traditional banking through regular federal CRA examinations, which are conducted every few years. Extending CRA to cover credit unions would both improve oversight and put new capital into neglected communities as the firms move into compliance with the law's requirements. Bringing credit unions under CRA would ensure that they face an affirmative and binding obligation to those same people and communities. Read the October 15, 2024 NCRC article.

ENFORCEMENT

HUD Charges New Hampshire Property Managers and Landlord with Discrimination for a Retaliatory Eviction. The U.S. Department of Housing and Urban Development (HUD) has charged Greenview Associates L.P., Palmer Asset Management, LLC, and John Martin, property managers and landlord in Manchester, New Hampshire, with violating the Fair Housing Act by retaliating, threatening, or interfering with a tenant's fair housing rights. HUD's Charge alleges that, following the tenant's filing of a Fair Housing complaint with HUD, the landlord and property manager did a background check on the tenant, not their usual practice of not running background checks, and then sought eviction of the tenant based on a long-past event that the background check revealed. **Read HUD's Charge**. 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, other equitable relief, and payment of attorney fees. In addition, the judge may impose civil penalties to vindicate the public interest. If the federal court hears the case, the judge may also award punitive damages to the complainant. For more information on potentially discriminatory evictions, please refer to the HUD Fact Sheet. People who believe they are the victims of housing discrimination should contact HUD at (800) 669-9777 (voice) 800-927-9275 (TTY). Moire info: **www.hud.gov/fairhousing**, and **www.justice.gov**. Read the October 11, 2024 HUD press release.

Justice Department Secures Over $6.5M from Citadel Federal Credit Union for Redlining Philadelphia Area Black and Hispanic Communities. The U. S. Department of Justice (DOJ) just announced that Citadel Federal Credit Union has agreed to pay over $6.5 million to resolve allegations that it violated the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA). This is DOJ's first redlining settlement with a credit union under its Combating Redlining Initiative. The DOJ complaint, filed in the Eastern District of Pennsylvania, alleges that, from at least 2017-2021, Citadel failed to provide mortgage lending services to majority-Black and Hispanic neighborhoods in and around Philadelphia and discouraged people wanting credit there from obtaining home loans. Citadel's home mortgage lending was disproportionately in white areas around Greater Philadelphia. Similar lenders generated mortgage applications in predominately Black and Hispanic neighborhoods at almost three times that of Citadel and originated mortgage loans in these areas over three times Citadel's rate. The complaint also alleges that Citadel's branches are situated almost solely in majority-White neighborhoods, with no branches in Philadelphia, which has over 75% of the majority-Black and Hispanic neighborhoods and 34% of the total population in Citadel's market area. Under the proposed consent order, subject to court approval, Citadel has agreed to invest $6.52 million to increase credit opportunities for communities of color in and around Philadelphia. Citadel will: (1) Invest at least $6 million in a loan subsidy fund to increase access to home mortgage, home improvement, and home refinance loans for residents of majority-Black and Hispanic neighborhoods in Philadelphia. (2) Spend at least $250,000 on community partnerships to provide services related to credit, consumer financial education, homeownership, and foreclosure prevention for residents of predominantly Black and Hispanic neighborhoods in its market area. (3) Spend at least $270,000 for advertising, outreach, consumer financial education, and credit counseling in predominantly Black and Hispanic neighborhoods in Philadelphia. (4) Open three new branches in predominantly Black and Hispanic neighborhoods in Philadelphia. (5) Hire a community lending officer to oversee the continued development of lending in communities of color. (6) Hire independent consultants to strengthen its fair lending program and better meet the communities' mortgage credit needs. and (7) Conduct a community credit needs assessment, evaluate its fair lending compliance management systems, and conduct staff trainings. With assets of approximately $6 billion, Citadel is headquartered in Pennsylvania and has 24 branches in Greater Philadelphia, including Bucks, Chester, Delaware, Lancaster, Montgomery, and Philadelphia Counties. The second largest credit union in the area with over 263,000 members, Citadel cooperated with the DOJ investigation. Since 2021, the DOJ's Combating Redlining Initiative, a coordinated enforcement effort to address this persistent form of discrimination against communities of color, has announced 14 redlining resolutions and secured over $144 million in relief for communities of color that have been the victims of lending discrimination. A copy of the complaint and information about DOJ's fair lending enforcement work is at www.justice.gov/fairhousing. Individuals may report lending discrimination by calling the Justice Department's housing discrimination tip line at 1-833-591-0291 or submitting a report online. Read the October 10, 2024 DOJ press release.

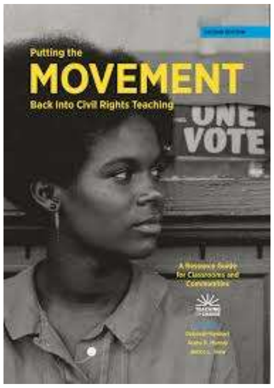
CFPB Files Order to Stop Townstone Financial's Unlawful Redlining. The Consumer Financial Protection Bureau (CFPB) has filed a proposed order to resolve its case against Townstone Financial for discriminatory lending practices and redlining African American neighborhoods in Chicago. If entered by the court, the proposed order would prohibit Townstone from taking any actions that violate the Equal Credit Opportunity Act (ECOA) and require it to pay a $105,000 penalty to the CFPB's victims relief fund. The action follows lengthy contested litigation and a unanimous July 2024 decision from the U.S. Court of Appeals for the Seventh Circuit that the ECOA prohibits lenders from discouraging prospective applicants on a prohibited basis from applying for loans. Townstone was a nonbank retail-mortgage creditor and broker based in Chicago through 2018. Some 90% of Townstone's mortgage lending was in the Chicago metro. From 2014-2017, Townstone was in the top 10% of lenders in applications from the Chicago metro, receiving an average of 740 mortgage loan applications annually. Townstone ended mortgage lending in 2018 during the CFPB's investigation, and is now solely a mortgage broker. In 2020, the CFPB sued Townstone for discouraging potential applicants because of their race or the racial composition of where they lived or sought to live. Townstone's advertising, marketing, and business practices discouraged African Americans from applying for credit and actively avoided the credit needs of African American applicants and African American neighborhoods in the Chicago metro. Townstone drew only five or six applications a year for properties in neighborhoods that were more than 80% African American, despite those



neighborhoods being nearly 14% of census tracts in the Chicago metro, and over half of the applications it did draw were from white applicants. From 2014-2017, barely 2% of Townstone's mortgage-loan applications were for properties in majority African American neighborhoods, even though they make up nearly 19% of the Chicago metro's census tracts. Under the Consumer Financial Protection Act, the CFPB has the authority to take action against institutions violating consumer-financial protection laws, including the Equal Credit Opportunity Act and the Consumer Financial Protection Act. If entered by the court, the proposed order would require Townstone to pay a $105,000 penalty, which will be deposited into the CFPB's victims relief fund. If Townstone violates the ECOA again, it could find itself in contempt of the court order and face further sanctions. Read the proposed order. Read the November 1, 2024 CFPB press release.

CFPB and Justice Department Charge Fairway for Redlining Black Neighborhoods in Birmingham, Alabama. The Consumer Financial Protection Bureau (CFPB) and the U.S. Department of Justice (DOJ) took action to end Fairway Independent Mortgage Corporation's illegal mortgage lending discrimination against majority-Black neighborhoods in the greater Birmingham, Alabama area. The CFPB and DOJ allege that Fairway illegally redlined Black neighborhoods, including through its marketing and sales actions. Fairway's actions discouraged people from applying for mortgage loans in the Birmingham metropolitan area's Black neighborhoods. If entered by the court, the settlement would require Fairway to pay a $1.9 million civil penalty to the CFPB's victims relief fund. Fairway would also be required to provide $7 million for a loan subsidy program to offer affordable home purchase, refinance, and home improvement loans in majority-Black neighborhoods. Redlining is the illegal practice of denying the same access to credit to certain neighborhoods based on the racial or ethnic composition of those areas. Fairway is a non-depository mortgage company based in Madison, Wisconsin, and operates in the Birmingham area under the trade name MortgageBanc. In 2023, Fairway was the third largest mortgage lender, receiving over 100,000 applications and originating over $24 billion in loans. In this closely held company, Steve Jacobson is the majority owner. The complaint describes how Fairway redlined majority-Black neighborhoods in the Birmingham Metropolitan Statistical Area (Birmingham MSA). During the period covered by the complaint, the Birmingham MSA included six counties in north central Alabama with a population of about 1.1 million. While Fairway claimed to serve the entire metropolitan area, it concentrated all its retail loan offices in majority-white areas, directed less than 3% of its direct mail advertising to consumers in majority-Black areas during 2018-2020, and discouraged homeownership in majority-Black areas by generating loan applications at a rate far below its peer institutions. The CFPB and DOJ allege that Fairway violated the Equal Credit Opportunity Act, the Consumer Financial Protection Act, and the Fair Housing Act. Specifically, the government alleges problematic conduct by Fairway including: (1) Failing to address known signs of discrimination: Fairway's own data showed that it was failing to serve majority-Black neighborhoods in the Birmingham area. Before October 2022, it took no steps to address redlining risk other than telling loan officers not to discriminate. Only 3.7% of Fairway's applications during 2018-2022 were for properties in majority-Black areas, compared to 12.2% for similar lenders. This disparity was higher in neighborhoods with 80% or more Black residents, where it made loans at less than 1/8 the rate of its peer lenders. Fairway did not adopt any written plan for marketing or growth to address the concern. (2) Redlining Black

neighborhoods: From 2015 through 2022, Fairway operated three retail loan offices and three loan production desks in real estate offices in the Birmingham metropolitan area, all in majority-white areas. Fairway also relied on referrals from real estate professionals and others to generate applications, and the vast majority of Fairway's referral sources and referred consumers were located in majority-white areas. Fairway predominantly directed its marketing to majority-white areas. By doing this, Fairway unlawfully discouraged mortgage loan applications for properties in majority-Black neighborhoods. Under the Consumer Financial Protection Act of 2010 (CFPA), the CFPB has the authority to take enforcement action against institutions that violate federal consumer financial protection laws, including violations of the Equal Credit Opportunity Act and its implementing regulation, Regulation B. The DOJ agreed with CFPB's claim that Fairway violated the Equal Credit Opportunity Act and its implementing regulation, and separately alleges that Fairway violated the Fair Housing Act. The proposed order filed by CFPB and DOJ would require Fairway to: (1) Pay a $1.9 million penalty: The penalty against Fairway would be paid into the CFPB's Civil Penalty Fund, also referred to as the victims relief fund. (2) Provide $7 million for a loan subsidy program: The order would require Fairway to offer home purchase, refinance, and home improvement loans on a more affordable basis than otherwise available in majority-Black neighborhoods in the Birmingham metropolitan area. (3) Pay at least $1 million to serve neighborhoods it redlined to address some of the gap in credit access caused by its discriminatory activities. Fairway would be required to open or acquire a new loan production office or full-service retail office in a majority-Black neighborhood in the Birmingham metropolitan area, and will pay (2) at least $500,000 for advertising and outreach, (3) at least $250,000 on consumer financial education, and (4) at least $250,000 on partnerships with community-based or governmental organizations to serve neighborhoods previously redlined by the company. Read the proposed order. Employees who believe their company has violated federal consumer financial protection laws are encouraged to send information about what they know to whistleblower@cfpb.gov. To learn more about reporting potential industry misconduct, visit the CFPB's website.



FAIR HOUSING RESOURCES

Teaching for Change has released the second edition of *Putting the Movement Back Into Civil Rights Teaching*, an important teaching tool originally published jointly with the Poverty & Race Research Action Council (PRRAC) in 2004. Edited by Deborah Menkart, Alana D. Murray, and Jenice L. View, *Putting the Movement Back Into Civil Rights Teaching* is used in school districts and with community groups across the country. The 2nd edition of the 576-page book is $29.95. The Civil Rights Movement is one of the most commonly taught stories about the fight for democracy and equal rights. However, the powerful stories of everyday people organizing and working together for social change are lost in the focus on a few major heroes and dates. The book and its companion website offer a collection of lessons, essays, articles, primary documents, and poetry to help K-12 educators delve more deeply than a "heroes and holidays" approach to teaching about the Civil Rights Movement in their classrooms. The book's focus is on the themes of women, youth, organizing, culture, institutional racism, and the interconnectedness between social movements. The resources are organized in eight sections: Critiquing the Traditional Narrative, Framing the Movement, Desegregation of Public Spaces, Voting Rights, Black Power, Labor and Land, Transnational Solidarity, and Student Engagement. Go to the book's webpage.

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, etc. 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. Call 443.347.3701 or 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 do appreciate constructive criticism! Send comments to mailto:wkladky@gbchrb.org.

REST IN PEACE

Lily Ebert, Who Kept Holocaust Memory Alive on TikTok, 100. Ebert, a Hungarian-born Auschwitz survivor who devoted herself to keeping the memory of the Holocaust alive, including on TikTok, where she drew millions of viewers with her testimonials. She also wrote a best-selling memoir, *Lily's Promise: Holding On to Hope Through Auschwitz and Beyond - A Story for All Generations* (Harper One, 2022). The title of Ebert's book referenced a pledge that she made to herself on Yom Kippur, the holiest day in the Jewish calendar, as a 20-year-old prisoner at Auschwitz, the Nazi death camp in occupied Poland, in 1944. Her mother and her two youngest siblings had been sent directly to the gas chamber. Beneath the heavy smoke from the crematorium, Ebert vowed that she would "tell the world what had happened" not only to her "but to all the people who could not tell their stories." Ebert spoke to students, to historians, to politicians, and to journalists. In February 2021, her TikTok account started and it made her an unexpected social media celebrity. In one video, she showed the tattoo branded on her arm upon her arrival at Auschwitz, number A-10572. The TikTok account attracted 2 million followers. In 2023, Ebert was made a Member of the Order of the British Empire by King Charles III in recognition of her efforts to educate the public about the Holocaust. In Auschwitz, she wrote, "a pall hung over everything, blocking out the sun. The foul smell that had choked us on our arrival, the most sickening and overwhelming smell I had ever experienced, was getting stronger and stronger. Not far away was a tall chimney, smoking furiously, with flames emerging red and bright." "What kind of factory is that?" she asked another prisoner. "What are they making here? What's this horrible smell?" "They're burning your families there," the woman replied. "Your parents, your sisters, your brothers. They're burning them." After Ebert's death, King Charles offered his condolences, as did British Prime Minister Keir Starmer. In a statement recalling Ebert's vow to speak of what she had witnessed, Starmer said that she had kept her promise "in the most remarkable way," and that now "we must keep our promise to her" by carrying forward the memory of the Holocaust. Image Credit: Holocaust Memorial Day Trust. Read the October 11, 2024 *Washington Post* article.

Thelma Jean Mothershed Wair, One of the Little Rock Nine, 83. Thelma Jean Mothershed Wair was a member of the Little Rock Nine, the African-American students involved in the desegregation of Little Rock Central High School in 1957. The world watched as they braved constant intimidation and threats from those who opposed desegregation of the formerly all-white high school. Mothershed was a junior when she entered Central. Despite the fact that she had a cardiac condition since birth, she had a near perfect record for attendance. Mothershed attended Dunbar Junior High School and Horace Mann High School before transferring to Central High. Despite daily tormenting from some white students at Central High, she completed her junior year at the formerly all-white high school during the 1957-58 year. The students who integrated Central High School were known as the Little Rock Nine. For three weeks in September 1957, Arkansas Governor Orval Faubus used the National Guard to block the Black students from enrolling in Central High. This was three years after the U.S. Supreme Court declared segregated classrooms were unconstitutional. In response to Faubus' actions, President Dwight D. Eisenhower sent members of the Army's 101st Airborne Division to escort the students into school on September 25, 1957. Because the city's high schools were closed the following year, Mothershed earned the necessary credits for graduation through correspondence courses and by attending summer school in St. Louis, Missouri. She received her diploma from Central High by mail. Mothershed graduated from Southern Illinois University at Cabondale in 1964 with a BA in home economics and earned her MS in Guidance and Counseling Education in 1970; in 1985, she received an administrative certificate in education from Southern Illinois University at Edwardsville. She taught home economics in the East St. Louis school system for twenty-eight years. Mothershed Wair also worked at the Juvenile Detention Center of the St. Clair County Jail in St. Clair County, Illinois, and as an instructor of survival skills for women at the American Red Cross Shelter for the homeless. During the 1989-90 school year, the East St. Louis chapter of the Top Ladies of Distinction and the early childhood/pre-kindergarten staff of District 189 honored her as an Outstanding Role Model. The National Association for the Advancement of Colored People (NAACP) awarded her and the other Little Rock Nine, along with Daisy Bates, the prestigious Spingarn Medal in 1958. In 1999, President Bill Clinton presented the nation's highest civilian award, the Congressional Gold Medal, to the members of the Little Rock Nine. Image Credit: Office of U.S. Rep Vic Snyder (D-Arkansas), Public domain, via Wikimedia Commons. Read the October 28, 2024. *Encyclopedia of Arkansas* article. Read the October 21, 2024 *Associated Press* (AP) article.