



FAIR HOUSING NEWS

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

GREETINGS!

Welcome to this edition of *Fair Housing News*, a newsletter produced by the GBCHRB as a public service! For a free copy of any article or for a free on-line subscription: 410-453-9500 / 800-895-6302 / wkladky@gbchrb.org. More info & resources: <http://www.gbchrb.org>.

Special Report on Maryland's H.O.P.E. Initiative

In 2007, Over 10,000 Homes Were Foreclosed Upon In Our State, But Maryland - Benefitting From A Comparatively Sound Economy - Has Been Very Proactive Responding To The Foreclosure Crisis. In 2007, the

Governor launched the *Homeowners Preserving Equity Initiative* (HOPE) Initiative, including the establishment of the Maryland Homeownership Preservation Task Force, to study the foreclosure problem and recommend ways to prevent preserve homeownership. Following, DHCD created refinance mortgage programs, Lifeline, Homesaver, and Bridge to HOPE, for homeowners who financed their homes with high cost or unconventional loans. DHCD also put \$3 million in operating support to a network of 32 nonprofit counseling agencies to enable them to increase service levels and retrain staff; these HOPE nonprofits provide foreclosure prevention assistance, helping families avoid foreclosure and do financial planning. In 2008, homeowners received added protections when landmark lending and foreclosure reform legislation became law allowing homeowners an additional 135 days before foreclosure occurs, and providing greater regulatory control and supervision of lenders. (<http://www.mdhope.org/>, October, 2008)



NATIONAL NEWS

In Fair Housing News.....

Hate Crimes Increasing Against Asian Americans, Hispanics, and GLBT People. Although the FBI's annual hate crimes report, released on October 27th,

shows a small decrease in the number of reported US hate crimes, crimes against Hispanics increased for the fourth year in a row, and those against gays and lesbians have increased by 6%. While the number of hate crimes motivated by religion has decreased, hate crimes against Jewish people have slightly increased. Hate crimes against people who are Black or Asian/Pacific Islander also increased. Although the 2007 FBI report contains data from the largest number of law enforcement agencies in the program's 17-year history, many hate crimes may not be included in the FBI's statistics. Some law enforcement agencies choose not to report their crime statistics to the FBI; the jurisdictions included in the report represent only 94.6 percent of the U.S. population. In addition, the definition of hate crime may vary between agencies. Civil rights advocates say that the FBI's statistics make a strong case for passing the Local Law Enforcement Hate Crime Prevention Act, which will improve both hate crime reporting and anti-hate crime enforcement. (<http://www.civilrights.org/library/features/035-hate-crimes-2007.html>)

October is National Disability Employment Awareness Month. Various programs carried out throughout the month also highlight the specific employment barriers that still need to be addressed and removed. In 1945, Congress enacted a law declaring the first week in October each year "National Employ the Physically Handicapped Week." In 1962, the word "physically" was removed to acknowledge the employment needs and contributions of individuals with all types of disabilities. In 1988, Congress expanded the week to a month and changed the name to "National Disability Employment Awareness Month." (<http://www.dol.gov/odep/faqs/ndeam.htm>)



The Americans with Disabilities Act (ADA) Amendments Act is Now Law. On September 25, 2008, President Bush signed the Americans with Disabilities Act (ADA) Amendments Act, strengthening protections against workplace discrimination against people with disabilities. The ADA prohibits discrimination against Americans with physical and mental disabilities in employment, public accommodations, and transportation, as well as changing the definition of the term "disability" by rejecting the findings in several Supreme Court decisions and portions of EEOC's ADA regulations. The Act retains the ADA's definition of "disability" as an impairment that substantially limits one or more major life activities, a record of such an impairment, or being regarded as having such an impairment. It changes how these statutory terms will be legally applied. (http://www.eeoc.gov/ada/amendments_notice.html)



The U. S. Department Of Housing And Urban Development Charges Private Cooperative in New York City With Housing Discrimination For Refusing To Allow a Family To Obtain an Animal That Provides Emotional Support For Their Autistic Child. To treat the 11-year-old boy, diagnosed with Autistic Spectrum Disorder and Central Auditory Processing Disorder, the child's doctor prescribed a support animal for emotional support. The co-op agreed to permit the parents to obtain a dog, but only to the terms contained in a Pets License Agreement, drafted for this family. (<http://www.hud.gov/news/release.cfm?content=pr08-156.cfm>)

Civil Rights, Consumer and Housing Groups Say Proposed Bailout Does "Virtually Nothing to Assist Troubled Homeowners." The statement: "...We are extremely disappointed that the proposed bailout package does virtually nothing to assist troubled borrowers. Provisions discussed in both the House and the Senate to



assist homeowners modify their loans and save their homes have been largely abandoned. These provisions would have addressed the root cause of the current economic crisis by helping to stop the decline in home prices and would have given relief through the bankruptcy courts, required affordable loan modifications, and spared families the unfair tax burden associated with restructuring predatory loans. An opportunity to help communities on Main Street recover from the devastating effects of the financial meltdown has been squandered." The statement was signed by 13 advocate organizations, including the Center for Responsible Lending, Leadership Conference on Civil Rights, National Association for the Advancement of Colored People, National Community Reinvestment Coalition, and the National Fair Housing Alliance. (<http://www.responsiblelending.org/issues/mortgage/solutions/federal-legislative-watch-addressing-the-foreclosure-crisis.html>)



Third National Fair Housing Hearing Held in Atlanta. In October, local housing experts joined a national commission chaired by former Department of Housing and Urban Development (HUD) Secretaries Jack Kemp and Henry Cisneros in a day-long hearing to document housing problems in Atlanta and the region. The hearing focussed on fair lending and the failings of Fair Housing enforcement in the current mortgage meltdown. Witnesses testified about what would be an effective federal, state, and local enforcement system. The hearing in Atlanta ended a three-month investigation, and the Commission will release its findings and recommendations in a December, 2008, report. (<http://www.nationalfairhousing.org/NationalCommissionAtlantaHearing10172008/tabid/3110/Default.aspx>)

National Commission on Fair Housing and Equal Opportunity Asks Congressional Leaders to Address Issues in Wake of Financial Industry Bailout. The Commission, sponsored by the NAACP Legal Defense Fund (<http://www.naacpldf.org/>) and three other civil rights organizations, asked Capitol Hill to address Fair Housing and fair lending issues as Congress tackles the problems of the financial industry. The Commission stated that the "rights of individual borrowers must be protected," including the ability to use existing rights and remedies to preserve homeownership. The Commission underlined that African-American loan applicants are much more likely to receive subprime loans, and thus more likely to be injured by the foreclosure crisis. (<http://www.naacpldf.org/content.aspx?article=1327>; <http://www.nationalfairhousing.org/NationalCommission/tabid/2963/Default.aspx>)

The Ad Council, Partnering With The Gay, Lesbian And Straight Education Network (GLSEN;) Has Just Launched The First National Multimedia PSA Campaign Designed To Address The Use Of Anti-Gay Language Among Teens. With ads featuring

actress Hillary Duff and comedian Wanda Sykes, the Campaign was formed after a recent GLSEN report (<http://www.glsen.org/cgi-bin/iowa/all/news/record/2340.html>) found "almost 90% of lesbian, gay, bisexual and transgender (LGBT) students report being verbally harassed at school because of their sexual orientation, and LGBT teens experience homophobic remarks and harassment throughout the school day, creating an atmosphere where they feel disrespected,

Think Before
You Speak

gay (gā) 1. there once was a time when all "gay" meant was "happy." then it meant "homosexual." now, people are saying "that's so gay"

unwanted, and unsafe." This campaign tries to raise awareness about the prevalence and consequences, to reduce and prevent the use of homophobic language in an effort to create a more positive environment for LGBT teens. The campaign also aims to reach adults, including school personnel and parents. (<http://www.thinkb4youspeak.com/>; <http://www.glsen.org>)

Urban Institute Report Finds Keys to Healthy Neighborhoods. The study - [Quality Schools and Healthy Neighborhoods: A Research Report](#) by Margery Austin Turner, Jennifer Comey, Elizabeth Guernsey, and Barika X. Williams - was of the District of Columbia's efforts to improve its public schools while also having population growth, property value increases, and strong city fiscal health. Its youth population (0-17 years old) stayed about the same, with a declining percentage of children attending public schools. The report describes the relationships between education, housing, and neighborhood development in the District of Columbia, and outlines recommended policies to make the District a more family-friendly city.

The U.S. Housing and Urban Development (HUD) Allocated \$3.92 Billion To All States And Hard-Hit Areas To Respond To The Effects Of High Foreclosures. HUD's new [Neighborhood Stabilization Program](#) (NSP) will provide targeted emergency



assistance to state and local governments to acquire and redevelop foreclosed properties that might become sources of abandonment and blight. HUD hosted a national housing summit in Washington in early October, as well as a series of regional conferences to explain the details of the program to state and local leaders. The funding is provided through HUD's Community Development Block Grant (CDBG) Program under the Housing and Economic Recovery Act of 2008. These funds will be used to purchase foreclosed homes at a discount and to rehabilitate or redevelop them in order to respond to rising foreclosures and falling home values.

(<http://www.hud.gov/news/release.cfm?content=pr08-148.cfm>)



Mortgage Lending News.....

The Advertising Council and The National Fair Housing Alliance Launch New PSAs On Predatory Lending. The Advertising Council, in partnership with the Alliance, has released a new series of public service advertisements designed to teach consumers how to recognize predatory lending before it occurs, and how to avoid becoming a victim. Created *pro bono* by Target Smarts, the radio, out-of-home, and web banner PSAs target African American and Hispanic homeowners to refinance problematic loan and first-time home buyers. The PSAs encourage consumers to call 1-866-222-FAIR or visit <http://www.questionsprotect.org> for info about how to avoid falling prey to predatory lenders and to learn the essential questions to ask a lender.

The Center For Responsible Lending Projects That 2.2 Million Subprime Foreclosures In Late 2008 Through The End Of 2009. The Center estimates 40.6 million homes in neighborhoods near these will have price declines of \$8,667 per home and a \$352 billion total decline in property values. These new projections, representing only property value declines caused by nearby foreclosures, not other price drops associated with the slowdown in local



housing markets, are based on the Center's research combined with data from Merrill Lynch, Moody's Economy.com, and the Mortgage Bankers Association. Read the projection article [here](http://www.responsiblelending.org/index.html). (<http://www.responsiblelending.org/index.html>)

The Federal Financial Institutions Examination Council (FFIEC) Released 2007 Data On Mortgage Lending Transactions At 8,610 Financial Institutions Covered By The Home Mortgage Disclosure Act (HMDA).



Covered institutions include banks, savings associations, credit unions, and independent mortgage companies. The 2007 HMDA data cover lending activity: applications for loans, loan originations and denials, and purchases of loans. The data include 21.4 million applications and originations and 4.8 million purchases, for a total of 26.2 million actions reported by all covered institutions in 2007. The FFIEC prepares and distributes these data products on behalf of its member agencies and HUD. The HMDA data show disposition of loan applications and include information on loan type, purpose, and amount; property type (1- to 4-family, multifamily, or manufactured housing); property location; applicant characteristics (race, ethnicity, sex, and income); and census tract characteristics (minority composition and income). The data also reflect information about prices for higher-priced loans; whether a loan is subject to the Home Ownership and Equity Protection Act; and whether a loan is secured by a first or subordinate lien, or is unsecured. (<http://www.ffiec.gov/hmda/faq.htm>.)



DID YOU KNOW?

The 2008 RESPA & Fair Lending Symposium Will Be Held on November 21, 2008 from 8:30 a.m. - 4:45 p.m. The Symposium is presented by the Greater

Baltimore Board of Realtors® and the Maryland Mortgage Bankers Association at the GBBR Lutherville Office, 1306 Bellona Avenue, Lutherville, MD 21093. Costs are \$75 full day (light breakfast & lunch will be provided), \$25 per class if taken individually. Classes include: Equal Credit Opportunity Act, Truth in Lending Act, and Fair Housing Laws. For more info: 410-337-7200 or go to <http://www.gbbr.org/pdf/RESPAFairHousingSymposium11-08.pdf>.

Final Rule Amending Disability Aspects of the Fair Housing Act Published by HUD.

HUD has just published the final rule amending its Fair Housing Act regulations to reference the 2003 edition of the American National Standards Institute's Standard for Accessible and Usable Buildings and Facilities, along with nine other safe harbors for compliance with the Fair Housing Act's accessibility requirements. This final rule follows a 2007 proposed rule and considers public comments received on the proposed rule. [Read the rule.](#)

HUD's Website Has Some Informative Resources on Fair Housing. The

location - <http://www.hud.gov/offices/fheo/FHLaws/index.cfm> - has:

[Administrative Law Judges](#), [Discrimination Complaint](#), [Equal Opportunity for All Booklet - English](#), [Equal Opportunity for All - in Spanish](#), [Fair Housing Act Design Manual](#), [Fair Housing Regulations](#), [Group Homes](#), [Local Land Use](#), and [the Fair Housing Act](#), [HUD's Advertising guidance](#), [Post-9/11 Guidance for Landlords](#), and [Presidential Executive Orders](#).



Here Are Some Good Websites with Disability Information:

DisabilityInfo.gov - One-stop online access to disability resources, services, and information available throughout the federal government;

[U.S. Department of Housing and Urban Development People with Disabilities Page](#) -

A web page which consolidates housing information of importance to people with disabilities;

[Access Board](#) - A Federal agency committed to accessible design for people with disabilities; also provides technical assistance on ADA Accessibility Guidelines;

[National Library Service for the Blind and Physically Handicapped \(NLS\)](#) - Through a network of cooperating libraries, NLS has a free library program of braille and audio materials circulated to eligible borrowers in the United States by postage-free mail. Learn about eligibility, locations, and signup, and search their catalog online;



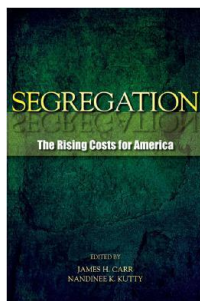
[Federal Communications Commission \(FCC\) Disability Issues Homepage](#) - The FCC enforces ADA requirements for telecommunications accessibility, and provides technical assistance resources for telephone relay service (TRS), video description, and closed captioning. The website also has info on filing telecommunications-related ADA complaints;

[National Council on Disability](#) - An independent federal agency promoting policies, programs, practices and procedures for equal opportunity for all people with disabilities.

Contact the GBCHRB for FREE Fair Housing Info, Brochures, & Posters in English, Spanish, Korean, and Russian. We have brochures, Self-Help Guides to Fair Housing for individual counties, curricula for renting & buying housing, and much more! Quantities available for no charge! Contact us at: 410-453-9500 / 800-895-6302 / wkladky@gbchrb.org.

The GBCHRB's *Neighborhood Beat* TV Show Is on Cable Stations Across Maryland!

Hosted by Dr. Bill Kladky, the 30-minute interview show runs in Baltimore City, the counties of Anne Arundel, Baltimore, Carroll, Harford, Howard, Calvert, St. Mary's, Talbot, Prince George's, and Montgomery, and the City of Takoma Park. Call 410-453-9500 for days and time, or for a copy of a show.



AN INTERESTING BOOK

Segregation: The Rising Costs for America. Edited by James H. Carr and Nandinee K. Kutty, and sponsored by the National Fair Housing Alliance. Routledge, 2008. 352 pp. \$36.95 paper. The book "reveals how past and ongoing discriminatory practices in the nation's housing and lending markets have produced extreme levels of residential segregation that result in disparities in access to good jobs, quality education, homeownership attainment and asset accumulation between minority and nonminority households." The book also links problems facing minority communities and "America's long-term economic vitality and global competitiveness."