



# FAIR HOUSING NEWS

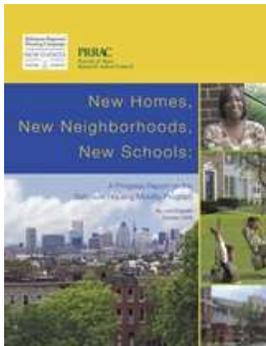
A newsletter about fair housing, community development, & neighborhood quality of life

## SEPTEMBER GREETINGS!

Welcome To The September Edition Of *Fair Housing News*, Produced By The GBCHRB As A Public Service! Mailing list: <mailto:wkladky@gbchrb.org>. On <http://www.gbchrb.org>, laws, links, and studies. View Fair Housing interviews about insurance, lending, discrimination, affordable housing, and disability issues, etc., on the GBCHRB's YouTube Channel - <http://www.youtube.com/user/wkladky1>! Or, check out <http://www.gbchrb.org/2rad9899.htm> for radio shows on foreclosure problems, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending discrimination, racial and ethnic minorities, and many other interesting topics about Fair Housing!

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## MARYLAND NEWS

### The Final Settlement To The Fair Housing Lawsuit by African-American Families Living in Baltimore Public Housing, *Thompson V. HUD*, Has Been Filed With The U.S. District Court of Maryland.

Along with committing HUD to do other programs and actions, the settlement will continue the HUD Baltimore Housing Mobility Program, a voluntary program which has assisted over 1,800 families to move from public housing and poverty areas in the City to neighborhoods in Baltimore City and the metro that are in low in poverty and have better educational and economic opportunities. (For more info

on the program, see [New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility](#)). HUD also will provide incentives for private housing developers to include affordable units for families when they build federally-insured, market-rate developments; will develop an online listing to help families locate affordable housing; will sponsor a study to analyze housing opportunity in the Baltimore region; and will conduct civil rights reviews of local plans and proposals submitted to HUD for approval. [Read the Baltimore Regional Housing Campaign's press statement](#). [Read the Legal Defense Fund's press statement](#). [Read the Settlement Agreement](#). [Read the August 24, 2012 ACLU Press Statement](#).

### Three Focus Groups To Be Held on Baltimore Area Regional Analysis of Impediments to Fair Housing.

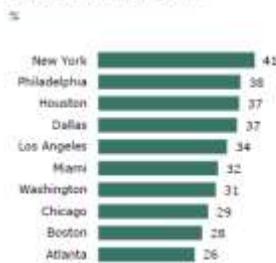
The public is invited to three focus groups on the Baltimore Regional Fair Housing Action Plan for Anne Arundel, Baltimore, Harford, and Howard Counties, and the City of Baltimore. Developed by a consultant, the Regional Analysis of Impediments to Fair Housing Choice (AI) - available at [http://acdsinc.org/content\\_files/reports/20111008\\_RegSect\\_AI.pdf](http://acdsinc.org/content_files/reports/20111008_RegSect_AI.pdf) - was



done as part of the jurisdictions' CDBG Program Fair Housing requirements. The AI established an Action Plan, and input is needed to help the participating jurisdictions develop a more specific implementation plan. Information is requested on: Feasible, effective, and creative detailed strategies for implementation, Prioritization and timetable, and Deliverables and outcome measures. The three focus groups will be held: Monday, September 24 - *Housing in High Opportunity Areas*; Tuesday, October 2 - *Housing for People with Disabilities*; and Wednesday, October 10 - *Fair Housing Education, Outreach, Inter-Jurisdiction Coordination, and Transportation*; from 1:00-3:00 p.m. at the Baltimore Metropolitan Council office at McHenry Row, 1500 Whetstone Way, Suite 300, in Baltimore. RSVP to Dan Pontious at [dpontious@baltometro.org](mailto:dpontious@baltometro.org) or 410.732.0500, ext. 1055.



Share of Lower-Income Households Residing in Majority Lower-Income Census Tract, 10 Largest Metros, 2010



Note: The geographic area refers to the entire metropolitan area, not just the city. So, for example, New York refers to the three-state area included in the New York metro area, home to 23 million people in 2010.  
Source: Pew Research Center tabulations of 2006-2010 American Community Survey (ACS) 5-year file.  
PEW RESEARCH CENTER

## NATIONAL NEWS

### Pew Research Report Finds Rise in Residential Segregation by Income.

Residential segregation by income has increased during the past three decades across the U.S. and in 27 of the nation's 30 largest major metros, according to an analysis of census tract and household income data. The analysis discovered that 28 percent of lower-income households in 2010 were in a majority lower-income census tract, increasing from 23 percent in 1980, and 18 percent of upper-income households were in a majority upper-income census tract, up from 9 percent in 1980. The major cause is a long-term rise in income inequality, which has led to less middle class or mixed income neighborhoods. These type of neighborhoods have declined from 85 to 76 percent during 1980-2010, while majority lower income neighborhoods have increased from 12 to 18 percent in 1980-2010, and majority upper income areas have doubled from 3 to 6 percent in 1980-2010. Residential segregation by income still is less pervasive than residential segregation by race. The study also found great differences between metros. Some 41 percent of the lower-income households in the New York metro are in a majority lower-income census tract, compared with only 26 percent of the lower-income households in the Atlanta metro. Of the 10 largest metros, Houston (61), Dallas (60), and New York (57) have the highest Residential Income Segregation Index (RISI) scores, and Boston (36), Chicago (41), and Atlanta (41) have the lowest RISI scores. [Read the August 1, 2012 Pew Research Center release.](#)

### Study Finds U.S. Multiethnic Neighborhoods Have Increased But Not Many White And Black Families Are Moving There; Racially-Stratified Moves Are the Norm.

The detailed analysis of 1997-2005 mobility trends of over 100,000 American families found that the majority of blacks and whites continued to live in neighborhoods with high concentrations of residents of their own race. It also was discovered that most multiethnic neighborhoods are populated mainly by Latino and Asian families. Nearly 44 percent of Black families moved to a predominately black area, five percent went to a mostly white community and 17.7 to a multiethnic neighborhood at least 10 percent black, 10 percent Hispanic or Asian, and at least 40 percent white. About 55 percent of the 8,823 white family moves were to white areas, 2 percent to Black neighborhoods, and 5.6 percent to multiethnic areas. Sixty percent of families from Black neighborhoods moved to a similar community and almost 75 percent of whites went from a mostly white neighborhood to another white area. Only 19 percent of Blacks and 2.4 percent of whites moved to a multiethnic area. Both whites and blacks



were more likely to move to diverse areas with new housing. [Read the Reuters News Article.](#) [Read the June, 2012 CBS News Article.](#)



**The Number of Discrimination Complaints Received by the EEOC in 2011 Reached A Record High.** The U.S. Equal Employment Opportunity Commission (EEOC) received 99,947 charges alleging employment discrimination and obtained \$455.6 million in relief. The Commission resolved more charges than it took in with 112,499 resolutions, leaving 78,136 pending charges, a ten percent decrease in its inventory, the first annual reduction since 2002. While the number of race and sex discrimination complaints declined from 2010, disability discrimination (25,742) and age discrimination (23,465) increased. For the first full year, the EEOC received 245 charges under the Genetic Information Nondiscrimination Act, which prohibits discrimination on the basis of genetic information including family medical history. The EEOC is responsible for enforcing Title VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act, the Equal Pay Act, the Americans with Disabilities Act, and the Genetic Information Nondiscrimination Act. [Read the January 24, 2012 EEOC Press Release.](#)

**Federal Report Finds Hunger at Record High in the U.S.; 10 Percent of Households Cannot Feed Their Children Adequately.**

The just-released study by the U.S. Department of Agriculture (USDA) discovered that 17.9 million households did not have enough food in 2011 - constituting 14.9 percent of all households and affecting over 50 million people. Almost 16.6 million children were not getting enough food, or about 22 percent of all American children. The data and analysis comes from the annual USDA survey "Household Food Security in the United States in 2011." It was found that the types of households most plagued by hunger were those that had children, headed by single parents, and Black and Latino families. [Go to the USDA's page about Food Security.](#) (*Washington Post*, September 7, 2012:A26 / [Read the September 5, 2012 Washington Post Article.](#))



**Study Finds An Increase in Black-White Segregation Is Related To A Decrease in The Likelihood of Having Health Insurance For Black Residents and An Increase in The Black-White Gap In Health-Care Coverage.**

These effects are substantial even when controlling for the effects of educational, social, and economic factors. This study is the first to examine the impact of segregation on an individual's ability to access health-care coverage, which is an essential starting point for accessing health care in the U.S. A developing body of research has demonstrated the impact of racial residential segregation on a variety of negative health outcomes. However, little is known about the effect of residential segregation on access to health care. This study utilizes multilevel binary logit models based on individual-level health data from the 2008 Behavioral Risk Factor Surveillance System linked to metropolitan-area level data to examine the association between Black-White segregation in 136 metropolitan statistical areas in the United States and health-care coverage. "Racial Residential Segregation and Access to Health-Care Coverage: A Multilevel Analysis," by Kathryn Freeman Anderson, Andrew S. Fullerton, was published in Jennie Jacobs Kronenfeld (ed.), *Issues in Health and Health Care Related to Race/Ethnicity, Immigration, SES and Gender (Research in the Sociology of Health Care, Volume 30)*, Emerald Group Publishing Limited, pp.133-158. [Read An Abstract of the Article.](#)



**The State of Virginia Agrees To Expand Its Services & Supports to People With Developmental Disabilities.** The U.S. District Court for the Eastern District of Virginia announced an [agreement](#) between the DOJ and Virginia that the state will expand its community services and supports - including Medicaid-funded home and community-based waivers, crisis services, housing and employment supports - to individuals with developmental disabilities to enable them to live in their homes and neighborhoods. [Read the Bazelon Center's August 24, 2012 Press Release.](#)

**Study Discovers That Hiring Disabled Workers Can Make Companies More Efficient.** On the 22nd anniversary of the Americans with Disabilities Act, the Kessler Foundation and the Heldrich Center for Workforce Development released a new [research study on disability employment](#). Entitled “*Strategies to Support Employer-Driven Initiatives to Recruit and Retain Employees with Disabilities,*” the study found in 2007 when Walgreens was building a high-tech distribution center in South Carolina, the retailer wanted 30 percent of the 800 jobs to be filled by disabled job-seekers. Not only did they beat that goal, but the center operated 20 percent more efficiently than other similar centers, [according to the report](#). Another report from the Kessler Foundation, the National Organization on Disability, and the Center for Workforce Development at Rutgers University lists employer initiatives to increase the participation of workers with disabilities in the workplace. The report also found tailoring disability employment initiatives helps businesses to find workers with the skills needed for new employment opportunities, as well as examines how state officials, local service and support agencies, and employers can support more initiatives that meet workforce needs while providing jobs for people with disabilities. [Read the July 26, 2012 Kessler Foundation News Article.](#)



**An Australian Supermarket Posted a "No Indians or Asians Please" Job Ad.** The advertisement was for employees for a cleaning firm for the Coles supermarket in Hobart. Tasmania's Anti-Discrimination Commission has begun an investigation. (BBC News Asia, 2012. <http://www.bbc.co.uk/news/world-asia-19404379>.)

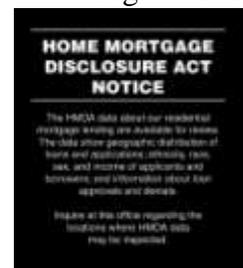
## MORTGAGE LENDING NEWS



**The Consumer Financial Protection Bureau Proposes New Rules To Change Mortgage Servicing Activity.** The rules on mortgage servicing would implement new laws in the Dodd-Frank Act, and are designed to benefit borrowers by eliminating "surprises and run-arounds" in the

complicated process. One rule will amend the regulations in the Truth in Lending Act ([Regulation Z](#)), and the other will amend the regulations in the Real Estate Settlement Procedures Act ([Regulation X](#)). The rules would be finalized in January, 2013, and would cover major bank servicers (e.g., Bank of America) and non-bank companies, such as the Ocwen Financial Corporation. The new regulations follow a March 12, 2012, court settlement with major banks. (*Washington Post*, August 11, 2012:A14).

**The Federal Financial Institutions Examination Council Releases 2011 Data on Mortgage Lending.** The data covers mortgage lending transactions at 7,632 U.S. financial institutions under the Home Mortgage Disclosure Act (HMDA): applications, originations, purchases and sales of loans, denials, and other actions



related to applications. Regarding the data itself, the 2011 HMDA data indicates that 31 percent of first-time liens are backed by the Federal Housing Administration (FHA) insurance. The Veterans Administration (VA) guarantees now cover 8 percent of home purchase loans. For more information or to download the data, go to: <http://www.ffiec.gov/hmda/default.htm>. [Read the September 10, 2012 Consumer Financial Protection Bureau Press Release.](#)



**An Analysis By The National Community Reinvestment Coalition (NCRC) of the [New Data Released By The Federal Financial Institutions Examination Council](#) Found Continued Credit Access Problems, Particularly For Low- and Moderate Income Communities and Communities Of Color, And Significant Inequalities In Lending By Race.** Other findings were: There were 7.1 million home loans in 2011, the lowest since 1995, and lower-income borrowers, those buying homes in lower income tracts, and those buying in minority tracts had especially large drops in lending. The credit scores for borrowers were the highest in twelve years, also indicating a serious fall in lending. Lending in distressed census tracts are low, and fell by a larger percentage since 2010 than in non-distressed census tracts. Lending fell 7.2 percent from 2010 to 2011. About 40 percent of African-American applicants and 32 percent of Hispanic white applicants were denied refinance loans compared to 20 percent for white non-Hispanics. Even after controlling for various factors, the rejection rates for minorities remain much higher than for whites. [Read the September 18, 2012 NCRC Press Release.](#)

**Local Responsible Banking Ordinance Passes in San Diego, California.** The Responsible Banking Ordinance requires banks doing business with the city to disclose local data on their lending, services, investments, foreclosures, and loan modifications. The ordinance also requires the banks to submit a two-year community reinvestment plan showing how they will meet the city's lending and service needs. The banks' annual reports and reinvestment plans will be reviewed by a community reinvestment review committee, which will issue a recommendation to the City Council and Treasurer on which banks to select for the city's financial services contracts. The [California Reinvestment Coalition \(CRC\)](#) and the [Alliance of Californians for Community Empowerment \(ACCE\)](#) worked on getting the ordinance passed. In July, 2012, NCRC and the [Association for Neighborhood and Housing Development \(ANHD\)](#) released a set of [local responsible banking resources](#). NCRC also released an [updated version of its model city ordinance](#), which was first made available in 2010. In May, 2012, both [New York City and Los Angeles passed responsible banking ordinances](#). [Read the September 19, 2012 National Community Reinvestment Corporation's Press Release.](#) [Read the September 19, 2012 California Reinvestment Coalition's Press Release.](#)



## HUD & DOJ ENFORCEMENT

**The U.S. Department of Housing and Urban Development (HUD) Announces Settlement with Land Home Financial Services (LHFS) About Maternity Leave Mortgage Discrimination Allegation.** The couple claimed they applied for the mortgage and got a loan pre-approval letter. After the wife gave birth, LHFS required her to return to work and earn a two-week paycheck by the time escrow closed on the loan. To get the loan, she ended her maternity leave early and returned to work 19 days after giving birth. In the settlement, LHFS will pay \$20,000 and make certain its underwriting policies conform to Federal National Mortgage Association (FNMA) and Federal Home Loan Mortgage Corporation (FHLMC) guidelines on treatment of maternity and pregnancy leave income. [Read the September 7, 2012 HUD Press Release.](#) [Read August 30, 2012 Conciliation Agreement.](#)

**HUD Announces Fair Housing Complaint Against a Gibsonton, Florida, Homeowners Association For Subjecting A Family To Different Rental Terms And Conditions Because They Have Six Children.** The charge alleges that the Association told the family that they had too many people living in their rental townhouse and threatened to evict them if they did not reduce the number of occupants based on an occupancy policy that permitted only six people to live in a four-bedroom home. The occupancy ordinance in Hillsborough County, which includes Gibsonton, would permit up to eleven occupants in the townhome. [Read the September 4, 2012 HUD Press Release.](#)

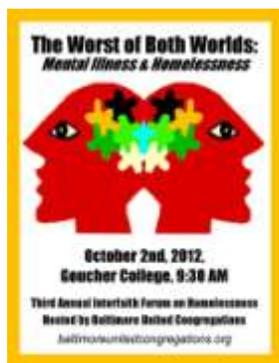


**The U.S. Department of Justice Settles Case with Bank of America Over Mortgage Discrimination Against People with Disabilities.** The bank will pay up to \$5,000 to borrowers who were asked to provide a doctor's letter verifying their Social Security income and their disability's severity. The bank also has changed its documentation policies, and will improve the training of its loan officers and underwriters.



The case originated with three complaints made to the U.S. Department of Housing and Urban Development, which referred it to the DOJ. The case follows two recent homeowner discrimination settlements against the Bank and its Countrywide Home Loans (*Washington Post*, Sept. 15, 2012:A12). [Read a September 21, 2012 Wall Street Journal article.](#)

**Justice Department Settles with Sacramento, Calif., Public Library Authority Over Inaccessible "E-Reader" Devices.** The Department and the National Federation of the Blind's settlement with the Sacramento Public Library Authority in Sacramento, California, remedies allegations that the library violated the Americans with Disabilities Act (ADA) by using inaccessible Barnes & Noble NOOK electronic reader devices in a patron lending program. Under the agreement, the library will not purchase additional e-readers that exclude persons who are blind or others with disabilities who need accessible features such as text-to-speech functions or the ability to access menus through audio or tactile options. The library also agreed to get at least 18 e-readers that are accessible to persons with disabilities, as well as to train its staff on ADA requirements. [Read DOJ's August 29, 2012 Press Release.](#)



## CALENDAR

**The Third Annual Interfaith Forum on Homelessness Will Be Held on October 2, 2012 in Towson.** Titled "The Worst of Both Worlds: Mental Illness & Homelessness," and hosted by Baltimore United Congregations - their website is <http://www.baltimoreunitedcongregations.org/> - it will be held at Goucher College, 1021 Dulany Valley Road in Towson, from 9:00 a.m. to 3:30 p.m.

**The Annual Awards Program of the Howard County Commission on Disability Issues Will Be Held on October 4, 2012 in Columbia.** The Program is entitled "With One Voice: Creating Real Change in Whole Community Emergency Planning." It will be held at 7:00 p.m. at the Bain Center, 5470 Ruth Keeton Way in Columbia. For more information: 410.313.6402 Voice/Relay or email to [ealewis@howardcountymd.gov](mailto:ealewis@howardcountymd.gov).

**The Maryland Consumer Rights Coalition Will Hold Its Annual Meeting and Awards Ceremony on October 18, 2012 in Clarksville.** It will take place at 7:00 p.m. at the Ten Oaks Ballroom, 5000 Signal Bell Lane in Clarksville (410.313.7300). Tickets are \$50, with reduced-rate tickets available for those in financial need. Purchase tickets at <http://www.marylandconsumers.org> or contact [Franz@marylandconsumers.org](mailto:Franz@marylandconsumers.org).



## RESOURCES

**The Maryland Consumer Rights Coalition (MCRC) Has Released a Great “How To Improve Your Home: Without Losing Your Shirt,” Home Improvement Guidebook.** The 32-page guide has specific steps to locate the best contractor, to have a contract that protects your rights, and tips to avoid scams and cost overruns. Included are a model home improvement contract, resources and contact numbers to check contractors' license numbers and records, and a helpful glossary of key terms. Read and download “How to Improve Your Home: Without Losing Your Shirt” here:

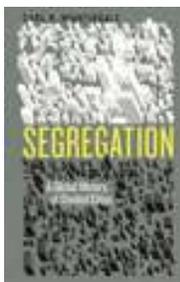
<http://marylandconsumers.org/LinkClick.aspx?fileticket=Iw-vns-ez2Q%3d&tabid=38>.

**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 also is really easy to listen to a GBCHRB-produced radio show - <http://www.gbchrb.org/2rad9899.htm>. Let us know what you think of the shows, and if you have any ideas about ones that should be done.



**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@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? We want to hear from you! Just send any comment to the GBCHRB at <mailto:wkladky@gbchrb.org> or call us at 410.453.9500. Thanks!



## INTERESTING BOOKS

**Carl H. Nightingale, *Segregation: A Global History of Divided Cities*.** University of Chicago Press, 2012. 536 pages. \$35.00. hardcover. A thorough history of residential segregation, including the British East India Company's splitting of Calcutta into “White Town” and “Black Town,” Hong Kong, Baltimore, and San Francisco, among many others. Across it all, the author traces how elites, property markets, and racial ideologies effectively combine to produce such widening inequalities.

**Jo Ann Robinson, *Montgomery Bus Boycott and the Women Who Started It: The Memoir of Jo Ann Gibson Robinson*.** University of Tennessee Press, 1987. 208 pages. \$18.95 paper. Very interesting and informative story of the origins and history of the Montgomery Bus Boycott (1955-1956).



## REST IN PEACE

**Karl Fleming, Civil Rights Reporter, 84.** Working for *Newsweek*, Fleming was one of the lead reporters for many of the violent clashes of the Civil Rights struggle: the 1962 riots in Oxford, Mississippi, over James Meredith's admission to the University of Mississippi; the 1963 Birmingham, Alabama, church bombing that killed four Black girls; and the 1964 murder of three Freedom Summer workers near Philadelphia, Mississippi. Fleming was beaten by a mob when he covered a 1965 rally in Watts where Stokely Carmichael spoke. (*Washington Post*, August 20, 2012: B4). [Read the August 16, 2012 \*New York Times\* Obituary.](#)



**Thelma Glass, Civil Rights Activist, 96.** Glass was a leader of the Women's Political Council, which was formed in 1946 at the historically black Alabama State College in Montgomery to fight segregation. Their work fighting the inequalities of the Montgomery bus system was the basis of the successful campaign by Rosa Parks and the Rev. Dr. Martin Luther King, Jr.



The Council eventually merged into the Montgomery Improvement Association headed by Dr. King. For more information about this, please see Jo Ann Robinson's memoir in this issue's "Interesting Books" section above. [Read the July 26, 2012 \*Washington Post\* Obituary.](#)

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