



FAIR HOUSING NEWS

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

GREETINGS!

Welcome To The May-June Edition of *Fair Housing News*, Produced by the GBCHRB as a Public Service! Join the mailing list: <mailto:wkladky@gbchrb.org>. Go to <http://www.gbchrb.org> for laws, links, and studies. See our Fair Housing TV show 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 interesting topics about Fair Housing!

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MARYLAND NEWS

Baltimore Woman Denied Mortgage is Awarded \$13,000. The pregnant woman, who was on maternity leave, applied for a loan but was told the company would only finance her loan once she returned to work. In addition to paying the penalty, Primary Residential Mortgage will establish a parental-leave policy to ensure its employees are complying with the family status provisions of the Fair Housing Act (*Baltimore Sun*, May 1, 2013: 12). [Read the April 30, 2013 Baltimore Sun Article.](#)

NATIONAL NEWS

Housing Discrimination Against Non-Whites Persists, According to HUD National Study. The 8,000 tests conducted in 28 metropolitan areas by the Urban Institute discovered that Black prospective renters were shown 11 percent fewer rentals than whites, Hispanics 12 percent fewer, and Asians 10 percent fewer. As prospective buyers, Blacks were presented 17 percent fewer homes and Asians 15 percent fewer, but Hispanics were shown the same amount. These findings contradict the usual polling that shows many Americans believe financially-equal persons of any race have the same opportunities to get good housing (*New York Times*, June 12, 2013: B3). [Read the June 12, 2013 New York Times Article.](#)



National Fair Housing Alliance (NFHA) Study Finds Housing Discrimination Alive and Well. Its "Modernizing the Fair Housing Act for the 21st Century" found an increase in the number of housing discrimination complaints filed by individuals and families, as well as a 35 percent jump in harassment complaints.

Some 28,519 complaints were investigated in 2012. HUD estimates that this represents less than one percent of the approximately four million acts of housing discrimination annually. Housing discrimination because of source of income is still legal in 38 states; Housing discrimination because of sexual orientation is still legal in 29 states, and because of gender identity in 34 states; The report also found a marked jump in complaints with bases not covered under law: source of income up 38 percent, sexual orientation up 43 percent, marital status up 63 percent. [Read the April 11, 2013 NFHA Press Release.](#)



The Consumer Financial Protection Bureau (CFPB) Fines Four Mortgage Insurers \$15.4 Million To End Kickbacks To Lenders. Genworth Mortgage Insurance Corporation, United Guaranty Corporation, Radian Guaranty Inc., and Mortgage Guaranty Insurance Corporation are fined for improper kickbacks paid by these mortgage insurers to mortgage lenders in exchange for business. The

practices have been prevalent for more than 10 years involved the mortgage insurers purchasing captive reinsurance that was essentially worthless but designed to make a profit for the lenders. In exchange, these mortgage insurers received lucrative business referrals from lenders. For the future, these companies will be monitored by the CFPB and required to make reports to ensure their compliance with the provisions of the orders. [Read the April 4, 2013 CFPB Press Release.](#)

The House Voted To Award The [Congressional Gold Medal](#) To The Four Girls Killed In The 1963 Bombing Of The 16th Street Baptist Church In Birmingham, Alabama. Addie Mae Collins, 14, Denise McNair, 11, Carole Robertson, 14, and Cynthia Wesley, 14, were killed on the morning of Sunday, September 15, 1963, in a bombing that also injured 22 others. The attack [spawned international outrage](#) and drew the attention of civil rights leaders. The civil rights movement took on a new urgency, and activists went to Birmingham to expose the city's discriminatory practices and lobby the U.S. Congress to pass civil rights legislation. [Read the April 24, 2013 Washington Post Article.](#)



Federal Regulators Urge Banks to Halt Payday Loans. The Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation (FDIC) requested that the banks put restrictions on the payday-style loans (which can be tied to checking accounts to ensure that the loans can be repaid. More stringent requirements on the loans are expected to be placed, such as 30-day cooling off period between loans and certain marketing changes. This follows a April 24th

report by the Consumer Financial Protection Bureau that found that "payday and deposit advance loans are debt traps" (*New York Times*, April 24, 2013: B1; *New York Times*, April 26, 2013). [Read the CFPB White Paper on Payday Loans.](#)

[City of Baton Rouge, Louisiana, Found Guilty of Housing Discrimination.](#)

In *Oxford House, Inc., et al vs. City of Baton Rouge*, the judge found that the City of Baton Rouge violated the Fair Housing Act and American with Disabilities Act by refusing to grant Oxford House a reasonable accommodation to its building code, by enforcing a discriminatory zoning provision, and retaliating against the plaintiffs after they filed a fair housing complaint with HUD. The City had claimed that the houses were in code violation because more than two unrelated persons were living in a zoned single-family home. Read the ruling granting Oxford House's Motion [here](#). [Read the April 1, 2013 GNOFHAC Article.](#)





Los Angeles County Required to Revise Its Emergency Plans to Accommodate People With Disabilities. The settlement of the suit by Communities Actively Living Independent and Free requires the County to revise its emergency plans to incorporate the needs of people with disabilities: includes the full spectrum of disability including mobility disabilities, sensory disabilities, intellectual disabilities, and mental health conditions. It settles a class action lawsuit, filed in 2009 by

CALIF (<http://califilc.webs.com/>) and Disability Rights Advocates that alleged Los Angeles discriminated against people with disabilities by not adequately considering them in their emergency plans. [Read the February 25, 2013 Press Release.](#)

HUD Begins Fair Housing Campaign. HUD and the National Fair Housing Alliance (NFHA) have started a national media campaign to educate the public and housing providers about their Fair Housing rights and responsibilities. The campaign, titled “Fair Housing Is Your Right. Use It,” includes English, Spanish, and Chinese radio and print PSAs; digital and social media; and videos. [These videos can be viewed on HUD’s YouTube channel.](#) Radio PSAs are being distributed to radio stations and networks, and TV PSAs will be released later. Copies of the campaign’s PSAs: www.HUD.gov/fairhousing or www.nationalfairhousing.org. More info: http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_op. [Read the April 3, 2013 HUD Press Release.](#)



MORTGAGE LENDING NEWS

New York State Threatens To Sue Bank Of America and Wells Fargo for Violating Foreclosure Settlement. The State's prosecutor said the banks had failed to properly field and handle requests from homeowners trying to modify their mortgages, as called for in the 2012 settlement.

Some 339 complaints had been made. For example, one man with a spinal injury had submitted a loan modification application, but was foreclosed on two weeks later. Apparently, more states attorney generals could do the same as New York, as the mortgage servicers persistently were doing (or not doing) various communications and actions that had agreed to. Lawsuits could follow the negotiations currently underway (*New York Times*, May 7, 2013; *Washington Post*, May 25, 2013: A12).

Fair Lending Rules on 1st Mariner Bank Removed. The FDIC has removed its requirements that the Maryland bank strengthen its Fair Lending practices because it was suspected of discriminating against Hispanic, Black, and female mortgage borrowers. The Bank charged some borrowers more than similar white and male borrowers in 2005-2007. The bank still is operating under another FDIC order that it "increase its regulatory capital" (*Baltimore Sun*, April 16, 2013, 2). [Read the April 15, 2013 Baltimore Sun Article.](#)



HUD & DOJ ENFORCEMENT

HUD Settles Discrimination Claim With Coldwell Banker; Firm Will Pay \$90,000 for Preventing Sale of House. The [Conciliation Agreement](#) with

Coldwell Banker Residential Brokerage and the home seller in Worcester, Massachusetts, settles allegations they prevented the sale of a house to be used as a group home for persons with disabilities. The prospective buyer planned to rent the house to a non-profit organization that provides supportive housing. When the executor of the estate learned the house would be used as a rental property, he agreed to sell the home if a restrictive covenant was attached. The prospective purchaser and his sales agent then filed a complaint with HUD, alleging the restrictive covenant that prohibited future owners of the home from using it as a group home for individuals with disabilities. The realtor and law firm will each pay \$39,000 to the prospective buyer and \$6,000 to his sales agent, as well as provide their employees with Fair Housing training, and the law firm will donate 100 hours of free legal services for fair housing and 100 hours of free legal services for the promotion of disability rights. [Read the April 15, 2013 HUD Press Release.](#)

U. S. Department of Justice Settles Lawsuit Against Owners and Managers of Rental Homes in Mississippi for Discriminating Against Families with Children.

The rental managers will pay \$27,000 to settle a lawsuit that the defendants established and implemented an occupancy policy at 23 rental properties in Magee that differentiated between the maximum number of adults and children who could reside in each home. The lawsuit arose as a result of a complaint filed with HUD. The suit also alleged that by setting a lower maximum number of children than adults who could reside in each home, the defendants engaged in a pattern or practice of discrimination or denied rights protected by the Fair Housing Act to a group of persons. [Read the April 17, 2013 USDOJ Press Release.](#)



The U. S. Department of Justice Reaches Multiple Settlements with Health Care Providers to Stop Discrimination Against Persons with Hearing Disabilities.

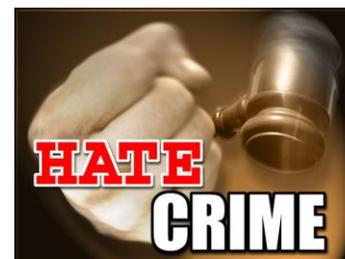
As part of its Barrier-Free Health Care Initiative, DOJ has reached seven settlements with eight health care providers to ensure that they are providing effective communication to people who are deaf or have hearing disabilities. The Initiative is a partnership of the Civil Rights Division and 40 U.S. Attorney's offices. In March, 2013, the U.S. Department of Health and Human Services (HHS)

Office for Civil Rights (OCR) reached a settlement agreement with Genesis HealthCare, one of the nation's largest providers of senior care with more than 400 facilities, to provide sign language interpreters and other communication to individuals who are deaf or hard of hearing. HHS found that at each of the eight facilities, a person who is deaf sought to access health care services and was denied a needed sign language interpreter, resulting in discrimination on the basis of disability. Under each settlement agreement, the company agreed to change their policies to provide effective communication, including free sign language interpreters, and to train all staff on their new policies and procedures and the effective communication requirements of the American With Disabilities Act (ADA). [Read the April 4, 2013 USDOJ Press Release.](#)

Washington Man Indicted on Federal Hate Crime Charge Related to Racially-Motivated Assault.

The U.S. Department of Justice has announced that a federal grand jury sitting in Seattle has indicted a 49-year-old Washington man on a federal hate crime charge relating to a racially-motivated assault of a 50-year-old Sikh man. He was charged with one count of violating the Matthew Shepard and James Byrd Jr. Hate Crimes Prevention Act. The defendant was arrested at the scene of the attack. The charge carries a statutory maximum of 10 years in prison.

[Read the April 2, 2013 USDOJ Press Release.](#)





DID YOU KNOW?

The National Fair Housing Alliance will hold its 25th Anniversary National Conference on June 23-25, 2013. It also commemorates the 45th Anniversary of the Federal Fair Housing Act. The Conference will be held at the Crystal Gateway Marriott, 1700 Jefferson Davis Highway, Arlington, Virginia 22202. John Trasviña, Assistant Secretary for Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development, will be in a plenary on June 24th about Fair Housing enforcement. [Go to the Conference Agenda.](#)

FAIR HOUSING DISABILITY RESOURCES

The Judge David L. Bazelon Center for Mental Health Law Has a Great Section on "Mental Health and Disability Advocacy Resources." It includes advocacy as well as a list of general resources that has many very helpful websites. [Visit their website here.](#)



DISABILITY RIGHTS EDUCATION & DEFENSE FUND

The Disability Rights Education and Defense Fund is a national civil rights law and policy center directed by individuals with disabilities and parents who have children with disabilities. Its "Links" page is outstanding, with many useful, informative sites and resources: Check it out here: <http://dredf.org/links.shtml>.

[Disability Rights Advocates](#) is a non-profit disability rights legal center. Its landmark lawsuits have set legal precedents and enforced civil rights for people with disabilities.



FAIR HOUSING RESOURCES

HUD Has A Great Fair Housing App. The first housing discrimination mobile application (app) for iPhone and iPad is an easy way to learn about housing rights, to file housing discrimination complaints, and to learn about industry responsibilities under the Fair Housing Act. You can research housing rights after a natural disaster, get info about the complaint process, access HUD's toll-free discrimination hotline, and link to HUD's fair housing website. As a complement to HUD's mobile app, NFHA released HTML 5 adaptive mobile pages in English and Spanish, and allow web content to display properly. (<http://www.hud.gov/fairhousing>). [Read the February 28, 2013 HUD Press Release.](#)

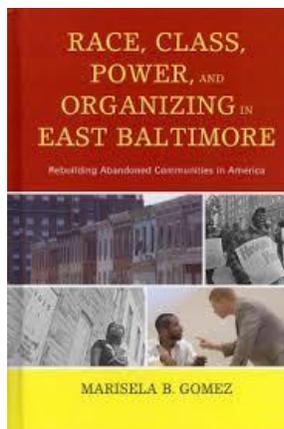


Interested In Fair Housing? Community Development? Insurance? Discrimination? Then You Should Check Out the [GBCHRB's YouTube Channel!](#) You can watch informative interviews about insurance problems, discrimination, affordable housing, American Indians in Maryland, foreclosures, Baltimore racial history, Fair Housing laws, disability issues, mortgage lending, etc. For a radio show: <http://www.gbchrb.org/2rad9899.htm>. Let us know your opinion & any good ideas for topics!

The GBCHR 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 410.929.7640 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? Good jokes?! We want to hear from you! Just send any comment to the GBCHR at <mailto:wkladky@gbchr.org> or call us at 410.929.7640.

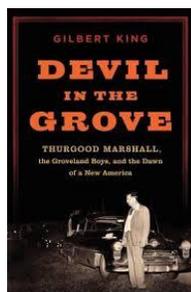
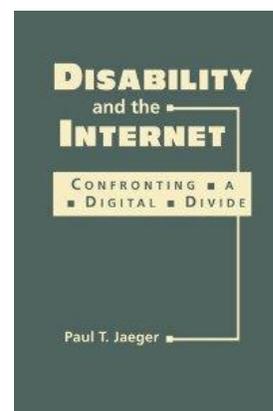


INTERESTING BOOKS

Race, Class, Power, and Organizing in East Baltimore: Rebuilding Abandoned Communities in America by Marisela B. Gomez. Lanham, Maryland: Lexington Books, 2013. 300 pages. hardcover. \$80.00. Interesting, critical analysis and history of east Baltimore's Middle East neighborhood and institutions like Johns Hopkins Hospital/EBDI. The author emphasizes the importance of community organizing to make certain that essential resident and neighborhood interests are considered seriously. She identifies racial, economic, and political power inequalities as powerful factors. Includes an illuminating history of East Baltimore community development, as well as some examples of possible positive community models. Read a related article

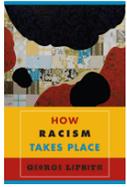
by Dr. Gomez: <http://www.mariselabgomez.com/rebuilding-for-whom-in-east-baltimore/> or some relevant resources: <http://www.mariselabgomez.com/resources/>.

Disability and the Internet: Confronting a Digital Divide by Paul T. Jaeger. Boulder, Colorado: Lynne Rienner Publishers, 2012. 225 pages. hardcover. \$55.00. An interesting and informative history of how a technology that promised to make the world accessible for people with disabilities has mostly instead created new barriers to their participation. It lists the technology barriers that are faced by individuals with disabilities. The author underlines that internet accessibility is especially critical for disabled people to have anywhere near equal social, economic, educational, and political opportunities. The book includes a list of problems that make a website inaccessible and difficult to use, as well as a helpful history of the development of accessibility and related technology. [Go to his UMD website.](#)



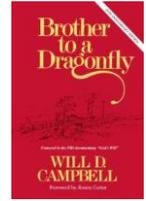
Devil in the Grove: Thurgood Marshall, the Groveland Boys, and the Dawn of a New America by Gilbert King. Harper Perennial. Reprint Edition, 2013. 464 pages. \$19.95. This tells the story of how the NAACP Legal Defense Fund's Thurgood Marshall (future U. S. Supreme Court Justice) - about to bring the landmark suit *Brown v. Board of Education* before the U.S. Supreme Court - defended four young blacks - "the Groveland boys" - falsely accused of rape in Lake County, Florida, in 1948. Marshall was threatened by the Ku Klux Klan, but did not shrink from the fight despite continuous death threats against him. This book was the winner of the 2013

Pulitzer Prize for General Nonfiction.



How Racism Takes Place by George Lipsitz. Philadelphia: Temple University Press, 2011. 310 pages. paperback. \$26.95. Interesting analysis of racism, including analyses of urban development in St. Louis, a TV series (*The Wire*) on Baltimore, New Orleans, Los Angeles, Brooklyn, Houston, and Chicago. Lipsitz argues that racism persists because a network of practices skew opportunities and life chances along racial lines.

Brother to a Dragonfly by Will D. Campbell. Bloomsbury Academic, 2000. 288 pages. paperback. \$19.95. The book really tells two very interesting stories. One is of Campbell's growing up in rural Mississippi and love for his brother died tragically. The other story is of Campbell's ordination at age 17 and realization that civil rights for blacks, women, and gays had to be a part of his own ministry.



REST IN PEACE

The Rev. Will D. Campbell, Civil Rights Activist, 88. A Baptist minister, he was a race relations worker for the National Council of Churches, and joined the Rev. Dr. Martin Luther King, Jr., and other civil rights crusaders in the struggle. In 1957, Campbell helped escort nine Black students through angry White crowds to integrate Central High School in Little Rock, Arkansas. Campbell counseled and accompanied the Freedom Riders who integrated interstate bus travel in Alabama in 1961. In 1963, he joined Dr. King's boycotts, sit-ins, and marches in Birmingham. Campbell later worked against the Vietnam War and capital punishment, campaigned for equal rights for gays and lesbians, and wrote many books. Campbell's *Brother to a Dragonfly* (1975) was his memoir (See the "Interesting Books" section). In 2000, he was profiled in a PBS documentary "God's Will." (*Washington Post*, June 9, 2013: C7). [Read the June 8, 2013 Washington Post Obituary.](#)

The Rev. Dr. Harold A. Carter Sr., Pastor at New Shiloh Baptist and Civil Rights Activist, 76. Trained as a lawyer, he began his ministry after hearing the Rev. Dr. Martin Luther King, Jr. preach. In 1968, Dr. Carter was a local coordinator for the Poor People's Campaign, which rallied support for African-American poverty and civil rights causes. He preached at revivals and appeared with the Rev. Ralph D. Abernathy, president of the Southern Christian Leadership Conference. His first book *The Prayer Tradition of Black People* (Judson Press, 1976) is a standard work in the Black Spiritual Anthology. Dr. Carter also was a very valued counselor to many Marylanders on many subjects (*Baltimore Sun*, May 30, 2013). [Read the May 30, 2013 Baltimore Sun Obituary.](#)



Sal Castro, Chicano Rights Activist, 76. Castro was a social studies teacher at Lincoln High School near downtown Los Angeles in 1968 when he supported and joined walkouts by Mexican-American students. Their "blowouts" protested run-down and overcrowded East Los Angeles schools, poor teachers and discrimination. Castro had worked with students and graduates on a list of demands for the school board. "The curriculum largely ignored or denied Mexican-American history," said a statement from the Los Angeles Unified School District. "Chicano students were forbidden from speaking Spanish, and often - in spite of strong academic abilities - they were steered toward menial jobs instead of college." A middle school was dedicated to him in 2010. [Read the April 16, 2013 Huffington Post Article.](#)