



# FAIR HOUSING NEWS

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

## SPRING GREETINGS!

**Welcome To The Spring Edition Of *Fair Housing News*, Produced By The GBCHRB As A Public Service!** To subscribe on-line: <mailto:wkladky@gbchrb.org>. More of everything is on our website <http://www.gbchrb.org>! Watch Fair Housing interviews about insurance problems, discrimination, affordable housing, American Indians in Maryland, disability issues, Muslims in Maryland, and more, on our YouTube Channel - <http://www.youtube.com/user/wkladky1>! To listen to a radio interview, go to <http://www.gbchrb.org/2rad9899.htm> & click on any show, including foreclosure problems, Baltimore racial history, Fair Housing laws, disability issues, and mortgage lending discrimination.

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## APRIL IS FAIR HOUSING MONTH!

**April Is National Fair Housing Month.** The Month, annually celebrated, commemorates the passage of the 1968 [Fair Housing Act](#), which became law one week after the April 4 assassination of the Rev. Dr. Martin Luther King, Jr. The Act forbade discrimination based on race, color, national origin, and religion. This was expanded to include discrimination based on gender and to cover persons with disabilities and discrimination based on family status, including a woman's maternity status. This year's theme is "Creating Equal Opportunity in Every Community." Throughout the month, TV and print [public service announcements](#) about discrimination against women on maternity leave, families with children, and veterans with disabilities ran across the nation. [Go to the HUD Fair Housing Website.](#)



## NATIONAL NEWS

**Lawsuit Alleges Wells Fargo Discriminated Against Minority Foreclosures.** The suit was filed with HUD by the National Fair Housing Alliance (NFHA) because its investigation of bank-owned properties found "foreclosed properties in White areas much better maintained and marketed by Wells Fargo than those in neighborhoods of color." The suit follows NFHA's release of its analytic report (Read the April 4,

2012 *Washington Post* article about the report [here](#)). The NFHA examined over 200 homes in Atlanta, Baltimore, Dallas, Dayton, Ohio, Miami and Fort Lauderdale, FL, Oakland, CA, Philadelphia, and Washington, and found the white-owned homes were 33 percent more likely to be marketed with a professional “For Sale” sign than those in Black or Hispanic communities. [Read the April 10, 2012 NFHA Press Release.](#) [Read the April 10, 2012 Washington Post Article.](#)

**The NFHA Also Filed A Similar Federal Housing Discrimination Complaint Against U.S. Bancorp and U.S. Bank National Bank Association.** This alleges that its white areas are much better maintained and marketed than its properties in African-American and Latino neighborhoods. [Read the April 17, 2012 NFHA Press Release.](#)

**The National Community Reinvestment Coalition (NCRC) has filed complaints with the [Consumer Financial Protection Bureau \(CFPB\)](#) and the [Federal Trade Commission \(FTC\)](#) against Adrian Cronauer and the Cronauer Law Center.** The complaints allege that the Washington, DC law firm intentionally misled consumers through misrepresentations and deceptive and fraudulent loan modification and foreclosure prevention practices. This is part of NCRC's efforts to stop law firms' involvement in mortgage scams. [Read the April 27, 2012 NCRC Press Release.](#)



**Deaf Student Sues Portland State University Because It Didn't Allow Her Service Dog In Some Housing or Class.** A deaf student and the Fair Housing Council of Oregon sued Portland State University for over \$1 million alleging the university has repeatedly discriminated against students with disabilities. The student said university housing employees refused to let her and her service dog live in a residence hall because it was carpeted, so they instead moved into a non-carpeted university building. She alleges she was routinely harassed with knocks on the door at night, and officials declined her request to install a security camera. "This is a significant pattern and practice that PSU has been engaging in over a number of years," said a lawyer who filed the lawsuit on behalf of Leland and the Fair Housing Council in Multnomah County Circuit Court. [Read the April 23, 2012 Article at oregonlive.com](#)

**African-American College Holds Seder To Celebrate Historic Relationship With Jewish Community.** Tougaloo College held a Passover Seder - inspired by the efforts of Nazi Germany refugee Jewish Professor Ernst Borinski - to build bridges between Mississippi's African-American and Jewish communities. The Seder traditionally celebrates the Jewish exodus from slavery in Egypt. Tougaloo's "freedom Seder" treated shared themes in both communities and have southern African-American cuisine prepared to kosher rules. [Read the April 11, 2012 Washington Post Article.](#)



**Many of The National Organization on Disability's Corporate Partners Recognized Among the Top Companies for Diversity & Disability.** The [2012 DiversityInc Top 50 Companies for Diversity](#) list includes ADP, Aetna, The Coca-Cola Company, CSX, Health Care Service Corporation, Kraft Foods, jcpenny, MetLife, Northrop Grumman, Prudential Financial, Rockwell Collins, and Sodexo. The winners were selected by ranking 587 American corporations on diversity policies and practices. The 2012 DiversityInc Top 10 Companies for People With Disabilities are Ernst & Young, IBM, Procter & Gamble, Merck & Co., Sodexo, Starwood Hotels & Resorts Worldwide, Prudential Financial, KPMG, Rockwell Collins, and AT&T. [Read the April, 2012 NOD Release.](#)



**Kansans With Disabilities Accuse State Of Civil Rights Violations.** After a year of protesting to the U.S. Department of Justice, Wichita's Independent Living Resource Center is getting some response. "Our consumers are writing letters saying I've been on the waiting list for over two years, I can't get services unless my doctor tells me I have six months or less to live. They're entitled to this. This is their right. And it has been blocked because we've been told the state has no money," the director said. Consumers were waiting for years to receive state services to help them live and thrive at home. According to the Kansas Health Institute, 3,400 with a physical disability and 3,900 with a developmental disability now are waiting for services. The U.S. Attorney's Office in Kansas is meeting with the Department of Justice to decide on the next step. [Read the April 25, 2012 News Article.](#)



## HUD & DOJ ENFORCEMENT

**HUD Announces Settlement Of Maternity Discrimination Complaints Brought By Expectant Mothers.** Settlement agreements with [Magna Bank](#) in Nashville, TN, and [Home Loan Center, Inc.](#), in Irvine, CA, resolved allegations that the lenders denied mortgage loans to women because they were pregnant and on temporary maternity leave. Magna Bank is required to pay \$14,085, and Home Loan Center, Inc., will pay \$15,000 for denying an application to refinance a mortgage. [Read the April 5, 2012 HUD Press Release.](#)

**HUD Discrimination Charge Against Pennsylvania Landlord Settled for \$15,000.** Breckenridge Plaza Apartments in Phoenixville, PA, will pay \$15,000 as part of a consent decree in federal district court to settle claims that its on-site manager discriminated against families with children by charging families higher rent when they have children and indicating a preference against families with children. The charge arose after the Fair Housing Council of Suburban Philadelphia (FHCSP) conducted tests revealing differences of \$30-35 monthly. HUD also alleged that the owner and manager made discriminatory statements, including advertisements on [craigslist.org](#), indicating a preference against families with children, and discouraging families with children from applying for housing. One stated: "Winter Special Price for Two Adults." [Read the March 6, 2012 HUD Press Release.](#)



### **Second Conspirator Pleads Guilty to Civil Rights Violation in Maryland.**

The 24-year-old of Halethorpe pleaded guilty to hanging a raccoon on the porch of a family from Africa. In April, 2010 four co-conspirators agreed on a plan to hang a dead raccoon from a noose on the porch of an African family to frighten them and to interfere with their housing rights. The investigation is ongoing. He may get 10 years in prison and a \$250,000 fine during sentencing scheduled for August 17, 2012. A 20-year-old pleaded guilty on March 5, 2012 in the conspiracy, and will be sentenced on the same date. [Read the April 26, 2012 DOJ Press Release.](#)

**Three Men Found Guilty of Federal Hate Crime Charge For the Assault of A Texas African-American Man.** A federal jury convicted three men of a federal hate crime charge related to a racially motivated assault of a 29-year-old. The defendants were found guilty of violating the Matthew Shepard and James Byrd, Jr. Hate Crimes Prevention Act. On August 13, 2011, the defendants approached the victim waiting at a bus stop in downtown Houston. After slurring him, they attacked

by punching and kicking. The defendants were arrested at the scene after a passerby called 911. All three defendants had tattoos identifying them with white supremacist groups. The defendants face a maximum 10 years in prison. [Read the April 16, 2012 DOJ Press Release.](#)

### **Apartment Owners To Pay \$175,000 In Settlement Of Race Discrimination Case Against Rockland County Landlord.**

The Southern District of NY settlement against the 96-unit Burgundy Gardens, LLC for discriminating against African-American apartment seekers in violation of the Fair Housing Act. Burgundy Gardens gave incorrect or incomplete information to prospective tenants about the availability of apartments and did not show available apartments. It must pay \$150,000 into a victim fund and a civil penalty of \$25,000. [Read the April 18, 2012 DOJ Press Release.](#)



## **MARYLAND NEWS**

**The Public Justice Center (PJC) Wins Disability Discrimination Case Before The Fourth Circuit Court of Appeals.** April 24, 2012: When the man could not fully access Baltimore's Lexington Market in his wheelchair, he filed suit under the Americans with Disabilities Act (ADA). In his appeal to the U.S. Court of Appeals, the Fourth Circuit reversed the lower court's ruling, permitting the case to proceed. According to the PJC: "the appellate court's decision is an important achievement in squelching a growing trend against plaintiffs in disability discrimination cases and promoting access to justice for all individuals with disabilities." [Read the April 24, 2012 PJC Press Release.](#)

### **Maryland Legislature Approves Same Sex Marriage Act; Referendum To Likely Follow.**

Following legislative approvals and the Governor's signature, the Civil Marriage Protection Act (HB 438) became law, which permits gay and lesbian couples to get a civil marriage license. The next step is likely to be a vote on the issue on this November's ballot. Religious leaders started the [Maryland Marriage Alliance](#) to oppose the Act. A recent *Washington Post* poll found a majority of Marylanders support same-sex marriage. [Read the MFME February 23, 2012 Press Release.](#)



**consumer action**

## **DID YOU KNOW?**

**Consumer Action Has a Great Website.** For consumer alerts (ID theft, discrimination, financial empowerment, etc.), press releases, and all things an educated, active consumer, just go there. Everything is available in English, Spanish, Chinese, Korean, and Vietnamese. <http://www.consumer-action.org/>

### **IF You Are Up For a Good Laugh, Go to**

<http://www.predatorylendingassociation.com/>. It is the website of the fictional Predatory Lending Association, which "is dedicated to extracting maximum profit from the working poor by increasing payday loan fees and debt traps. The working poor are an exciting, fast growing demographic that includes: military personnel, minorities, and most of the middle class." Granted it is a very serious issue affecting many innocent people, but it is good to laugh sometime!



# DOLLARS&SENSE RESOURCES

The Website of *Dollars and Sense* Is An Excellent Source of Information. Their logo is "Real World Economics," and the site has great articles about affordability, poverty, predatory lending, deficits, financial crisis, wealth disparities, immigration, etc. Go to:

<http://www.dollarsandsense.org/index.html>

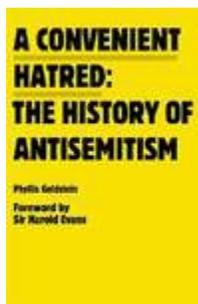
**Interested In Fair Housing? Community Development? Insurance? Discrimination? Then You Should Check Out the [GBCHRB's YouTube Channel!](#)**

You can watch informative interviews about insurance problems, discrimination, affordable housing, American Indians in Maryland, foreclosures, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending, and more. It is easy to listen to a GBCHRB-produced radio show - <http://www.gbchr.org/2rad9899.htm>.



**The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides for FREE.** We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, and Russian, as well as one specifically for people with disabilities. We also are distributing various brochures and guides about housing, life, and health insurance. Call 410.453.9500 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? We want to hear from you! Just send any comment to the GBCHRB at <mailto:wkladky@gbchr.org> or call us at 410.453.9500.



## INTERESTING BOOKS

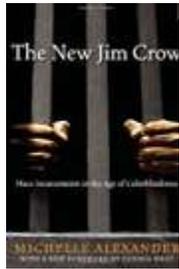
***A Convenient Hatred: The History of Antisemitism* by Phyllis Goldstein.** Facing History & Ourselves / Midpoint Trade Books, 2011. 432 pp. \$17.95. paper. One summation says it: "the ways the stereotypes and myths that lie at the heart of a particular hatred have evolved and why those lies persist despite heroic efforts to counter them. The book also reveals the power of words and the role that leaders (political, religious, economic, and social) play in keeping antisemitism and other hatreds alive." Highly recommended. The book's website: <http://convenienthatred.facinghistory.org/>.

***Housing Policy in the United States* by Alex F. Schwartz.** Routledge, 2010. 384 pp. \$59.95. paper. This is an excellent summation on all aspects of public housing in the modern US. Its revision includes the collapse of the housing market in 2007, the financial crisis, policy changes, recent data on housing trends and program budgets, and homelessness.



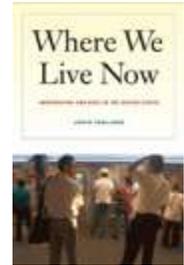
***Miracle Boy Grows Up: How the Disability Rights Revolution Saved My Sanity* by Ben Mattlin.** Skyhorse Publishing, 2012. 208 pp. \$24.95. hardcover. This is an inspiring memoir by NPR commentator Mattlin, who has spinal muscular atrophy, a congenital muscle-wasting disease. Mattlin - who also contributes to many different financial magazines, *Self* magazine, *USA Today*, the *Los Angeles Times*, CNN, ABC's *Prime Time Live*, and the E! Entertainment Network - underlines the critical role of the various disability laws and regulations. *NOTE: This book will be released on August 1, 2012.*

***The Last Utopia: Human Rights in History* by Samuel Moyn.** Cambridge: Harvard University Press, 2010/2012. 352pp. \$18.95. paper. This is a good history, focusing on the 1970's when "human rights began to make sense to broad communities of people as the proper cause of justice."



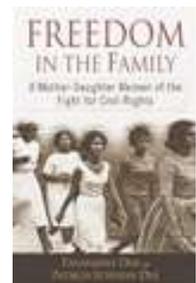
***The New Jim Crow* by Michelle Alexander.** The New Press, 2012. 336 pp. \$19.95. paper. The author argues that "Jim Crow and legal racial segregation have been replaced by mass incarceration as a system of social control (More African Americans are under correctional control today... than were enslaved in 1850)." She argues that with extensive documentation and evidence. Powerful and persuasive.

***Where We Live Now: Immigration and Race in the United States* by John Iceland.** University of California Press, 2009. 240 pp. \$24.95. paper. Excellent analysis of the levels and changes in residential segregation of African Americans, Hispanics, and Asian Americans from the 2000 U.S. Census. Iceland found a lower level of residential segregation of native-born Hispanics and Asians (especially with higher socioeconomic status); a slight decrease in black-white segregation in ethnically diverse cities; and a continuing high level of discrimination against African Americans.



## REST IN PEACE

**Patricia Stevens Due, Civil Rights Leader, 72.** As a college student and founding member of the local chapter of the Congress of Racial Equality, Due, her sister, and three other Florida Agricultural and Mechanical University students were arrested in 1960 for sitting at a Tallahassee Woolworth lunch counter. Their decision to spend 49 days in jail instead of paying fines was one of the first "jail-ins" in the civil rights movement. Due got a telegram of encouragement from the Rev. Dr. Martin Luther King Jr., and a diary to use from baseball pioneer Jackie Robinson. Later, Due led civil rights rallies in other parts of Florida and other states. Her interesting book about her experiences - *Freedom in the Family: A Mother-Daughter Memoir of the Fight for Civil Rights* (One World/Ballantine, 2003) - is available for \$23.00 (hardcover). [Read the February 7, 2012 CNN article.](#)



**John Payton, Civil Rights Lawyer, 65.** Payton served as president of the NAACP Legal Defense and Educational Fund during 2008-2012, leading it to some major victories before the Supreme Court. These included [Lewis v. City of Chicago](#), when a group of African-Americans seeking to be firefighters said that they had properly filed a discrimination complaint against the city, holding that the cutoff score on a written examination to set an applicant pool had a disparate impact on minorities - which the city admitted; and [Northwest Austin Municipal Utility District No. 1 v. Holder](#), which upheld Section 5 of the Voting Rights Act of 1965, the pre-clearance clause compelling governments with a history of discrimination to get the approval of the U.S. Department of Justice before changing their voting process. President Barack Obama tributed Payton as "a true champion of equality" who had "helped protect civil rights in the classroom and at the ballot box." [Read the March 23, 2012 New York Times obituary.](#) [Read the NAACPLDF's Memoriam.](#)