



# FAIR HOUSING NEWS

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



## WINTER GREETINGS!

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! To join the mailing list:

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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

### President Biden Issues Executive Action to Advance Fair Housing and Racial Equity.

Praised by civil rights advocates, the Biden-Harris Administration named racial justice as a key pillar of a comprehensive strategy to advance US equality and help undo the legacy and damage from centuries of discriminatory

and unfair policies and practices. The fair housing-related [executive action](#), “Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies,” recognizes the central role of federal government in implementing and continuing discriminatory housing practices throughout the nation. It directs the Department of Housing and Urban Development (HUD) to investigate the negative impacts the previous administration had on fair housing policies and laws, and ensures HUD will take the necessary steps to fully implement the Fair Housing Act and its requirements. The four executive actions were signed to direct HUD to take steps necessary to redress racially discriminatory federal housing policies that have contributed to wealth inequality; end the Department of Justice’s (DOJ) use of private prisons; commit the government to respecting Tribal sovereignty and strengthen the Nation-to-Nation relationship between the US and Tribal Nations; and combat xenophobia against Asian Americans and Pacific Islanders. [Read the January 26, 2021 National Fair Housing Alliance release.](#)

**International Project Fights Anti-Semitism with Artificial Intelligence (AI).** The three-year project [Decoding Anti-Semitism](#) includes discourse analysts, computational linguists and historians who are developing a complex, AI-driven approach to identifying online anti-Semitism. The Alfred Landecker Foundation is supporting the project. The team includes researchers from the Technical University of Berlin, King’s College in London, and other





scientific institutions in Europe and Israel. The project's focus first is on Germany, France, and the United Kingdom, but will later expand to other countries and languages. Computers will help run through vast amounts of data and images that humans wouldn't be able to assess because of their sheer quantity. An

important goal is to develop an open source tool that can scan websites and social media profiles for implicitly anti-Semitic content. The project is in response to studies that have shown that most anti-Semitic defamation is expressed in implicit ways, such as through using codes ("juice" instead of "Jews") and allusions to conspiracy narratives, as well as using stereotypes, especially through images. Because implicit anti-Semitism is harder to discover, combining qualitative and AI-driven methods will be more comprehensive. In the past four years, anti-Semitism online has increased, for example with the increase in conspiracy myths accusing Jews of creating and spreading COVID-19. [Read the September 21, 2020 Associated Press article.](#)

**Civil Rights Leader Barbara Johns may replace Robert E. Lee as a Statue in the U.S. Capitol.** To replace Lee as one of two statues representing Virginia in the Capitol's Statuary Hall., the advisory commission chose Barbara Rose Johns, who led a 1951 walk-out protest of inferior learning conditions for Black students in Farmville, Virginia, and helped dismantle school segregation nationwide. The other is George Washington. The Virginia General Assembly must approve this change. Both statues were erected in 1909. Among the other finalists were Johns' attorney Oliver Hill, Sr.; the state's first black congressman John Mercer Langston; Maggie Lena Walker, the first black woman to charter a bank in the US; and Pocahontas. [Read the December 16, 2020 Washington Post article.](#)



## FAIR LENDING NEWS

### **Nationstar Mortgage Order to Pay Fine for Flawed Mortgage Loan Reporting, Including Victimizing Over 1,000 Maryland Borrowers.**

Nationstar Mortgage, recently rebranded as "Mr. Cooper," is fined \$91 million fine by the Consumer Financial Protection Bureau (CFPB) for allegedly violating consumer protection laws after the "Great

Recession." "More than 1,000 borrowers in Maryland were harmed by Nationstar's misconduct," Maryland Attorney General Brian E. Frosh (D) said in a statement. "The settlement requires Nationstar to change its practices and to pay millions of dollars to those it hurt." The CFPB worked with attorneys general from all states and mortgage regulators in 53 jurisdictions in the case against Nationstar, the largest non-bank home loan servicer in the US, which violated consumer protection laws during its servicing of mortgage loans during 2012- 2015. The proposed CFPB agreement, if approved by the court, will include \$85 million in payments to consumers and over \$6 million in fees and penalties. Nationstar also made a separate settlement agreement with the US Department of Justice regarding past mortgage servicing issues affecting homeowners under bankruptcy protection. Under that settlement, U.S. Bank, PNC, and Nationstar will pay over \$74 million in redress payments to homeowners. Nationstar failed to identify requests for loan modifications to help borrowers with their payments, foreclosed while some homeowners were waiting for their applications to be processed despite promising it would wait, improperly increased borrowers' payments and



misrepresenting when homeowners would be eligible to have their private mortgage insurance premiums canceled, and failed to forward timely real estate tax payments from escrow accounts. [Read the December 8, 2020 \*Washington Post\* article.](#)

**Payday Lenders and Debt Collectors Received Over \$580 Million from the Federal Pandemic Payroll Protection Program (PPP).** Included were over 170 that had been investigated for illegal practices by the Operation Corrupt Collector enforcement effort by federal and state authorities, as well as the subject of multiple complaints to the Consumer Financial Protection Bureau. Over 1,800 loans, some forgivable, went to these businesses. The *Washington Post* study discovered that a number of those businesses were making record profits and plainly did not need assistance. An official with the PPP said that financing and lending firms "may" not be eligible for future phases. The Small Business Administration commented that it will conduct automated eligibility checks before disbursing funds. [Read the January 15, 2021 \*Washington Post\* article.](#)



## MARYLAND NEWS

**Landlord Found in Contempt for Violating Washington County Circuit Court Order and Decision of the Maryland Commission on Civil Rights' Appeal Board.** Landlord Henry T. Piper will be penalized 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 had ordered him to pay \$5,400 in monetary relief to his former tenant and a \$10,000 civil penalty to the State after it found that he violated Maryland's fair housing law by sexually harassing the tenant. Previously, the Maryland Office of Administrative Hearings had issued a similar order for relief and \$5,000 in a civil penalty to the State which he refused to pay. Punishment included his incarceration for ten days, including over the Thanksgiving weekend. [Read the December 7, 2020 MCCR press release.](#)

**Three Baltimore Insurance Brokers file Complaint Accusing Erie Insurance of Discriminating Against Black Customers.** Three Baltimore-area insurance brokers have filed complaints with the Maryland Insurance Administration accusing Erie Insurance of racially discriminating by engaging in insurance redlining of predominantly Black neighborhoods in the city. Two of the three brokerage firms are Black-owned small businesses. The companies are Baltimore Insurance Network LLC of Bowie, Ross Insurance Agency of Windsor Mill, and Welsch Insurance Group of Baltimore, which all contract or had contracted with Erie as agents to sell policies. They accuse Erie, which underwrites policies sold by the firms, of redlining - the practice of denying services to residents of certain neighborhoods based on race or ethnicity. The complaints say Erie refused to underwrite policies based on a potential client's race, ethnic origin, neighborhood, and/or socioeconomic status. An Erie spokesperson said the company has not yet been formally notified of the filings. will address complaints with the Insurance Administration, and does not comment publicly on specific customers, agents, claims, or regulatory filings. Erie has been sued for redlining in New York State as well as found to have higher auto insurance premiums not associated with risk for Illinois minority zip codes in a [2017 study by Pro Publica](#). [Read the January 13, 2021 \*Baltimore Sun\* article.](#)







**The City of Annapolis Will Pay \$900,000 to Settle a Federal Race Discrimination Case about Public Housing.** The city will pay 15 families including the plaintiff attorney's fees and costs. The settlement includes continuing inspections of Housing Authority rental units and City agreement to expedite any processes for the redevelopment of Housing Authority of the City of Annapolis (HACA) properties. The 10-year Consent Decree has about 60 requirements of the City and includes annual reporting. In the 2019

lawsuit, the plaintiffs had claimed that the HACA did not provide safe and adequate housing for its majority-Black residents, and that the resultant hazardous living conditions amounted to racial discrimination and a civil rights violation. The lawsuit was filed after the City stopped inspecting HACA residences to pressure improvements. [Read the September 10, 2020 WJZ13 CBS Baltimore article.](#) [Read the September 9, 2020 Eye on Annapolis article.](#)

### **Three Maryland Advocacy Agencies Urge Court of Appeals to Stop Allowing Landlords to Ignore Baltimore's Rental License Law.**

According to the recent amicus brief by the Public Justice Center, Homeless Persons Representation Project, and Pro Bono Resource Center of Maryland, the landlords often do this by collecting rent while unlicensed, but then get licensed when they want to evict the tenant.

Landlords have also used the eviction court to claim that they are owed rent from the time period when they were unlicensed. When tenants try to defend themselves in the speedy summary ejection process, there is insufficient time to get a fair trial or request another chance to be heard after a judgment. The brief also urged the Court to ensure that tenants have opportunities to be heard after a judgment, including setting clear rules providing enough time to request a new trial or file an appeal. The current four-day period is not enough time to gather records, get legal advice, and assess the merits of an appeal, particularly if the tenant does not have a lawyer. The current law also requires expensive fees, and a probable drawn-out appeals process while the relationship between the tenant and landlord is deteriorating. Tenants' other option is to file a motion for a new trial, but it is not clear from court rules how much time is to file an appeal as a back-up strategy (four or 30 days). The brief was filed in support of the late Larry Lee, a tenant represented by Maryland Legal Aid in *Lee v. WinnCompanies LLC*. The case continues in order to get justice for tenants in similar situations. [Read the December 15, 2020 Public Justice Center 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 Approves Settlement of California Housing Providers Sexually Harassing a Tenant.** The U.S. Department of Housing and Urban Development (HUD) Approves a Conciliation Agreement between EAH, Inc., and Turina Associates, LP, housing providers in San Rafael, California, and a female resident



of one of its properties and Fair Housing Advocates of Northern California, resolving allegations that a maintenance worker sexually harassed the woman, and that after the woman reported the harassment she was retaliated against by being denied a reasonable accommodation she needed due to her disability and ultimately evicted. [Read the Conciliation Agreement.](#) “No one should be subjected to unwanted sexual advances or unlawful treatment in the place they should feel the safest, their home,” said Anna María Farías, HUD's Assistant Secretary for Fair Housing and Equal Opportunity. “Today’s settlement reaffirms HUD’s commitment to ensuring that housing providers meet their obligation to comply with the requirements of the Fair Housing Act.” [Read the December 20, 2020 HUD press release.](#)



**HUD Resolves Disability Discrimination Complaint against California Rental Housing Provider.** Park Regency, LLC, and Domino Realty Management Company, of Beverly Hills, California, will pay \$27,000 under a Consent Order resolving allegations that they discriminated against a tenant by denying her reasonable accommodation request related to her disability. [Read the Order.](#) Under the Order, Park Regency, LLC, and Domino Realty Management Company will pay the tenant \$27,000, and grant her requested reasonable accommodation. They will also make available their reasonable accommodation policy at the property and on their website, and all leasing and management staff who are involved in the administration of reasonable accommodation requests at the property will attend fair housing training. [Read the December 10, 2020 HUD press release.](#)

**Settlement Announced for Connecticut Apartment Owners Accused of Discriminating against Families with Children.** The Conciliation Agreement between the owners of Lagasse Apartment Rentals in Waterbury, Connecticut, and a prospective applicant, settles claims that the owners refused to rent to the woman because she has a child. Under the settlement, the provider will eliminate or remove any discriminatory policy or practice limiting or restricting tenants or applicants with children under the age of 18 years old, including practices in the application process or about which type of unit or location of unit a tenant with a child can reside in, regardless of the age of the child; have its staff trained in fair housing law; \$12,500 payment to the Complainant; and for the next 25 years vacancies at the property will be “affirmatively advertised to families with children.” [Read the agreement.](#) [Read the December 10, 2020 HUD press release.](#) [Read the December 11, 2020 The Norwalk Hour article.](#)



**[HUD Reaches Agreement With Tulsa, Oklahoma Senior Housing Providers For Alleged Religious Discrimination.](#)**

This agreement settles complaints about the three senior housing providers in Tulsa, Coweta, and Collinsville. The case began with a Secretary-Initiated Complaint inspired by a letter from a resident at Carriage Crossing who was "upset that the management demanded the removal of religious reading material from the common areas and angel ornaments from the complex’s Christmas tree." HUD said that could be a violation of federal fair housing law, "by removing Bibles and Christian reading material from the common areas." Under the agreement, the providers will revise their religious materials policy, display HUD fair housing poster, have their staff attend fair housing training, and comply with reporting requirements and monitoring reviews. [Read the January 21, 2021 HUD release.](#)



THE UNITED STATES  
DEPARTMENT OF JUSTICE

**Greenville, North Carolina Man Sentenced for Violating Fair Housing Act and Threatening a Family Because of Their Race.** Douglas

Matthew Gurkins, 34, was sentenced to

28 months in prison, followed by three years supervised release, for threatening an African American family because of their race. Gurkins had pled guilty and admitted that he drove to the home of an African American family, yelled racial slurs at the family, and told them that they did not belong in their home and threatened to shoot the family, including four minor children, and any other African American that came onto the property. After making this threat, the defendant brandished a metal rod in a threatening manner. The family moved out of the neighborhood a few days afterward. Within the next four years, the defendant engaged in similar criminal conduct toward two other African American families living in the same neighborhood. One newspaper commented that "While the sentence was not close to the maximum he could have gotten, it could also be seen as a miracle, what with housing and Urban Development Secretary Ben Carson having been accused of 'further weakening enforcement of fair housing laws.'" [Read the November 23, 2020 USDOJ press release.](#) [Read the November 26, 2020 NewsOne article.](#)

**U. S. Department of Justice (USDOJ) Files Disability Discrimination Lawsuit against Village of Hinsdale, Illinois under Fair Housing Act.**

The lawsuit alleges Hinsdale has discriminated and continues to discriminate by prohibiting group homes for persons with disabilities from operating in single-family residential districts, and by failing to provide reasonable accommodations to its zoning code for such homes. The case began when Hinsdale prohibited Trinity Sober Living, LLC, a group home for persons with disabilities in recovery from drug or alcohol addiction, to operate and refused the home's request for an accommodation. USDOJ's lawsuit seeks a court order prohibiting Hinsdale from discriminating against the home at issue in this case or other group homes for persons with disabilities. The lawsuit also seeks monetary damages for persons harmed by Hinsdale's actions and payment of a civil penalty. [Read the November 24, 2020 USDOJ press release.](#) [Read the November 6, 2019 Kennedy Hunt P.C. article.](#)



**Justice Department Sues Ashland, Alabama Housing Authority and Property Owners for Housing Discrimination on the Basis of Race.** The lawsuit alleges that the Housing Authority of Ashland, Alabama, which manages seven federally funded low-income housing complexes, denied African-American applicants the opportunity to live in overwhelmingly White housing complexes, while steering White applicants away from properties whose residents were predominantly African-American. The lawsuit also names as defendants Southern Development Company of Ashland Ltd., Southern Development Company of Ashland #2 Ltd., and Southern

Development Company LLC, the private owners and managing agent. It further is alleged that since 2012 the defendants have maintained segregated housing properties by denying African-American housing applicants the opportunity to live at three mostly White housing complexes (Ashland Heights, Clay Circle, and East Side) and denying White applicants from living at West Side and Pine View, whose residents are predominantly African-American. The lawsuit seeks damages for victims, civil penalties to the government, and a court order barring future discrimination and requiring action to correct the effects of the discrimination. [Read the December 1, 2020 USDOJ press release.](#)



## Justice Department Settles Lawsuit Against Owners and Managers of Housing Properties in Honolulu, Hawaii for Discriminating against Families with Children

The settlement resolves a lawsuit that Hawaii Student Suites Inc., Hawaii Student Residences LLC d/b/a Hawaii Student Suites, Savio Hauoli Street LLC, and 258-60 Beach Walk LLC engaged in unlawful familial status discrimination in three properties in Honolulu: Beachwalk, Kalo Terrace, and Pacific Villa. It is alleged that the defendants discriminated by: (1) refusing to rent to or negotiate for the rental of the three properties on the basis of familial status; (2) steering prospective renters with children who inquired about housing away from these properties to a separate property management company; and (3) making discouraging and other discriminatory statements to potential renters with children who inquired about housing, including that the housing was not “suitable” or the right “fit” for families with children. Under the consent decree, the defendants must pay \$70,000 for compensating families; pay \$10,000 as a civil penalty; adopt non-discriminatory policies and practices for compliance with the Fair Housing Act; conduct employee training to ensure compliance with the Act; and submit to record keeping and monitoring requirements for the three-year period of the decree. The Legal Aid Society of Hawaii worked with the USDOJ after conducting testing which showed discrimination against families with children on the properties. [Read the December 1, 2020 USDOJ press release.](#)



## 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, 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>.



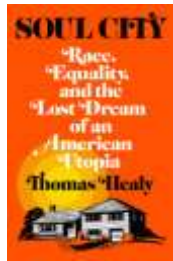
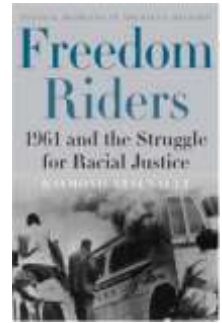
**What Do You Think of This Newsletter?** Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchrb.org>.



## INTERESTING BOOKS

*A White Preacher's Message on Race and Reconciliation: Based on His Experiences Beginning with the Montgomery Bus Boycott* by Robert S. Graetz. New South Books, 2006. 280 pages. \$26.99, hardcover. Moving memoir of Rev. Graetz's civil rights advocacy - which endangered his family and home - during the Montgomery Bus Boycott. He was the only white clergy to support the Boycott.

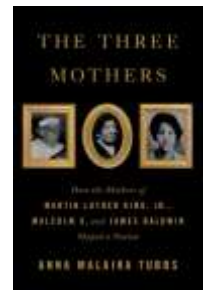
***Freedom Riders: 1961 and the Struggle for Racial Justice (Pivotal Moments in American History)* by Raymond Arsenault.** New York: Oxford University Press, 2006. 640 pages, \$21.95, paperback. By taking over 60 bus rides through the South in 1961, the Freedom Riders set out to challenge racial segregation in interstate transportation. This book chronicles the complexities of the forces involved. (Washington *Post*, January 15, 2006: BookWorld, 5).



**Soul City: Race, Equality, and the Lost Dream of an American Utopia** by Thomas Healy. New York: Metropolitan Books, 2021.

The story of the failed 1970s attempt by civil rights leader Floyd McKissick to build a new city in rural North Carolina that was open to all but intended primarily to benefit Black people. Named Soul City, McKissick got funding from the Nixon administration, planning help from Harvard University and the University of North Carolina. Shut down after 10 years, Soul City failed because of right-wing political opposition and misinformation. A fascinating story of the times.

**The Three Mothers: How the Mothers of Martin Luther King, Jr., Malcolm X, and James Baldwin Shaped a Nation** by Anna Malaika Tubbs. New York: Flatiron Books, 2021. 272 pages. \$28.99, hardcover. This interesting book tells the stories of the three extraordinary mothers of these pivotal figures. It is both a celebration of black motherhood as well as an illuminating examination of the historical and social context of their - and their children's - struggles.



## REST IN PEACE

**Bruce Carver Boynton, who helped spark Freedom Rides, dies at 83.**

Just wanting a cheeseburger and tea, Howard University School of Law student Boynton sat down at the whites-only part of the Richmond segregated bus terminal. The manager who put his finger in Boynton's face and told him to move using a racial slur. Boynton was sent to jail, convicted of misdemeanor trespassing, and fined \$10. Boynton appealed the decision, with support from the NAACP Legal Defense Fund, which led to the landmark U.S. Supreme Court case that outlawed racial discrimination on buses, trains, other interstate transportation, and the terminals and restaurants serving passengers. The 1961 Freedom Rides built on Boynton's action. He later worked as a civil rights attorney. Boynton's father, S.W. Boynton, had registered Southern Black voters in the late 1920s. Boynton was joined by his mother Amelia Boynton Robinson, who was prominent in the civil rights movement while running for Congress and helping organize the 1965 Selma-Montgomery march. Police beat her unconscious on the Edmund Pettus Bridge. [Read the November 26, 2020 Washington Post obituary.](#)

**Drew S. Days, Firth Black Man to Lead DOJ's Civil Rights Division, 79.** He grew up in Tampa, Florida, which he would later help to desegregate its public schools. Days worked for both public and nonprofits to advance civil rights. He was a lawyer with the NAACP Legal Defense and Educational Fund before joining the Department of Justice under President Jimmy Carter in 1977. As he





began, he was quoted that he hoped “to get America to where it sees subtle forms of segregation” but sometimes found that he had to deal with more blatant ones. One was the “egregious constitutional violations” in schools in Charleston County, S.C., where he said a “dual system of public education” for Black and White students continued over 25 years after *Brown v. Board of Education*. He argued in favor of affirmative action, because it “attempts to make up for the effects of discrimination that occurred in the past.” Also, he argued that police departments had not effectively confronted officers who had abused their authority. Days later taught at the Yale Law School for 33 years, interrupted when he served as Solicitor General from 1993-1996. [Read the November 19, 2020 Washington Post obituary.](#)



**Robert S. Graetz, Only Local White Minister to Back 1955 Montgomery Bus Boycott, 92.**

In his first full-time job as pastor to all-Black congregation Trinity Evangelical Lutheran Church in Montgomery, Graetz actively supported the boycott. Harassed and intimidated by local authorities and targeted by the Ku Klux Klan, who bombed his house, Graetz drove Blacks to and from work during the Montgomery boycott. Some white ministers privately endorsed the desegregation but dared not speak publicly fearing congregational

condemnation. Wearing a cross that read “Father, Forgive Them,” he appeared at the courthouse with the Rev. Dr. Martin Luther King, Jr. When he left Montgomery to take a position at an Ohio church, Dr. King and his wife, Coretta Scott King, gave their family a silver serving tray as a going-away gift. Graetz's memoir *A White Preacher's Message on Race and Reconciliation: Based on His Experiences Beginning with the Montgomery Bus Boycott* (New South Books, 2006) is very moving. “We feel God has given us the unique privilege of standing with one foot in the Black community and one foot in the white,” Graetz wrote. “It may not be comfortable, but that is where we are. And until God tells us it is time to slow down, we intend to keep pressing ahead with our witness.” [Read the September 20, 2020 New York Times obituary.](#)

**Tom Lankford, Civil Rights Reporter, Photographer, and Police**

**Informant, 85.** Lankford covered the 1960s civil rights movement for the *Birmingham News* and others, but simultaneously did secret surveillance for his publisher and the local police. He covered the Freedom Riders who road buses to protest discriminatory transportation policies, marches and demonstrations led by the Rev. Dr. Martin Luther King, Jr. and the Rev. Fred Shuttlesworth, James Meredith's 1962 integration of the University of Mississippi, the 1963 bombing of Birmingham's 16th Street Baptist Church, the 1965 Bloody Sunday crossing of the Selma's Edward Pettus Bridge, and many others. His role as a police informer was discussed by Diane McWhorter's *Carry Me Home*. Lankford received many awards for his journalistic work. [Read the January 21, 2021 Washington Post obituary.](#)

