



FAIR HOUSING NEWS

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



SPRING 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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<http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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NATIONAL NEWS

COVID-19

The Civil Rights Office of the U.S. Department of Health and Human Services (HHS) Issues Reminder that Discrimination During COVID-19 Care is Prohibited. Regarding the public health emergency about COVID-19, the Civil Rights Office's bulletin said: that "entities covered by civil rights authorities (should) keep in mind their obligations under laws and regulations that prohibit discrimination on the basis of

race, color, national origin, disability, age, sex, and exercise of conscience and religion in HHS-funded programs. In this time of emergency, the laudable goal of providing care quickly and efficiently must be guided by the fundamental principles of fairness, equality, and compassion that animate our civil rights laws. This is particularly true with respect to the treatment of persons with disabilities during medical emergencies as they possess the same dignity and worth as everyone else." Discrimination on the basis of race, color, national origin, disability, age, sex and religion is prohibited. The Department said they are trying to ensure that medical professionals do not discriminate against people with disabilities. *Baltimore Sun*, March 29, 2020: 10. [Read the March 28, 2020 HHS Bulletin.](#)

Race Matters Institute Statement on COVID-19's Impact on Inequality and Communities of Color. The following was released by RMI on March 31, 2020: "Inequality is magnified in times of national hardship. Perhaps nowhere is this clearer than in communities of color, which have long endured inequalities across American economic, social, and civic systems. Persistent segregation has restricted tens of millions of people of color to some of the most densely populated urban areas in the country; structural and environmental racism has produced extraordinarily high rates of serious chronic health conditions among people of color; and entrenched barriers in the health system continue to prevent people of



color from obtaining the care they need..." [Read the March 31, 2020 RMI article.](#)

Other National News



New Study by the [Urban Institute](#) Examines Spatial Mismatch and Federally Supported Rental Housing. [Download PDF.](#) To understand the relationship between federal rental assistance programs and spatial mismatch, they analyzed data from Snag, the largest online marketplace for hourly jobs, and from the HUD on the location of public housing and assisted households. They found that spatial mismatch is worse for assisted households than for similar unassisted household. The conclusion is that public and assisted

housing does not help families live closer to net job opportunities. Public housing households have the widest gap. There are an average of over 8,000 more job seekers than postings in a commuting distance. Next in being disadvantaged, those with Housing Choice Vouchers are in areas with about 6,000 more nearby job seekers than postings. Project-based Section 8 rental assistance programs and moderate rehabilitation programs are in better areas, but not much: under 4,500 more job seekers than postings within the commuting radius. [Read the Urban Institute cover article.](#)

Urban Institute Study Finds Gap Between White and Black Homeownership Rates is Highest in 50 Years. Since the Great Recession, the gap between black and white homeownership rates has increased from 28.1 percentage points in 2010 to 30.1 percentage points in 2017. The 71.9 percent 2017 white homeownership rate declined by 0.7 percentage points since 2010, while the 41.8 percent black homeownership rate fell 2.7 percentage points. Today, the 30.1 percentage point gap is wider than when race-based discrimination against homebuyers was legal.



Another finding was that income, marital rate, and credit scores - not education - are the three key factors explaining the largest part of the gap. Some 17 percent of the gap was unexplained by differences in income, credit score, marital status, and education. The study speculated that this could be caused by "differences in parental wealth, information access, housing supply challenges, or the vestiges of policies that have made it difficult for black households to obtain homes. We also find that racially segregated MSAs have higher white homeownership rates, and MSAs with more housing permits per household have higher black homeownership rates." [Read the February 21, 2020 Urban Institute article.](#)



Tax Policy Center (Urban Institute and Brookings Institution) Study Finds Some Tax Policies Exacerbate Income and Wealth Inequalities Stemming from Discrimination in Housing, Education, and Employment, Among Others. Using the individual income tax Form 1040 as a guide, the researchers analyzed how the federal income tax code affects and is affected by existing racial inequities. For example, they found that "For Black households in particular, the long history of redlining and segregation has had a profound impact on today's housing and wealth

disparities. Thus, they benefit less as a group from tax subsidies for homeownership... Those subsidies largely benefit higher-income households and will cost the federal government more than \$280 billion between 2019 and 2022." [Read the January 30, 2020 Tax Policy Center article.](#)



New Online Civil Rights Teaching Tool for Schools Unveiled: [Selma Online](#). Developed by the Hutchins Center for African and African American Research at Harvard University and a coalition of foundations, Selma Online is a free teaching platform for middle and high schools. It uses footage from Ava DuVernay's 2014 movie "Selma" and shows students how 1965 events subsequently shaped voting rights. Harvard professor and documentary filmmaker Henry Louis Gates Jr. helped create the

interactive website with the Southern Poverty Law Center's Teaching Tolerance program and Left Field Labs. Gates said the website can be divided into quick lessons or for a semester. [Read the March 20, 2020 Baltimore Sun article.](#)

CFPB sues Fifth Third over alleged fake accounts, like Wells Fargo Shenanigans. The Consumer Financial Protection Bureau (CFPB) filed a lawsuit against Cincinnati-based [Fifth Third Bank](#) for reportedly opening credit card and deposit accounts without customers' knowledge from 2008 through 2016. The suit, filed in the Northern District of Illinois, is much like [Wells Fargo's unlawful practices](#) that led to a [\\$142 million dollar settlement](#). In addition, [the CFPB said](#) Fifth Third employees transferred customers' funds from existing accounts to unauthorized ones, opened lines of credit and signed up customers for online banking services without their consent. The CFPB reasoned that was aimed at increasing product and service quotas. The CFPB also alleges the bank was aware of these practices without stopping it in violation of the Consumer Financial Protection Act, Truth in Savings Act, and Truth in Lending Act. Fifth Third denies any wrongdoing. [Read the March 11, 2020 Bankrate article.](#)



Last survivor of transatlantic slave trade discovered. Hannah Durkin of Newcastle University has discovered that former slave, Matilda McCrear, had died in Selma, Alabama, in 1940 at the age 83. Her life story is the last living link with slaves abducted from Africa. She had been captured by slave traders in West Africa at two, arrived in Alabama in 1860 on one of the last transatlantic slave ships. With her mother and sister, she was bought by a wealthy plantation owner. Her mother had lost the father of her children and two other sons in Africa, and in the US she could not stop two daughters being taken, sold to another owner, never to be seen again. The three tried to escape the plantation after they arrived but were recaptured.

After slavery's abolition in 1865, her family worked the land as poor share-croppers. In her life, McCrear herself had 14 children. When she was in her 70s, she went to a county courthouse to make a claim for compensation for her enslavement. [Read the March 25, 2020 BBC article.](#)

MARYLAND NEWS



Draft 2020 Baltimore Region Fair Housing Analysis Released for Public Comment. "Building on more than 18 months of work with a consultant team led by Root Policy Research, including ten meetings of a [Regional AI Stakeholder Work Group](#), the [Baltimore Regional Fair Housing Group](#) is releasing its draft 2020 regional fair housing analysis for public comment: [Download the full document: 2020 Analysis Of Impediments To Fair Housing Choice \(AI\)](#). This March 2 draft release begins a 30-day

public comment period: Please submit comments by email to housing@baltometro.org. The public comment period will end on Tuesday, March 31, 2020." The Analysis covers the City of Annapolis and the Housing Authority of the City of Annapolis, Anne Arundel County and the Housing Commission of Anne Arundel County, City of Baltimore and the Housing Authority of Baltimore City, Baltimore County, Harford County and the Havre de Grace Housing Authority, and Howard County and the Howard County Housing Commission. This new AI will replace the 2012 AI. Local governments and PHAs will include action steps in their Consolidated Plans and PHA plans for using federal housing funds beginning July 1, 2020. Questions: BMC housing policy coordinator Dan Pontious at dpontious@baltometro.org.



WBALTV 11 Study Documents Widening Racial Gap in Housing Value.

The 11 News I-Team story looked at two Baltimore-area communities, one each in the city (Edmondson Village) and county (Rodgers Forge). The I-Team examined land records, archives, and investment patterns. In the process, discovered that there remain a number of property deeds that have 1940s-era racial covenants preventing blacks from moving there. The US Supreme Court outlawed covenants in 1948. The study

found the gap between what one couple's Edmondson Village house is now worth and what the houses in Rodgers Forge are worth is 69%. In 2018, Rodgers Forge became the first community in Maryland to move to remove the language of the racial covenants in deeds. [Read the February 20, 2020 WBALTV 11 article.](#)

Plans to Build a Mosque on 12-Acre Site in Creswell Area Southeast of Bel Air Condemned by Local Residents.

There also have been threats via social media to destroy the house of worship, which were reported to local and state law enforcement, as well as the FBI. The plan by the nonprofit Harford Islamic Center submitted to Harford County would subdivide 12 acres out of a 51-acre parcel at Route 543 and Nova Scotia Road, and convert existing buildings to a 60-seat house of worship. Zainab Chaudry, director of the Maryland office of the Council on American-Islamic Relations (CAIR), an advocacy and civil rights organization on behalf of Muslims. said "We're hoping that there's an opportunity for civil dialogue." Chaudry has been working with Harford Islamic Center board members in light of the community outrage. The Creswell property is owned by the Churchville-based Crescent Investment Group LLC, and the land is zoned for rural residential use. The Highlands School, a private school serving children with special needs, is just south of the site. [Read the March 3, 2020 Baltimore Sun article.](#)



HUD & DOJ ENFORCEMENT

HUD Approves Conciliation Agreement with Realtor in Glendale, California, Settling Claims that It Refused to Rent a Condo to a Father with Two Children.

[Read the agreement.](#) HUD got involved after a father of two and his father-in-law filed a complaint that he was refused because his two daughters would be living with him part-time. The leasing agent refused to consider his application. The owner and leasing company deny that they discriminated against the family but

agreed to settle the complaint. Under the agreement, the owners and brokerage agency will pay \$10,000 to the father and revise their fair housing policy to include that there are no preferences against renting or selling properties to families with children. In addition, they also will attend fair housing training. [Read the February 27, 2020 HUD press release.](#)



In a Sexual Harassment Case, HUD has Approved a Conciliation Agreement Requiring the Owners and Manager of a Bakersfield, California, Apartment Complex, to Pay \$14,500 to Several Female Residents. [Read the agreement.](#)

Under the agreement, the owners will pay the women who filed the complaint \$10,000 and attend fair housing training. The owners also will pay \$4,500 to two other female residents. The manager will be permanently prohibited from directly or indirectly engaging in or conducting any property management responsibilities. [Read the March 4, 2020 HUD press release.](#)

HUD Charges An Oneida, New York, Property Owner with Discrimination for Denying Reasonable Accommodation Request of Person with Mental Disabilities.

The charge alleges that the owner attempted to charge the resident extra fees for having an assistance animal, made intimidating threats, and eventually evicted her. [Read HUD's charge.](#) HUD responded when the complaint was filed.. The Charge alleges that the woman had told the owner before she moved in that her dog is an assistance animal, but after she did, required her to sign a second lease saying she would be responsible for paying a \$50 monthly pet fee, a \$575 cleaning charge, and a \$350 pet security deposit. She also was required to sign a "Lease Addendum For Dog In Apartment" that stated the monthly pet fee was temporarily waived, but could be charged if she discussed the accommodation / waiver of the fee with other tenants. HUD's charge will be heard by a US Administrative Law Judge. If the judge finds after a hearing that discrimination has occurred, damages may be awarded to the complainant for losses, injunctive relief, other equitable relief, and attorney fees. Also, the judge may impose civil penalties. [Read the February 27, 2020 HUD press release.](#)

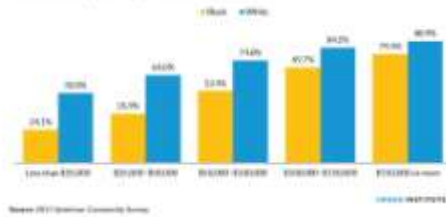


The Department of Justice Files Sexual Harassment and Retaliation Lawsuit Against Owners and Managers of Rental Properties in Russellville, Kentucky. The lawsuit, filed in the U.S. District Court for the Western District of Kentucky, alleges that the co-manager sexually harassed several female tenants since 2012. It is alleged that he made repeated and unwelcome sexual comments, entered their homes without their consent, touched female tenants' bodies without their consent, requested sexual favors, offered reduced or free rent in exchange for sexual favors, and took adverse housing-related

actions against female tenants who refused his sexual advances. The lawsuit also names as a defendant his wife, co-owner, and co-manages the properties. She allegedly threatened and retaliated against women who complained about the harassment. Today's lawsuit seeks monetary damages to compensate the victims, civil penalties to vindicate the public interest, and a court order barring future discrimination. The complaint contains allegations of unlawful conduct; the allegations must be proven in federal court. This complaint is part of DOJ's ongoing efforts to attack sexual harassment in housing. [Read the April 1, 2020 DOJ press release.](#)



Homeownership Rate by Household Income, 2017



FAIR HOUSING RESOURCES

Interesting Urban Institute Discussion about "How We Should Talk about Racial Disparities." In the discussion, the Institute talks about challenging harmful narratives and biases as well as narratives that foster effective solutions. For example:

"When we name the historical and contemporary policies and practices that create and maintain racial disparities, we can challenge harmful stereotypes and narratives that shape the way people of color are perceived and treated. Making this consistent practice can help produce effective solutions by rightfully shifting responsibility for disparate outcomes from people of color to systems of oppression." [Read the February 26, 2020 Urban Institute article.](#)

[JustPartners, Inc. \(JPI\)](#), along their [Race Matters Institute \(RMI\)](#), works with government agencies, foundations, nonprofit organizations, local, state and national networks, and businesses to improve their strategies, policies, practices, and products to promote racial equity and strengthen inter-generational bonds. They provide training, technical assistance, coaching, and product development. The Race Matters Institute "advances racial equity with solid data, comprehensive strategies, and knowledge of national and local settings. This empowers people and organizations to make real changes that effectively give rise to racial equity within their sphere of influence." The JPI website includes [resource materials](#) like The Power of a Shared Language for Advancing Racial Equity, The Power of a Racial Equity Impact Analysis, #1 Guidelines for Achieving Staff and Board Diversity, #3 Advancing Better Outcomes for All Children: Reporting Data Using a Racial Equity Lens, and others. They prepared the Race Matters Toolkit for the Annie E. Casey Foundation. [Go to JPI's Viable Future Store.](#)



Lawyers' Committee for Better Housing

The Lawyers' Committee for Better Housing Provides "Free Legal and Supportive Services to Improve Housing Stability for Lower Income Renters. They also advocate for the rights of all renters to have safe, decent, and affordable housing. Their [website](#) has a wealth of

useful and informative materials on housing and civil rights.

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.gbchr.org/2rad9899.htm>.

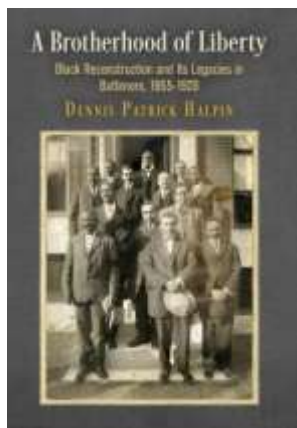
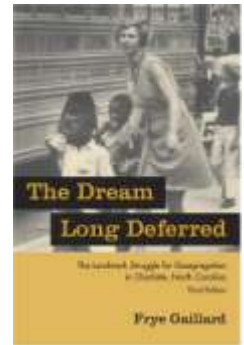


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What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments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

HAVE YOU READ?

The Dream Long Deferred: The Landmark Struggle for Desegregation in Charlotte, North Carolina by Frye Gaillard. University of South Carolina Press, 2006. 215 pages. Revised. \$34.99 hardcover. This relates the fifty-year struggle for desegregation in Charlotte, North Carolina, and the city's current public school system. The author covered school integration for the *Charlotte Observer*. After the US Supreme Court in 1971 ruled in the landmark *Swann v. Charlotte-Mecklenburg* decision, Charlotte was the national test case for busing. Though not totally peaceful, Charlotte was a model of successful integration within five years. Unfortunately, the author explains that its schools are becoming segregated again, but along both economic and racial lines.



A Brotherhood of Liberty: Black Reconstruction and Its Legacies in Baltimore, 1865-1920 (America in the Nineteenth Century) by Dennis Patrick Halpin. The author argues that Baltimore is key to understanding the development of civil rights in the late nineteenth and early twentieth centuries. This book tells about the stories of group of black political leaders who migrated to Baltimore from rural Virginia and Maryland in the 1870s and 1880s (who were mostly former slaves), trained in the ministry, and pushed Baltimore toward more racial equality. They formed some of the first civil rights organizations, such as the United Mutual Brotherhood of Liberty, to work for freedom after the Civil War. Their civil rights victories inspired other activists.

Overground Railroad: The Green Book & Roots of Black Travel in America by Candacy Taylor. Harry N. Abrams, 2020. 360 pages. \$35.00, hardcover. This reportedly is the first book to examine the role and impact of the *Green Book*, a travel guide for black motorists. Published from 1936 to 1966, the *Green Book* was considered the “black travel guide to America.” During that time, it was dangerous and hard for African-Americans to travel because they were banned from eating, sleeping, or buying gas at most white-owned businesses. The *Green Book* was a list of hotels, restaurants, gas stations, and other businesses safe for black travelers. Given harassment, it was courageous for a business to be listed in the *Green Book*. This book tells the stories of these people who fought segregation.



REST IN PEACE

Leroy D. Clark, Civil Rights Lawyer, 85. Clark spent his early legal career (1962-1968) as a staff attorney at the [NAACP Legal Defense and Educational Fund, Inc.](#) (LDF) during the civil rights movement. He first handled school desegregation cases and fair employment and criminal justice reform (such as police brutality in the jails). He partnered with local attorneys to file suits to desegregate restaurants, hospitals, parks, and a barbershop. During mid-late 1960s, Clark represented some of the most prominent civil rights activists. Clark helped develop the LDF's National Office for the Rights of the Indigent (NORI) which works with government legal services offices to advocate for judicial reform laws to stop discrimination against low-income individuals. At NORI, Clark worked on cases in employment,

capital punishment, housing discrimination, and consumer fraud. Clark also served as a general counsel at the Equal Employment Opportunity Commission (EEOC) for two years and a long-time professor at the Catholic University of America's Columbus School of Law. [Read the December 6, 2019 LDF press release.](#)



Vernon 'Tim' Conway, Community Activist and Civil Rights Advocate, 78. Conway was a Baltimore City Liquor Board official and was involved in the early stage of Baltimore's early civil rights movement. By 1967 he was speaking at St. Peter Claver Catholic Church about enlarging the role of the Civic Interest Group to promote "black power," then a new term. The group's leaders said it was following the lead of the Congress of Racial Equality and the Student Nonviolent Coordinating Committee. He began as a political activist with other members of the his Saint Peter Claver Roman Catholic congregation. Conway was a founder of the Civic Interest Group in the 1960s that represented the area around Gold, Robert and Calhoun streets. He also criticized police for singling out drug users for punishment. "Narcotics addicts are voters and human beings," he said in a 1967 *Sun* story. Conway was chair of the Foresight Community Council, which provided services to over 18,000 city residents in health, education, housing, economic development, recreation, public safety, and social justice. He also worked with his brother Irvin Conway to organize the Baltimore Soul Festival, now known as AFRAM. [Read the February 19, 2020 *Baltimore Sun* obituary.](#)

The Rgt. Rev. Barbara C. Harris, Anglican Bishop and Civil Rights Advocate, 89. Harris was a public relations executive who marched for civil rights before the ministry, and became the first woman ordained as a bishop in the Episcopal Church and worldwide Anglican Communion in 1989. She also was the first female bishop as a woman of color, and the great-granddaughter of an enslaved African American. Rev. Harris helped register Southern black voters, participated in the Rev. Martin Luther King Jr.'s 1965 march from Selma to Montgomery, and was president of one of the first black-owned PR firms. As bishop, she worked for an end to racism, sexism, homophobia, and apartheid in South Africa. She also - in fighting for "the last, the lost and the left out" - spoke out on behalf of LGBT Episcopalians. [Read the March 16, 2020 *Washington Post* obituary.](#)



Joseph Lowery, Civil Rights Leader, 98. Often called the "dean" of the civil rights movement, he worked hand in hand in the movement's formative years with the Revs. Martin Luther King Jr. and Jesse Jackson. He once said he missed "Martin" and other civil rights activists who had died before him. But he felt that God was keeping him for a single cause: To address the injustices of the criminal justice system, particularly toward poor black men. Lowery said it was an

encounter with a policeman at his father's sweets shop when he was 12 or 13 years old that triggered his desire to work as a civil rights activist. "A big white policeman was coming in, and he punched me in the stomach with his nightstick," Lowery told the *Atlanta Tribune* magazine in 2004. "He said, 'Get back n----. Don't you see a white man coming in the door?'" Lowery became an ordained Methodist minister who served congregations in Alabama and Georgia. He later became a peace activist, joining the fight against segregation and organizing marches in Selma and Birmingham, Alabama. Lowery

helped start the Southern Christian Leadership Conference (SCLC) civil rights organization with King. Their work helped lead to the passage of the Civil Rights Act of 1964. Lowery served as SCLC president for over twenty years. He remained an activist even after retiring in 1992, fighting for gay rights and election reform, and against capital punishment. [Read the March 27, 2020 CNN article.](#)



The Rev. Darius L. Swann, Plaintiff in Landmark Supreme Court Busing Case, 95. Swann was the first black Presbyterian Church (USA) missionary in a non-African country, spending three years in China and India. After they moved to Charlotte in 1964, they attempted to send their son James to integrated Seversville Elementary near their home. The 6-year-old was refused admission, with the principal holding that he needed to go an all-black school down the road before they could apply to transfer him to an integrated school. The Swanns then became the

lead plaintiffs in *Swann v. Charlotte-Mecklenburg Board of Education*, a 1971 US Supreme Court case that upheld court-ordered busing in the Charlotte-Mecklenburg school district. This led to the nationwide use of busing as a desegregation tool.

“Charlotte-Mecklenburg’s proudest achievement of the past 20 years is not the city’s impressive skyline or its strong, growing economy,” the *Charlotte Observer* said in [a 1984 editorial](#). “Its proudest achievement is its fully integrated schools.” The Swanns' story is related in *The Dream Long Deferred: The Landmark Struggle for Desegregation in Charlotte, North Carolina* by Frye Gaillard (See this issue's book section). [Read the March 23, 2020 Washington Post obituary.](#)

