



# 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!** For a copy of any article or an on-line subscription: <mailto:wkladky@gbchr.org>.

Don't forget our website <http://www.gbchr.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>!

Remember it is ridiculously easy to listen to a GBCHRB-produced Fair Housing radio show. Just go to <http://www.gbchr.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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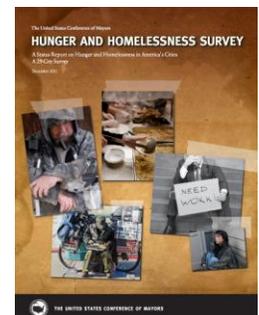
## NATIONAL NEWS

**Study Finds Blacks Twice As Likely As Whites To Be Placed In Chapter 13 Consumer Bankruptcy.** The difference persisted when adjusted for income, homeownership, assets and education. The study found lawyers were disproportionately steering blacks into the worst type of bankruptcy - Chapter 13 - partially because of conscious or unconscious biases. Also, the lawyers were more likely to label blacks as having “good values” when they preferred Chapter 13.

The findings will be published in *The Journal of Empirical Legal Studies* later in 2012. “I don’t think there is any overt conspiracy,” one of the study's co-authors Robert M. Lawless commented. “But when you have a complex system, these biases can play out and the people within the system don’t see the pattern because nobody is in charge of looking at these big issues.” [Read the January 23, 2012 New York Times Article.](#)

**U. S. Conference Of Mayors Report On The Status Of Hunger And Homelessness Finds Cities Are Confronted By Increased Numbers Of Hungry And Homeless Families In A Struggling Economy With High Unemployment.** “[N]ow these issues are more pronounced than ever because of the weak national economy.” The Report's findings include: All but four of the survey cities noted that requests for emergency food assistance increased over the past year by an average of 15%. Of those requesting food assistance, 51% were families, 26% were employed, 19% elderly and 11% were homeless.

Unemployment was cited as the major cause of hunger, followed by poverty, low wages, and high housing costs. Increasing demand and decreasing resources were the biggest



challenges to reducing hunger. The Report also found emergency kitchens had to limit the quantity of food people could receive or receive per meal in 86% of the 29 survey cities, and 68% of food pantries had limited the number of times people could visit monthly. Moreover, 82% had to turn people away because of limited resources. To reduce hunger, it was advocated that government should provide more affordable housing, increase food stamp benefits and expand employment-training programs.

[Read the December 15, 2011 Release.](#)

**A Landlord Wants The Ohio Civil Rights Commission To Reconsider Its Finding That She Violated The Law By Posting A "White Only" Sign At Her Swimming Pool.**

The landlord has asked the Commission to reverse its ruling that found she violated the Ohio Civil Rights Act by putting up a sign that read "Public Swimming Pool, White Only." The case was brought by a white man who said he had unrestricted access to the pool area for himself and his guests during the two years he lived in the duplex. The man said he and his girlfriend, who is also white, lived upstairs, and their 31-year-old landlord lived downstairs. He added their relationship soured when he invited his 10-year-old biracial daughter to visit and swim in the pool. "Complainant states that the owner accused his daughter of making the pool 'cloudy' because she used chemicals in her hair," the Commission summarized. "Days later, the owner posted a sign on the gate to the pool which read, 'Public Swimming Pool, White Only.'"



[http://www.cnn.com/2012/01/12/us/us-whites-only-pool/index.html?hpt=hp\\_t3](http://www.cnn.com/2012/01/12/us/us-whites-only-pool/index.html?hpt=hp_t3).



**HUD's "Point-In-Time" Survey Finds Decline In Homelessness in 2010-2011.**

Based on over 3,000 communities' reporting the number of homeless individuals, families and veterans, the survey found on a single night in January, 2010, some 636,017 people were homeless in the USA, a 2.1% decline from 2010. HUD conducts this annual survey with the assistance of 3,000 cities and counties. The survey found that although the number of homeless persons vary locally, there were slight declines in homelessness in every subpopulation including individuals, families, veterans and those experiencing long-term or chronic homelessness. Other major findings were: this was a reduction of 5.3% (671,888) since 2007; Veteran homelessness declined by almost 12% (or 8,834 persons) since 2010; Homelessness among individuals declined 2% (or 13,900) from 2010 and 5.6% since 2007; the number of homeless families fell 2.8% from 2010 and 8 percent since 2007; and street homelessness ("the unsheltered homeless population) dropped 13% (or 36,786 people) since 2007. Also, it was found that persons experiencing long-term or chronic homelessness declined 2.4% (or 2,664) from 2010 and 13.5% since 2007. This reduction in chronic homelessness is largely attributed to the sharp growth in the supply of permanent supportive housing units – over 30,000 beds in 2010-2011, and by over 83,000 since 2007. [Read HUD's 2011 Point-in-Time Estimates of Homelessness, including community-level data.](#) [Read the December 11, 2011 HUD Release.](#)

**Federal Judge Blocks Parts Of South Carolina's Tough Illegal**

**Immigration Law.** The federal judge's ruling prevents South Carolina from enforcing key parts of its new law (SB 20 or Act 69) to curb illegal immigration. This was the sixth state to have an immigration law cancelled by the courts (others are Alabama, Georgia, Arizona, Utah, and Indiana). It was ruled that the federal government has exclusive constitutional authority



to regulate immigration, and the state's law would disrupt federal enforcement activity. The judge said the state could not require police officers to check the immigration status of someone stopped for a minor traffic violation if they have "reasonable suspicion" that the person is in the country illegally. The U. S. Department of Justice and several civil rights groups had sued to keep the law from going into effect. [Read the Dec. 22, 2011 Reuters Story.](#) [Read the Hispanically Speaking News Article.](#)



## New Protection Agency Begins Regulation Of Nonbank Mortgage Lenders.

The "nonbank supervision program" of the Consumer Financial Protection Bureau (CFPB) will give fair housing enforcement reportedly maximum coverage over mortgage lenders. For the first time since the late 1970s, almost all mortgage lenders will be subject to fair lending supervision and enforcement. The head of the CFPB said he believed that it was not the community banks or credit unions that had brought on the financial crisis but pay-day loan services. Incidentally, 20 million U. S. households use pay-day loan type services, paying \$7.4 billion in fees annually. [Read the January 5, 2012 ABC-NEWS Story.](#) [Read the January 17, 2012 Baltimore Sun Article.](#)



**Watchdog Agency Hearing to Examine Payday Loans.** The new Consumer Financial Protection Bureau (CFPB) held its first field hearing at the Birmingham Civil Rights Institute on the controversial payday loan industry in Alabama on January 19th. The CFPB said it chose the location because it is "a state with one of the highest number of payday lenders per capita in the country." Additionally, as noted by policy analyst Stephen Stetson of the Arise Citizens Policy Project in

Montgomery, Birmingham in January adopted a moratorium on new payday lending outlets in the city. [Read the January 18, 2012 Center for Responsible Lending Article.](#)

## To Assist Limited English Proficient Telephone Callers, HUD Expands Services To 175 Languages.

The HUD Language Line is a pilot project offering live, one-on-one interpretation services. HUD staff can use the Line to provide non English-speaking speakers information about Fair Housing, homeownership, lead abatement, housing assistance, and other HUD programs and services. When someone with limited English proficiency contacts HUD, the staffer contacts the Line and speaks with a live operator, who then connects the caller and staffer with an interpreter speaking the common language. HUD also offers a Limited English Proficiency website - [go to it here](#) - with important HUD documents in 18 languages. Featuring Amharic, Arabic, Armenian, Cambodian, Chinese, Creole, Farsi, French, Hmong, Khmer, Korean, Lao, Polish, Portuguese, Russian, Spanish, Tagalog, and Vietnamese, the site offers brochures on Fair Housing, model lease agreements, information about HUD's Housing Choice Voucher Program (Section 8), and Resident Rights and Responsibilities. [Read the December 22, 2011 HUD Release.](#)



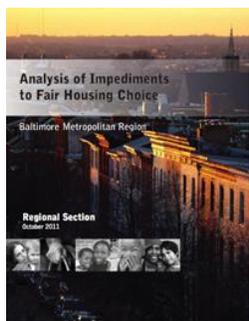
## DOJ ENFORCEMENT

### The U. S. Department of Justice Reaches \$335 Million Legal Settlement Concerning Lending Discrimination by Countrywide Financial Corporation.

As a result, over 200,000 African-American and Hispanic borrowers who qualified for loans and were charged higher fees or placed into subprime loans will receive compensation. The largest residential fair lending settlement in history resolves Countrywide's pattern/practice of discrimination from 2004-2008 while it originated millions of residential mortgage loans as one of the country's largest single-family mortgage lenders. The complaint alleges that these borrowers were charged higher fees and interest rates because of their race or national origin, and not because of the borrowers' creditworthiness or other objective criteria related to borrower risk. It also holds that Countrywide discriminated by steering African-American and Hispanic borrowers into subprime mortgages



instead of prime loans. All borrowers discriminated against were qualified for loans according to Countrywide's underwriting standards. This is the first time the Department has alleged and obtained legal relief for borrowers steered into loans based on race or national origin, and is part of the ongoing efforts by the Department's Financial Fraud Enforcement Task Force (FFETF). For more information, check out <http://www.StopFraud.gov>. [Read the December 21, 2011 DOJ Release.](#)



## MARYLAND NEWS

### **The Baltimore Region's Draft "Analysis Of Impediments To Fair Housing Choice" (AI), Including An Action Plan For Addressing Impediments, Has Been Released For Public Review And Comment.**

The AI - funded by Baltimore City and Anne Arundel, Baltimore, Harford, and Howard Counties - includes an overall Regional Section and an individualized Local Section for each jurisdiction. The Regional AI's intro states on Page 4: "[R]esponsibility rests

with each of the jurisdictions participating in the AI to devise and implement methods of collectively addressing patterns of racial and economic segregation." Copies of all Local AIs and the Regional AI are available at the Enoch Pratt Free Library, 400 Cathedral Street, Maryland Room, Baltimore, MD 21201. Until the February 1, 2012, deadline, you can submit written



comments via e-mail to <mailto:AIComments@habc.org> or via regular mail to Attn: Amy Wilkinson, Baltimore Housing, 417 E. Fayette Street, Suite 1316, Baltimore, MD 21202. For Baltimore County, email to Elizabeth Glenn at <mailto:eglenn@baltimorecountymd.gov> or mail to Attn: Elizabeth Glenn, Baltimore County Department of Planning, 105 West Chesapeake Ave, Suite 201, Towson, MD 21204. [Download the Regional Draft here.](#) [Download the City of Baltimore Draft here.](#) [Download the Baltimore County Draft here.](#)

### **For the First Time in Maryland's History, Two Indian Tribes**

**Indigenous to the State Get Official Recognition.** On January 9, 2012, Governor O'Malley signed Executive Orders recognizing the Maryland Indian Status of two groups. "Today is a day of recognition," O'Malley said. "It is a day of reconciliation, and it is a day of arrival - a day 380 years in the making, a day made possible only by the kindness, the forgiveness, the goodness of the Piscataway people of this beautiful place that we now call Maryland." The Piscataway Conoy Tribe includes the Piscataway Conoy Confederacy and Sub-Tribes, and the Cedarville Band of Piscataway Indians. Over \$17 million in possible funding now may flow to the state and the Piscataway in education, minority business contracting, housing, and public health. In addition, the Maryland Commission on Indian Affairs now can help obtain federal funding for the re-establishment of the Title VII Indian Education program in southern Maryland. Finally, previously the Maryland Historical Trust had to consult with out-of-state tribes on the reburial of Maryland Native American Indian remains, but now the state can work with Maryland indigenous Piscataway Tribes. [Read the Governor's Speech on Jan. 9, 2012.](#) [Read the Jan. 9, 2012 Washington Post Article.](#) [Read the Governor's Executive Orders.](#)



## DID YOU KNOW?

January is "[Poverty in America Awareness Month](#)," Designated by the U. S. Conference of Catholic Bishops and the [Catholic Campaign for](#)



[Human Development](#) (CCHD), the month includes allied groups and organizations working to educate the public on the breadth and depth of poverty-related problems, encouraging the media to report on poverty issues, and promoting a greater respect for and sensitivity to the needs of those in poverty.

### HUD's Online Library Has Much Useful Fair Housing & Related

**Material.** For example: Freedom of Information Act reading room; reports, publications, periodicals, and data from HUD and other sources; HUD-approved lenders, mortgagee letters, RESPA information, housing reports, and more about single family and multifamily housing and hospital mortgage insurance programs; Housing authority profiles, facts to know about public housing, reports, information, and data; Homeless publications, information for homeless veterans, and more about homeless; Accessibility guidelines, protection and advocacy organizations, information on housing discrimination complaints, and other information about fair housing; Information about HUD's grants, loans, and contracts and other sources of funding; Legal opinions, ALJ decisions, and information from HUD's General Counsel. [Visit it here](#). Also, more info about HUD and its programs is available on the internet at [www.hud.gov](http://www.hud.gov) and <http://espanol.hud.gov>, on twitter [@HUDnews](https://twitter.com/HUDnews), on facebook at [www.facebook.com/HUD](https://www.facebook.com/HUD), or sign up for news alerts on [HUD's News Listserv](#).



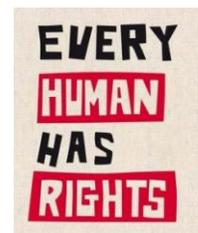
**FAIR HOUSING IS THE LAW!**



**The 100th Anniversary Of Bayard Rustin's Birth Celebrated With “Voices Out Loud: A Celebration Of Bayard Rustin.”** On February 1st, the Leadership Conference Education Fund and Split This Rock Poetry Festival will present the event at 6 p.m. at the National Museum of Women in the Arts. It will celebrate the legacy of this civil rights hero with spoken word, film, music, and images. The program will show the aspects of Rustin's career and personality, and the importance of the underlying issues. "The event will also raise awareness of the current threat to voting rights, one of the most important achievements of the civil rights movement and the foundational right of our citizenship in a democratic

society." For more information, contact Scott Westbrook Simpson at 202.466.2061/<mailto:simpson@civilrights.org> / <http://www.civilrights.org/press/2011/advisory-for-21-100th.html>.

**There Will Be a HUD Fair Housing Academy Course on January 27, 2012.** The International Association of Official Human Rights Agencies (IAOHRA) Certification Refresher Course, Certified Fair Housing Investigator (CFHI) Exam, and IAOHRA Certification Examination will occur on January 27, 2012, at the NFHTA -Washington, DC or online, Certification Refresher Course. In preparation for the certification exam, NFHTA will facilitate a 4 day refresher course on January 23-26, 2012 at the NFHTA 600 Maryland Avenue, SW, Suite: Lower Level, Washington, DC 20024. To register, contact IAOHRA at (202) 624-5410. For more information about the IAOHRA Certification Process Standards and Forms visit: <http://www.nfhta.org/iaohra.htm>.



## RESOURCES

**Did You Know That *Hispanically Speaking News* Is An Excellent Source of Information.** It has news, talk, culture reports, sports, and much more. Go to: <http://www.hispanicallyspeakingnews.com/>.



**Race – The Power of an Illusion.** This is an interesting, informative documentary about the history of race, governmental policy about redlining (FHA), the resulting creation of all white suburban communities, the impact of urban development on minority communities, and the discriminatory factors which contributed to the difference in wealth between minority and white communities. The PBS online presentation is worth viewing: [http://www.pbs.org/race/000\\_General/000\\_00-Home.htm](http://www.pbs.org/race/000_General/000_00-Home.htm).

**Interested In Fair Housing? Community Development? Insurance? Minority Affairs? Discrimination? Then You Should Check Out the [GBCHRb's YouTube Channel!](#)** You can watch informative interviews

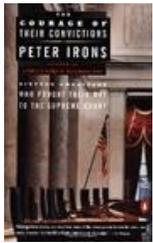


about insurance problems, discrimination, affordable housing, American Indians in Maryland, foreclosures, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending, and more. Also remember, it is easy to listen to a GBCHRb-produced radio show - <http://www.gbchr.org/2rad9899.htm> - Just click on any show.



**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. It is all free of charge. Just call us at 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

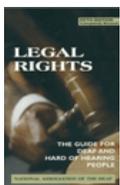
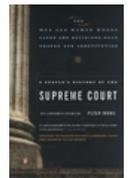
***The Courage of Their Convictions: Sixteen Americans Who Fought Their Way to the Supreme Court* by Peter Irons.** New York: Penguin, 1990. 448pp. \$18.00. paper.

Did you miss this one? This is a very readable account of sixteen courageous (and very patient) Americans who fought for their constitutional rights all the way to the U. S.

Supreme Court. The cases, which were decided by the Court between 1940-1986, concern rights in religion, race, protest, privacy, and other fundamental constitutional issues.

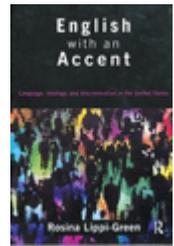
While you are reading Peter Irons, do not forget to read - or re-read - ***A People's History of the Supreme Court: The Men and Women Whose Cases and Decisions Have Shaped Our Constitution* by Peter Irons** (New York: Penguin, 2006, 576pp., \$19.00. paper).

This is an excellent history of the major cases that have come before the Supreme Court, and of our legal system as well. I have recommended it before, but it is well worth repeating!



***Legal Rights, 5th Ed.: The Guide for Deaf and Hard of Hearing People* by the National Association of the Deaf.** Washington, DC: Gallaudet University Press, 2000. 264pp. \$32.50. paper. This is an interesting and informative guidebook produced by the major organization. Some call this book a "must" for all professionals working with persons with hearing impairments or providing them legal services.

***English with an Accent: Language, Ideology and Discrimination in the United States* by Rosini Lippi-Green.** New York: Routledge, 2012. 2nd ed. \$44.95 paper. This book closely examines American attitudes towards language, highlighting the ways that discrimination based on accent supports and strengthens unfair social structures and unequal power. The second edition includes chapters on Latino English and Asian American English, the judicial system, the media, corporate culture, and the long-term implications of the Ebonics debate.



## REST IN PEACE

**Robert L. Carter, School Desegregation Advocate, 94.** As a judge, Carter presided over the merger of professional basketball leagues and helped open the New York City police force to more minority applicants. Carter was a prominent member of the NAACP Legal Defense and Educational Fund (LDEF) led by Thurgood Marshall that made many historic legal challenges to racial discrimination in the post-1945 period. Carter's argument - based on his years of research in law and history to construct that legal theory - that segregation of public schools was unconstitutional was the Supreme Court's own conclusion in *Brown v. Board of Education*, the landmark case that led to the abolishing of legal public school segregation. Carter and his LDEF argued that segregation itself was so damaging to black children that it was contrary to the 14th Amendment, guaranteeing equal rights to all citizens. [Read the January 3, 2012 \*New York Times\* obituary.](#)

**Gordon Hirabayashi, World War II Internment Opponent, 93.** Hirabayashi and his fellow Japanese-Americans Fred Korematsu and Minoru Yasui, who brought lawsuits before the Supreme Court, became symbols of protest against excessive governmental powers during wartime. "I want vindication not only for myself," he said in 1985. "I also want the cloud removed from over the heads of 120,000 others. My citizenship didn't protect me one bit. Our Constitution was reduced to a scrap of paper." The Supreme Court refused to rule on his challenge, and Yasui had contested only the curfew. In a 1944 case brought by Korematsu, the court upheld the constitutionality of internment in a 6-to-3 vote. Then, Hirabayashi was jailed a year for refusing armed forces induction because he held a draft officials' questionnaire of Japanese-Americans requiring their renunciation of allegiance to the Japanese emperor was racially discriminatory in that other ethnic groups similarly were not so asked. A 1987 federal appeals court reversed his conviction for failing to register for removal to an internment camp and for ignoring a curfew; the convictions had been overturned earlier. 1988 federal legislation included payments and apologies to Japanese-Americans interned during World War II. [Read the January 3, 2012 \*New York Times\* Obituary.](#)



**Johnny Otis, The "Godfather Of Rhythm And Blues" & Civil Rights Activist, 90.** His 1958 hit "Willie and the Hand Jive" sold over 1.5 million copies, and was later covered by Eric Clapton. A DJ, an impresario, and talent scout, Otis helped many performers to stardom, including Etta James, Jackie Wilson, Esther Phillips, and Big Mama Thornton. He was heavily involved in the civil rights movement, of which he wrote in his 1968 book *Listen to the Lambs* (University of Minnesota Press, 2009). Otis also became an ordained minister and organic farmer, and was inducted into the Rock and Roll Hall of Fame in 1994. [Read the Jan. 20, 2012 \*New York Times\* Obituary.](#)