



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:

<mailto:wkladky@gbchr.org>. You can go to our website <http://www.gbchr.org> for laws,

links, etc. Watch an episode of our TV show on the YouTube Channel - <http://www.youtube.com/user/wkladky1>! Or, check out <http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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NATIONAL NEWS



New Mortgage Lending Study Finds Racial Discrimination in Lending to Seniors. The National Community Reinvestment Coalition (NCRC) has just released a new report - [Mortgages and Older Adults After COVID-19](#) - on its study of national mortgage lending. This is the first time data on the applicant and co-applicant's age was included in Home Mortgage Disclosure Act (HMDA) information released by the Consumer Financial Protection Bureau in September, 2019. The report discusses trends in home buying, aging in place, and the use of home equity. Key findings are: (1) some 30% of mortgages in calendar 2018 went to older adults; (2) about 67% of older adults who got mortgages were refinancing their homes and mainly used the mortgage to access the home equity; (3) more senior

borrowers were white than were the younger borrowers; and (4) there are racial disparities in interest rates for young and old minority borrowers. **The GBCHRB soon will release its study of mortgage lending applications of lenders who had mortgage applications from Baltimore residents. Email Bill Klady of the GBCHRB at wkladky@gbchr.org to receive the upcoming press release.**

US Anti-Semitic Incidents were the Highest Ever in 2019: Six Every Day. The annual report by the Anti-Defamation League (ADL) discovered over 2,100 acts of anti-Semitic hate across the US. This was a 12% increase from 2018, with assaults increasing 56%. In 2019, there also were five fatalities associated with anti-Semitic violence and 91 people targeted in physical assaults. Anti-Semitic incidents were reported in every US state and Washington, D.C. ADL's Center on Extremism identified 234 incidents against Jewish synagogues and community centers in 2019. [Read the May 12, 2020 ADL press release.](#)





The Federal Deposit Insurance Corporation (FDIC) will not Utilize the Revisions to the Anti-Redlining Law By the Office of the Comptroller of the Currency (OCC). The OCC's long-anticipated changes to rules that enforce the Community Reinvestment Act were done without key partners. The Federal Deposit Insurance Corporation (FDIC) had previously joined the OCC in this rule-making, but it did not join in the released final rule. The National Community Reinvestment Coalition (NCRC), among other community and Fair Housing advocates, had criticized the changes as being disjointed, suspiciously soon after the public comment period ended (i.e., not considering the comments), breaking a uniform system, not with the FDIC and Federal Reserve's agreement, and will in some cases permit banks to do even less for some low income communities and communities of color - the very areas most impacted by COVID-19. [Go to the May 20, 2020 NCRC release.](#)

Civil Rights, Law Enforcement Leaders Urge Police to Protect Public Health while Safeguarding Rights. Noting an increase in discriminatory policing practices during COVID-19, the Leadership Conference on Civil & Human Rights' Education Fund proposed guiding principles with recommendations for law enforcement agencies to better protect the health and safety of communities and officers during and after the pandemic. Their report, [Public Safety During COVID-19 and Beyond: Recommendations for Protecting Public Health and Our Civil Rights](#), was endorsed by over 100 civil rights organizations and law enforcement groups. The principles' main parts are: Prioritize a Public Health Response to a Public Health Crisis, Practice Fairness, Promote Equity, and Commit to Accountability and Transparency. [Read the May 18, 2020 LCCHR press release.](#)



Anti-Asian Racism Rises with COVID-19 Pandemic.

There is an increased frequency of both the traditional slurs and new ones like “kungflu” conflate the pandemic with ethnic and national identity, say social media researchers. The incidents include verbal attacks, violence, and boycotts of Asian-owned businesses. “The words are like a virus,”

said Joel Finkelstein of the [Network Contagion Research Institute](#), a New Jersey-based nonprofit group that tracks hate speech online. “That leads to actions that are visible.” Their report detailed “acute increases in both the vitriol and magnitude of ethnic hate” and argued they increased the surge of misinformation from remote corners of the Internet into the mainstream. The report noted that an Instagram post last week called for shooting “every Asian we meet in Chinatown, that’s the only way we can destroy the epidemic of coronavirus in NYC!” Instagram has removed the post for violating its policies. The research does not evaluate whether Trump’s comments caused the surge on 4chan, but “that was a legitimizing moment,” said Jeremy Blackburn, an assistant professor of computer science at Binghamton University who studies online hate. [Read the April 8, 2020 Washington Post article.](#)

U.N. Secretary-General Antonio Guterres said the Coronavirus Pandemic is Unleashing “a Tsunami of Hate and Xenophobia, Scapegoating and Scare-Mongering.” The U.N. chief said “anti-foreigner sentiment has surged online and



in the streets, anti-Semitic conspiracy theories have spread, and COVID-19-related anti-Muslim attacks have occurred.” He added that migrants and refugees “have been vilified as a source of the virus - and then denied access to medical treatment...With older persons among the most vulnerable, contemptible memes have emerged suggesting they are also the most expendable, and journalists, whistleblowers, health professionals, aid workers and human rights defenders are being targeted simply for doing their jobs.” Guterres appealed “for an all-out effort to end hate speech globally,” and pushed the media, especially social media, to “remove racist, misogynist and other harmful content...And I ask everyone, everywhere, to stand up against hate, treat each other with dignity and take every opportunity to spread kindness.” [Read the May 8, 2020 AP News article.](#)



COVID-19

The Average Black and Hispanic Families are Disproportionately Shouldering the Burden of COVID-19, Report Finds.

They are having the most job losses, [higher risks of infections](#), and lower savings. These black and Hispanic families already had less income than the average white family - between 71-74% of the whites - as well as smaller savings and investments, according to a new [report from the JPMorgan Chase Institute](#). Black and

Hispanic workers are also [more likely than white workers to be in jobs that pay by the hour](#). They therefore are more likely to be laid-off. For every \$1 of liquid assets of white families, the average black family has 32 cents and the Hispanic 47 cents. Statistics indicate that a disproportionate number of African Americans are dying of the virus in Maryland and across the US. In Baltimore, [the Pimlico neighborhood - with 80% black residents - has been hit hardest by the virus, with at least 66 cases.](#) [Read the April 21, 2020 CNN article.](#) [Read the April 11, 2020 Baltimore Sun article.](#)

Federal Trade Commission Says Free Credit Reports are now Available from Credit Reporting Agencies.

For a year free, the three national credit reporting agencies are giving everyone weekly access to see their credit report. To get free reports, go to [AnnualCreditReport.com](#). The Commission suggests that anyone struggling to pay bills because of COVID-19: [Contact the companies you owe money to](#), and ask to postpone your payment, put you on a payment plan, or give you a temporary forbearance; *Check your credit report regularly* to make sure it's correct, especially any new payment arrangements or temporary forbearance, as the CARES Act requires creditors to report these accounts as current; and *Fix any errors or mistakes* that you spot on your report. Notify the credit reporting agencies directly. More info: [Disputing Errors on Credit Reports](#). For advice and tips on dealing with COVID-19's [financial impact](#), subscribe to the [FTC's Consumer Alerts](#).



FHFA Announces Payment Deferral as New Repayment Option for Homeowners in COVID-19 Forbearance Plans.

"To help homeowners, the Federal Housing Finance Agency (FHFA) says Fannie Mae and Freddie Mac are permitting a new payment deferral option. The option allows borrowers, who are able to return to making their normal monthly mortgage payment, the ability to repay their missed payments at the time the home is sold, refinanced, or at maturity. For more information link [here](#)."



MARYLAND NEWS

Housing Activists Urge City to Provide Tenants Facing Eviction with Free

Lawyers. The study, *The Economic Impact of an Eviction Right to Counsel* (May, 2020) estimates it would cost \$5.7 million to represent about 7,000 tenants. It would save over six times that amount - or \$35.6 million - in housing, health, education, and other assistance that Baltimore and the State spend assisting households who have been evicted. While Baltimore has imposed a moratorium on evictions during COVID-19 state of emergency, an activist

coalition fear many new eviction filings when it is over. They cited a recent study by the University of California, Berkeley and the University of Washington that found that Baltimore's number of evictions of black households in Baltimore was three times that of whites. An accompanying map indicates that East and West Baltimore households are at the most eviction risk (a pattern sometimes called the "black butterfly"). The study was funded by the Abell Foundation. The [Baltimore Renters United](#) coalition is pushing for the right to counsel. [Read the May 18, 2020 Baltimore Sun article.](#) [Read the May, 2020 Abell Foundation article on the study.](#)

KKK Flyers Distributed in Parts of Carroll County. Westminster residents found the items in bags with birdseed. Sheriff Jim De Wees said the flyers had been spread in neighborhoods along northwest parts of the county and toward New Windsor. "If we can track down the individual that put out that garbage, we will, and we will interview them," he said, adding they would consult with the Carroll County State's Attorney's Office to consider criminal charges. There were three different versions with white supremacist propaganda messages. Two listed KKK contact info. A third had info for the "National Socialist Movement." The phone number on the flyers directs callers to a voicemail message from "the Loyal White Knights of the KKK." Similar leaflets have been distributed in Eldersburg, Sykesville, Baltimore, Baltimore County, and elsewhere. [Read the May 26, 2020 Baltimore Sun article.](#)



CALENDAR

The Maryland Department of Housing & Community Development will host a webinar on **May 29 at 1:00 p.m.**, with updates on foreclosure, mortgage relief, scams, and fraud related to COVID-19, the status of tax sales, and resources for counselors. Click to [Register](#) for presentations from the Maryland Mortgage Program, Office of the Commissioner of Financial Regulation,

Consumer Affairs, and the Maryland Volunteer Lawyers Service.

Creative Alliance to Present "Unpacking Privilege, Unlocking Power" Interactive Workshop via Zoom on June 27th. \$25. Saturday, June 27, 2020 from 9:30 a.m. to 12:30 p.m. (Link to workshop will be emailed after purchase of workshop ticket.). [The Unpacking Privilege, Unlocking Power interactive workshop](#) "provides participants with useful tools for real-life application. This workshop will prepare participants by highlighting the ways in which we all enjoy privilege based on being





members of social and personal identity groups. the goal of the workshop is to identify specific ways we can use our privilege to create a more just and caring world where each person is treated with the respect and dignity they deserve. During this interactive workshop you will: Get clear definitions on identity terms and find out their correct use; Leave more aware of individual privilege;

Have insight on how you can leverage your privilege to increase access and opportunity for others; Get insight into how to create more inclusive programming; and Understand the implications of socially constructed labels." More info: info@creativealliance.org or 410-276-1651.

National Disability Rights Network (NDRN) Launches "Know Your Rights" Video about COVID-19. The Network's video explains what someone's rights are and what to do if you believe your rights are being violated. To see this, go to: <https://default.salsalabs.org/Tf7e9c0fb-e8cc-4e0a-b0d8-92914c7e6cd6/5031a076-9097-4ad8-9a08-07575bad44e2>. The NDRN also has videos on various relevant COVID-19 topics: Transportation Rights, Housing Rights, Healthcare Rights: The Effects of COVID-19 on the African American Community, Stop The Spread in Jails & Prisons, and Indian Health Services & Medical Rationing.



HUD & DOJ ENFORCEMENT

HUD Awards \$1.5 Million to Support Covid-19 Related Fair Housing Activities. The funds are [Partnership and Special Enforcement Effort funds to HUD Fair Housing Assistance Program \(FHAP\) agencies to support COVID-19 education activities](#). The funds are being provided through the Coronavirus Aid, Relief, and Economic Security Act (CARES) of 2020, which give federal agencies resources to fight COVID-19. [Click here for the Notice](#). Partnership funds enable FHAP-funded agencies to collaborate with other organizations with expertise in

enforcing federal, state, and local fair housing laws. Special Enforcement Effort funds improve the fair housing enforcement activities of FHAP agencies. Some examples of fundable activities are:

"Partnering with grassroots, faith-based or other community-based organizations to conduct COVID-19 related education and outreach to people of different backgrounds on how to live together peacefully in the same housing complex, neighborhood, or community; or procurement and/or development of up-to-date or advanced technology to do COVID-19 related education and outreach using on-line platforms and social media. HUD will issue detailed instructions to agencies regarding the availability of funds and process for application. FHAP agencies are state and local agencies that enforce state and local laws that are substantially equivalent to the federal Fair Housing Act." [Read the April 20, 2020 HUD press release](#).

HUD Makes \$80,000 Settlement Resolving Claims of Disability Discrimination at Levittown, Pennsylvania Apartment Complex. The Conciliation Agreement was between the Housing Equity Center of PA and two residents of the complex, with the owners and managers of the complex, Brittany Springs Associates, LLC, and Hub Realty Associates, LLC. HUD alleged that the providers refused to approve the residents' request for a reserved parking space or to allow them to move to a first-



floor unit, and retaliated against them by transferring them to a substandard unit and threatening them with eviction for making the requests. [Read the agreement](#). Center Fair housing tests verified the complex's refusals. The defendants denied the claims but agreed to settle. Under the Agreement, the defendants will pay the residents \$80,000, have a nondiscrimination and reasonable accommodation policy, and have their agents attend fair housing training. [Read the May 21, 2020 HUD press release](#).



US Department of Justice (DOJ) Sues Atlanta-Based Property Owners and Management Company for Housing Discrimination Against African Americans. The lawsuit alleges they violated the Fair Housing Act by discriminating on the basis of race against African-American applicants for housing. The lawsuit, filed in the U.S. District Court for the Northern District of Georgia, alleges that from at least 2012 to 2018, the defendants steered black housing applicants who are elderly or have a disability away from mostly white Cedarwood

Village to mostly black Cedartown Commons, which comparatively is inferior in appearance, location, and amenities. Both are in Cedartown, Georgia. The complaint also alleges that the defendants gave African-American residents who are elderly or have a disability less favorable rental terms, conditions, and privileges compared to similar white tenants, and denied these African-American applicants nicer units at the Village. Today's lawsuit seeks monetary damages to compensate the victims, civil penalties, and a court order barring future discrimination. The complaint contains allegations of unlawful conduct, which must be proven in federal court. [Read the May 13, 2020 DOJ press release](#).

Justice Department Files Lawsuit Against Township of Jackson, New Jersey, and its Planning Board for Zoning Restrictions to Keep Orthodox Jewish Adherents Out of the Community.

The lawsuit against the township (89% white and located about 15 miles northwest of Toms River, NJ) and its planning board, alleges they violated the Religious Land Use and Institutionalized Persons Act (RLUIPA) and the Fair Housing Act by targeting the Orthodox Jewish community with zoning ordinances restricting religious schools and forbidding religious boarding schools. The complaint, filed in the District of New Jersey, alleges that the ordinances make it impossible for religious boarding schools such as Orthodox Jewish yeshivas to locate there. The board has since approved, without a variance, plans for two nonreligious projects with dormitory-type housing. The complaint also alleges that the township and planning board did this to keep Orthodox Jewish people from settling there. RLUIPA is a federal law that protects religious institutions from burdensome or discriminatory land use regulations. The Justice Department has its [Place to Worship Initiative](#) to protect the rights of houses of worship and other religious institutions to worship on their land. More information: www.justice.gov/crt/placetoworship.



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. 410.929.7640 / or <mailto:wkladky@gbchr.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@gbchr.org>.



HAVE YOU READ?

Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership (Justice, Power, and Politics) by Keeanga-Yamahtta Taylor. 368 pages. University of North Carolina Press, 2019. \$30.00 hardcover. This is a history of how exploitative real estate practices continued after housing discrimination was banned. "The same racist structures and individuals remained intact after redlining's end, and close relationships between regulators and the industry created incentives to ignore improprieties. Meanwhile, new policies meant to encourage low-income homeownership created new methods to exploit Black homeowners. The federal government guaranteed urban

mortgages in an attempt to overcome resistance to lending to Black buyers – as if unprofitability, rather than racism, was the cause of housing segregation. Bankers, investors, and real estate agents took advantage of the perverse incentives, targeting the Black women most likely to fail to keep up their home payments and slip into foreclosure, multiplying their profits. As a result, by the end of the 1970s, the nation's first programs to encourage Black homeownership ended with tens of thousands of foreclosures in Black communities across the country." The book was long listed for the National Book Award.

Good White Racist? Confronting Your Role in Racial Injustice by Kerry Connelly. 184 pages. Westminster John Knox Press, 2020. \$17.00 paperback. This interesting book examines "the ways that whites participate in, benefit from, and unknowingly perpetuate racism - despite their best 'good person' intentions. *Good White Racist?* unpacks the systems that maintain the status quo, keep white people comfortable and complicit, and perpetuate racism in the United States and elsewhere. " Whites assume that someone has to be openly hateful and actually discriminatory to be racist, but they should take responsibility for the racism system.



REST IN PEACE

Theodore Gaffney, Photographer of the Freedom Riders to the Deep South as They Protested Racial Segregation, 92. Working for Jet Magazine in 1961, his job was to "document what happened when

blacks and whites sit together on the bus in the front, go to the counters in the bus terminals, drink out of the black or white fountain, go to the ... 'colored' restrooms and water fountains and see what happened when they used those facilities," Gaffney said in an interview for the [Freedom Riders Interview Collection](#) (2010), which is in the PBS documentary *Freedom Riders*. What happened was that they met much hostility and violence. For instance, white protesters surrounded the Riders' first bus when it arrived in Anniston, attacked the windows and tires, and set it on fire. The Freedom Riders were [forced to flee into the mob](#). As the bus Gaffney was on left Atlanta, a group of white men who had boarded began beating the Freedom Riders. In Birmingham, Alabama, a mob with iron pipes also beat them until the police arrived 10 minutes later. When they wanted to leave the South, since no bus driver would agree to drive them, US Attorney General Robert F. Kennedy finally arranged for them to fly from Birmingham to New Orleans. [Read the April 21, 2020 CNN article.](#)



Nick Kotz, Crusading Journalist, 87. The Texas-born and Marine veteran Kotz won a Pulitzer Prize in 1968 for exposing unsafe and unsanitary conditions in meatpacking plants, was a *Washington Post* reporter, and wrote several books investigating civil rights, hunger, and military contracting. Among his books was *Judgment Days: Lyndon Baines Johnson, Martin Luther King Jr., and the Laws That Changed America* (2005), an excellent history of the strained relationship between President Lyndon B. Johnson and the Rev. Martin Luther King Jr., and how it contributed to the critical

passage of the Civil Rights Act of 1964 and the Voting Rights Act of 1965. Along with showing the forces at work, the book provides great insights into how the legislation was crafted, adjusted, revised, lobbied, and finally passed. [Read the April 30, 2020 Washington Post obituary.](#)

Stanley E. Sugarman, Baltimore Landlord during Blockbusting Era, 94.

He and his partner, Gerald Cornes, operated Homewood Realty for many years, and had an inventory of over 500 sale and rental properties in Baltimore.

Sugarman was twice president of the Property Owners Association. Antero Pietila, who wrote *Not in My Neighborhood: How Bigotry Shaped a Great American City* (2010) and who knew Sugarman, said that he was one of the blockbusters who bought from whites fleeing the increasingly integrated city after the desegregation of public schools in 1954, and resold or rented to blacks. Sugarman first worked for broker Milton Kirshner who had him find listings outside the center city - defined by Fulton Avenue and Broadway.

Sugarman subsequently sold and rented homes to blacks, often military veterans. To qualify them for credit, Sugarman innovatively accepted installment accounts at jewelry and furniture stores because the typical black applicant could not get credit at Hutzler's and Hochschild's and major department stores. He also greatly helped several housing researchers and academics understand Baltimore's racial renting dynamics and the difficulties African Americans had in obtaining home financing.

