



FAIR HOUSING NEWS

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



go to our website <http://www.gbchrb.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.gbchrb.org/2rad9899.htm> for radio shows on topics about Fair Housing!

FALL GREETINGS!

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! There is an extra page because of all the news. To join the mailing list: <mailto:wkladky@gbchrb.org>. You can

IN THIS ISSUE...

<i>National News</i>	1
<i>Fair Lending News</i>	4
<i>Maryland News</i>	5
<i>HUD & DOJ Enforcement</i>	6
<i>Calendar</i>	7
<i>Fair Housing Resources</i>	7
<i>Interesting Books</i>	7
<i>Rest in Peace</i>	8



FAIR HOUSING IS THE LAW!

NATIONAL NEWS

Housing Discrimination Complaint Filed Against Redfin in 10 Cities Including Baltimore. The National Fair Housing Alliance (NFHA) has filed a federal complaint against the Redfin national real estate firm, alleging the company’s online listing services unlawfully favor white consumers and neighborhoods compared to their nonwhite counterparts in Baltimore and nine other cities. The NFHA said that Redfin’s minimum home listing price guidelines violate the Fair Housing Act by denying service to customers in largely segregated communities: "Redfin redlines communities of color in this digital age by setting minimum home listing prices in each housing market on its website under which it will not offer any real estate brokerage services to buyers or sellers," reads the complaint, adding that Redfin conducts much of its services online and has few in-person offices. "By disproportionately withholding its services to homebuyers and sellers in these communities, Redfin disincentivizes home buying within these communities, reduces housing demand and values, and perpetuates residential segregation." The NFHA complaint names Baltimore as one of 10 cities where Redfin is more likely to offer service in "Extremely White" ZIP codes (over 70% white) and less likely to list homes in "Extremely Non-White" ZIP codes (over 70% not white). The other cities named are Philadelphia, Chicago, Detroit, Louisville, Milwaukee, and Memphis, as well as Kansas City, Missouri; Newark, New Jersey; and Long Island, New York. The NFHA alleges that Redfin is over five times as likely to not offer services in Black neighborhoods in Baltimore, and more than six times as likely to offer its "Best Available Service" in white neighborhoods. The term "Best Available Service" refers to the most comprehensive level of service offered by the company, which connects buyers and sellers to Redfin agents and offers perks such as reduced listing commission fees and refunds. Redfin has denied the allegations. [Read the October 30, 2020 Baltimore Sun article.](#)

[Redlining and Neighborhood Health Study](#) Finds Higher COVID-19 Risk



Factors in Redlined Neighborhoods - Like Parts of Baltimore. The key findings were: (1) Greater historic redlining is related to current neighborhood characteristics, including more minorities, poverty, and greater social vulnerability; (2) There are strong associations between greater redlining and general indicators of population health, including increased prevalence of poor mental health and lower life expectancy; (3) There are strong associations between greater redlining and pre-existing conditions for heightened risk of morbidity in COVID-19 patients like asthma, COPD, diabetes, hypertension, high cholesterol, kidney disease, obesity, and stroke; and (4) Differences in life expectancy vary greatly between cities: from 14.7 years less in redlined neighborhoods of Rochester, Minnesota, to a 1.3 year greater life expectancy in redlined neighborhoods of Ogden, Utah, which has grown and urbanized since 1940. Regarding Baltimore, the [study compared the 1930 situation with 2020](#) and discovered that nearly all of the city's areas with high racial segregation have continued to have the Center for Disease Control's [High Vulnerability Index](#) census tract score regarding COVID-19 possibility. The study recommends restoring the cancelled Affirmatively Fair Housing (AFFH) rule, inclusionary zoning that adds affordable housing choices outside of the city's redlined sections and aids the reduction of concentrated poverty areas, expanding the Community Reinvestment Act (CRA) to include non-banks and to modernize its implementation, expanding Section 8 and rent control/vouchers, protecting public housing, and providing public education about these issues. The CDC has found that: "People of color are disproportionately contracting COVID-19, and because they are more likely to have underlying health conditions, are also facing an increased risk of severe illness and mortality from COVID-19 ([CDC, 2020](#)). While COVID-19 has pushed racial health inequities into the national spotlight, the underlying differences in social, economic and environmental conditions that have given rise to inequities in COVID-19 infection, transmission and severe illness are not new" ([CDC, 2020](#)).



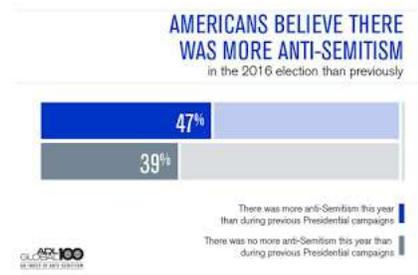
Black and Hispanic Landlords Are Facing Great Financial Struggles because of COVID-19 But Also Support Their Tenants at Higher Rates. During the COVID-19 pandemic, nationwide data from the [US Census Bureau](#) and the [National Multifamily Housing Council](#) indicate that [millions have missed rent payments or lack confidence](#) in their ability to pay future rents. It has been established that renters of colors [are struggling more to make their rental payments](#). A survey of independent landlords using [Avail](#) (a platform that helps do-it-yourself, mom-and-pop landlords manage units and collect rent for 53,000 properties) in [August, 2020](#), discovered that Black and Hispanic landlords are struggling to pay their mortgages more than white landlords, and are more likely to take mortgage forbearance. Despite this, the survey also found that Black and Hispanic landlords are more likely to offer their tenants a rent payment plan, possibly because these landlords are dedicated to keeping their tenants. While over one-third of the landlords earn most of their income from their rental properties, Black and Hispanic landlords have [lower incomes](#), [own fewer properties](#), and are more likely to have a mortgage than own their building. [Read the September 4, 2020 Urban Institute article.](#)

[Behavioral Science Study](#) Discovers Why Pandemics and Epidemics – Such as COVID-19 – Can Exacerbate Racism and Xenophobia.

When viruses, parasites, and other pathogens spread, humans and other animals tend to hunker down with immediate family and peer groups to avoid outsiders as much as possible. These instincts, developed to protect us from illnesses, do generalize into avoidance of healthy individuals who simply look, speak, or live differently. Jessica Stephenson of the Department of Biological Sciences in the Kenneth P. Dietrich School of Arts and Sciences,



coauthored a paper exploring the answer recently published in the *Proceedings of the Royal Society of London, Series B*. “During epidemics, humans tend to become overly sensitive, so any sort of physical abnormality that somebody has suddenly becomes a potential indicator of infection. We become much more bigoted, we pay way more attention to things that differentiate people from what we perceive as our own phenotype. People who look different from us and sound different from us, which, of course, leads to a lot more xenophobia,” said Stephenson. A [prior Stephenson study published](#) in *The Royal Society Biology Letters* in 2019 found that individuals differ in their response to potential contagion with those most susceptible to the disease showing the strongest avoidance. She said human beings are generally “normal social animals in many of our behavioral responses to infectious diseases.” If humans choose social urges over infection control, efforts such as global disease surveillance and centralized public health responses could be wasted. [Read the September 16, 2020 SciTech Daily article.](#)



[Scientists to Use Artificial Intelligence to Fight Online Anti-Semitism.](#) An international team of scientists has formed to fight the increase of online anti-Semitism using artificial intelligence. The project Decoding Anti-Semitism includes discourse analysts, computational linguists, and historians who will develop a “highly complex, AI-driven approach to identifying online anti-Semitism,” according to the supporting Alfred Landecker Foundation. “In order to prevent more and more users from becoming radicalized

on the web, it is important to identify the real dimensions of anti-Semitism - also taking into account the implicit forms that might become more explicit over time,” said Matthias Becker from the Technical University of Berlin. The team also includes researchers from King’s College in London and other institutions in Europe and Israel. Computers will help run through huge amounts of data and images. “Studies have also shown that the majority of anti-Semitic defamation is expressed in implicit ways - for example through the use of codes (“juice” instead of “Jews”) and allusions to certain conspiracy narratives or the reproduction of stereotypes, especially through images,” the statement said. As implicit anti-Semitism is harder to detect, the scientists believe combining qualitative and AI-driven approaches will produce a more comprehensive search. Anti-Semitism online has increased, as evidenced by the rise in conspiracy myths accusing Jews of creating and spreading COVID-19, groups tracking anti-Semitism on the internet have found. The scientists' first focus will be on Germany, France, and the U.K., but will later be expanded to other countries and languages. [Read the September 21, 2020 Washington Post article.](#)

NCRC Study finds More Chronic Disease, Shorter Life Spans, and Greater Risk Factors for COVID-19 in Segregated Neighborhoods that were Redlined 80 Years Ago.

The historical study, from the National Community Reinvestment Coalition (NCRC) - done with the University of Wisconsin–Milwaukee Joseph J. Zilber School of Public Health and the University of Richmond’s Digital Scholarship Lab - compared 1930s government maps of lending discrimination zones with current census and public health data. They found that lower-income and minority neighborhoods intentionally cut off from lending and investment currently have both reduced wealth and greater poverty, as well as lower life expectancy and higher prevalence of chronic diseases that are risk factors for poor outcomes from COVID-19, a new study shows. This confirms the previous research that many of today's most economically struggling neighborhoods in urban areas are the same places that had intentional, systematic segregation and lending discrimination in past decades. For example, a 2018 NCRC study found that



three out of four neighborhoods marked “hazardous” in the HOLC's 1930 maps were still struggling economically. The new study further establishes the very strong correlation between redlining and health outcomes in those same neighborhoods: more chronic illnesses like asthma, COPD, diabetes, hypertension, high cholesterol, kidney disease, obesity, and stroke. [View maps and read the full report.](#)
[View maps and read the full report here.](#)



FAIR LENDING NEWS

National Study Finds Lending Discrimination within the 2020 Paycheck Protection Program. The National Community Reinvestment Coalition (NCRC) study found that there has been racial discrimination in the implementation of the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act which created the Paycheck Protection Program (PPP).

The PPP is a lending program to small businesses to help them with the economic effects of the pandemic. Most of the loan needs to be for employee salaries with the rest used for other business expenses like rent and loan payments. The matched-pair testing for requesting loans in Washington, D.C. found that there was racial discrimination in levels of encouragement in applying for a loan, the products offered, and the information provided by the bank staffer. To correct this, the NCRC recommends that financial institutions implement rigorous compliance programs including matched-pair testing of their bank branches and review of their decision to deny a PPP loan to ensure that there is no disparate treatment or impact, and that the federal government ensure that data related to small business lending is made public by having the SBA immediately release the business name and address for businesses that were received a PPP loan for less than \$150,000 and the loan terms, and the Consumer Financial Protection Bureau (CFPB) speed its efforts to implement the Small Business Data Collection provision of the Dodd-Frank Act, Section 1071, requiring lenders to disclose loan data. Without action, the existing disparities will continue, reducing economic development in minority communities. [Read the July 15, 2020 NCRC study.](#)



[Fed Will Overhaul Bank Law to Benefit Poorer Areas.](#) The Federal Reserve took steps toward revising a 40-year-old law intended to ensure low- and moderate-income Americans have access to credit and banking services. The Fed is under urgent pressure to implement policies that reduce the long-standing [racial gaps](#) that are widening in the current recession. “The CRA is a seminal statute that remains as important as ever as the nation confronts challenges associated with racial equity and the covid-19 pandemic,” Fed Gov. Lael Brainard wrote in a [statement](#). “We must ensure that CRA is a strong and effective tool to address ongoing systemic inequities in access to credit and financial services for low- and moderate-income and minority individuals and communities...”
[Read the September 22, 2020 Washington Post article.](#)

Citigroup Will Spend Over \$1 billion to Help Reduce the [Racial Wealth Gap](#). The initiative is part of the bank's new [Action for Racial Equity](#) program, developed after the death of [George Floyd](#) earlier in 2020. Of the total \$1.15 billion, Citi will spend \$550 million to help more people of color purchase homes and to promote affordable housing built by minority developers. \$350 million will be dedicated to procurement opportunities for Black-owned business suppliers. The goal is to improve national



racial equality and economic mobility by providing communities of color with better access to banking and credit, increase investment in Black-owned businesses, boost home ownership for Black Americans, and promote anti-racist practices in financial services. \$100 million will go to increase revenue generated by Minority Depository Institutions, banks owned or operated by people of color with a better track record on approving loans for entrepreneurs who are minorities than do mainstream commercial lenders. An additional \$100 million in grants will be provided to local community advocates working to address racial inequality, and another \$50 million will provide investing capital to Black entrepreneurs. [Read the September 23, 2020 CNN article.](#)



NCRC And SLEHCRA Call On Edward Jones To Add St. Louis Assessment Area For New Banking Division. NCRC and the St. Louis Equal Housing and Community Reinvestment Alliance (SLEHCRA) have urged the Federal Deposit Insurance Corporation (FDIC) to require Edward Jones Bank to meet Community Reinvestment Act (CRA) assessment requirements in the St. Louis area. [Read more.](#) (Just News, National Community Reinvestment Coalition, August 6, 2020).

MARYLAND NEWS

Landlord Found in Contempt for Violating Circuit Court Order and Decision of the Maryland Comm. on Civil Rights.

The Circuit Court for Washington County found landlord Henry T. Piper in contempt of court for refusing to provide documentation to the Maryland Commission on Civil Rights (MCCR), for failing to pay ordered penalties and relief, and for failing to attend fair housing sensitivity training. The MCCR Appeal Board first ordered Mr. Piper to pay \$5,400 in monetary relief to his former tenant, as well as a \$10,000 civil penalty to the State in 2018 after it was found that he violated Maryland's fair housing law by sexually harassing his former tenant. Previously, the Maryland Office of Administrative Hearings (OAH) had issued a similar order for relief and \$5,000 in a civil penalty to the State of Maryland. The complainant has yet to receive awarded relief for her pain and suffering as a victim of unlawful sexual harassment. The landlord has refused to comply with orders from OAH, the MCCR Appeal Board, and the Circuit Court of Washington County. This disregard of the court's order resulted in his incarceration for ten days. For additional information, contact Spencer Dove at 410-767-8576 or spencer.dove@maryland.gov. [Read the December 7, 2020 MCCR release.](#)



2018-2019 Hate Bias Incident Reports Were Up in Maryland Last Year, But the Number of Verified Incidents Dropped, According to an Annual Report by the State Police.

The share of reports verified by police fell between those years from about 27% to roughly 22%. This continues a downward trend from 2017 when about 46% of reports were verified. [According to the report](#), an incident is considered verified when an investigation "leads a reasonable and prudent person to conclude that the offender's actions were motivated, in whole or in part, by their bias" against an individual's protected status. In Maryland, motivations of bias are tracked by race, ethnicity or ancestry; religion; sexual orientation; gender identity; gender; disability; and homelessness. From 2018 to 2019, hate bias incidents reported to the police increased from 375 to 385, following a sharp increase in incidents the previous year, when reports spiked from 295 to 398 in 2017. Bias reports have been rising over the last 10 years, according

to the state's findings. Maryland experienced an average of 356 hate bias incidents each year from 2016 to 2018, and an average of 386 incidents each year from 2017-2019. Four counties in Maryland made up 80.2% of all hate bias reporting in 2019: Anne Arundel, Baltimore, Howard, and Montgomery. Incidents reported to be motivated by race, ethnicity, or ancestry continued to be the most reported with 64% of all bias motivations. Arrests made as a result of a verified hate bias incident increased slightly from 14 arrests to 16. [A law passed last legislative session](#), though, will make hate crimes easier to prosecute. [Read the October 14, 2020 Baltimore Sun article.](#)

Predatory Loans Still Plague Some Black Homeowners In Prince George's County.

The 2008-2009 subprime mortgage crisis left thousands of Maryland homeowners - the state was [third in the country for foreclosures](#) - overwhelmed with loans that were initially low before ballooning dramatically. Black homeowners, particularly in Prince George's County which was hardest hit in the state for foreclosures, were often targeted for these loans. Many did not discover the loan's high cost until receiving a notice for intent to foreclose. When they try to seek help to avoid foreclosure, they're mostly told to get a hard-to-obtain modification or declare bankruptcy. The County's NAACP says that a large majority of the over 3,000 foreclosure cases in 2019 were due to subprime loans. The county's highest year in foreclosures was 2010 with over 12,700. Maryland still remains high on the national list for foreclosure, and advocates say the toughest fight is going to be getting the courts on the side of the homeowner. "The uphill battle is getting the judge to understand because they're so ready just to always call the homeowner a deadbeat and rule in favor of the bank," one said. Prince George's County Circuit Court had a backlog of foreclosure cases following the 2008-2009 housing crisis and still does: only 725 hearings regarding 12,768 cases were held in 2010. Montgomery County saw 6,744 foreclosures filed with but 317 hearings. [Read the September 30, 2020 WAMU 88.5 article.](#)



HUD & DOJ ENFORCEMENT

Anyone who believes they have experienced housing discrimination may file a complaint of discrimination by contacting HUD's Office of Fair Housing and Equal Opportunity at (800) 669-9777 or visiting [How to File a Complaint](#) on HUD's website. Materials and assistance are available for persons with limited English proficiency. Individuals who are deaf or hard of hearing may contact the Department using the Federal Relay Service at (800) 877-8339.

HUD Reaches Conciliation Agreement Resolving National Origin Housing Discrimination

The three Conciliation Agreements with the owners and property management company of Springdale Ridge Apartments in Springdale, Arkansas, resolves allegations that they discriminated against several residents because of their national origin and retaliated against an employee living on site who sought to inform the residents of their fair housing rights. [Read the agreements.](#) (HUD press release, August 21, 2020).



CALENDAR

"Understanding Structural Racism in Nonprofit

Environments," A Interactive Virtual Workshop, will be held on December 12th from 2-5 p.m. This workshop will answer the questions of what is structural racism, how structural racism is different from other forms of racism, what is institutional power, and how does structural racism show up in nonprofit environments. In the process, the workshop will "Establish a shared understanding of some commonly used, but commonly misunderstood terminology, (and) Explore how current organizational values either support or disrupt Diversity, Equity, & Inclusion." A link to the workshop will be emailed to ticketed participants prior to workshop. The organizer is S. Rasheem. [Find out more and register.](#)



FAIR HOUSING RESOURCES

Sillerman Center Publishes List of Efforts to Support Housing Integration. The Sillerman Center for the Advancement of Philanthropy at Brandeis University has published a "landscape survey" on grassroots efforts to support housing integration in the country, [Inhabiting Change: Roles for Philanthropy in Reducing and Redressing Housing Segregation](#) (PRRAC Update, August 27, 2020).

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>.

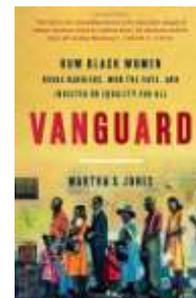


The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides. We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.929.7640 / or <mailto:wkladky@gbchrb.org>.

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>.

INTERESTING BOOKS

***Vanguard: How Black Women Broke Barriers, Won the Vote, and Insisted on Equality for All* by Martha S. Jones.** 352 pages. hardcover, \$30.00. Basic Books, 2020. This interestingly tells the history of how Black women fought for the right to vote and overcame various barriers restricting their vote, as well as and the relevance for all voters. Like all civil rights laws, the Nineteenth Amendment was an achievement, but much remained - and remains - to be done. In the process, the author relates the lives and work of various black women - including Maria Stewart, Frances Ellen Watkins Harper, and Fannie Lou Hamer - who led the battle for women's rights.





REST IN PEACE

Fr. Richard (Dick) T. Lawrence. Baltimore Advocate for the Poor and Vulnerable, 77. As an advocate for Social Justice Initiatives that lead to lasting change, Fr. Lawrence was one of the founders of the Catholic Archdiocese of Baltimore's [Beyond the Boundaries](#), (along with Monsignor William F. Burke of St. Francis of Assisi and Monsignor Richard H. Tillman). For 43 years he served as pastor of St. Vincent de Paul Church in Baltimore's Jonestown neighborhood. "As a deacon assigned to St. Gregory the Great parish in West Baltimore, the 25-year-old Rev. Mr. Lawrence, on the night of April 4, 1968, went to the bell tower of St. Gregory the Great and struck the Great Toll, once a minute, 39 times, signaling to the neighborhood the assassination of Rev. Martin Luther King, Jr.," said Albert "Al" Reichelt, a member of his parish and friend. "As a seminarian working for social justice and civil rights, he played an important role, along with other clergy and civil rights leaders, in bringing calm to the streets of Baltimore and engineering the formation of emergency food distribution centers from the inner-city Catholic churches." Among his many activities, Fr. Lawrence set up an endowment for East Baltimore's SS. James and John Catholic School, established the St. Vincent's Historic Trust Fund, set up a Jonestown Planning Council that fought for affordable housing. While pastor, Fr. Lawrence conducted an All Saints-All Souls Day celebration in the Mexican "Day of the Dead" tradition, a Seder meal before the Holy Thursday Eucharist, and an all-night Easter Vigil. In a video for *Beyond the Boundaries*, Fr. Lawrence clearly makes the strong and convincing case for reducing systemic racism and housing in our region. In his statement, Archbishop William E. Lori said, "Throughout the Archdiocese and the City of Baltimore there are so many who mourn the passing of Fr. Dick Lawrence. From our neighbors who are homeless to those who enjoy positions of the highest prominence, he was known for his fierce commitment to living out the Gospel call to love the least among us. May his legacy long be a reminder of the priorities we must keep before us as we strive to bring peace and healing to our City." [Read the November 28, 2020 *Baltimore Sun* obituary.](#) [Read the November 28, 2020 *Catholic Review* article.](#)
