



FAIR HOUSING NEWS

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



EQUAL HOUSING OPPORTUNITY

FALL GREETINGS!

Welcome to this edition of *Fair Housing News* produced by the GBCHRB as a public service! To join the mailing list: <mailto:wkladky@gbchr.org>. You can go to our website <http://www.gbchr.org> for laws, links, etc. See our TV show on the YouTube

Channel - <http://www.youtube.com/user/wkladky1>!

Or, check out <http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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NATIONAL NEWS



Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau (CFPB) issued a Warning Letter to 44 Mortgage Lenders and Mortgage Brokers about Compliance with the Home Mortgage Disclosure Act. The CFPB said that it has “information that appears to show they may be required to collect, record and report data about their housing-related lending activity, and that they may be in violation of those requirements.” The

CFPB identified these 44 companies by reviewing available bank and nonbank mortgage data. A sample of the warning letter [can be found here](#). The bureau added that companies can tell the bureau if they think the law does not apply to them. The CFPB, in sending these letters, made no determination that a legal violation did, in fact, occur. The requirements, part of HMDA, require many financial institutions to collect and submit data on their housing-related lending activity. This includes home purchase loans, home improvement loans and refinancings. HMDA also requires these institutions to report to the given federal agency and make the data publicly available, which regulators can review. In October 2015, the CFPB published its [changes](#) to the HMDA. [Read the October 27, 2016 Housing Wire article.](#)

HUD's New 3-Year Study of Strategies to End Family Homelessness Finds Housing Vouchers are Most Effective Intervention but Rapid Re-Housing is the Least Expensive.

After tracking over 2,200 families emergency shelters in 12 communities nationwide (including Baltimore), HUD found that a long-term subsidy, such as a Housing Choice Voucher, led to much better outcomes by reducing family homelessness and improving family well-being. Improvements included in housing and school mobility, adult psychological distress, intimate partner

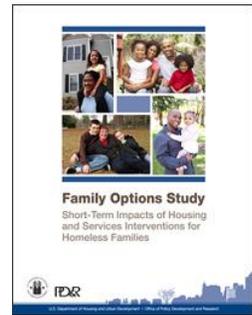
Lessons from Family Options Study

(Source: HUD Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families, July 2015)

	Costs (over 18 months)*	
	Monthly Cost	Cost for Avg Stay
Emergency Shelter	\$5,000	\$26,800
Transitional Housing	\$2,700	\$32,500
Rapid Re-housing	\$880	\$6,580

*5 families can be served in RRH for every 1 family in TH with the same or better outcomes

violence, and food insecurity. Those given community-based rapid re-housing or project-based transitional housing had similar outcomes to those with "usual care," but community-based rapid rehousing programs were much less expensive than the other options. HUD will use the findings of [Family Options Study : Three-year Impacts of Housing and Services Interventions for Homeless Families](#) in its efforts to get state and local governments to target their resources to those strategies showing the best outcomes for families and their children. HUD's proposed Fiscal Year 2017 budget includes a request for \$11 billion over the next ten years to help HUD rapidly rehouse some 550,000 families with children through targeted, evidence-based interventions. [Read more](#) about HUD's budget request. [Read the October 25, 2016 HUD press release.](#)



A Report from the Council on American-Islamic Relations (CAIR) Indicates that 2016 may be the Second-Worst Year for Hate Attacks on Mosques. 78 mosques were attacked in 2015. In September, 2016, surveillance video showed a tractor-trailer ramming into a Laurel, Maryland,



mosque. Muslim civil rights advocates have pushed state and federal law enforcement authorities to investigate a possible bias motive for the incident, CAIR said. In areas without attacks, there have been strong opposition to building mosques. Between 2009-2015, CAIR found that Islamophobia stopped over 40 zoning proposals for mosques. "We have seen an unprecedented rise in both anti-Muslim rhetoric and resulting rise in anti-Muslim hate crimes and incidents in our society," said CAIR. CAIR added that it has seen a spike in

anti-Muslim discrimination and hate crimes recently, due to at least partly to Islamophobic rhetoric used by some public figures. The CAIR report said some progress in "the reduced frequency and acceptability of anti-Islam law-enforcement trainings" is happening. To counter problems, officials are encouraging more outreach with Muslim communities. [Read the September 13, 2016 CNN article.](#)

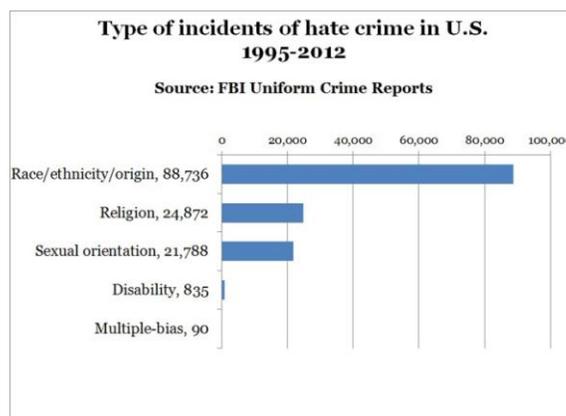
The National Federation of the Blind Sues New York City Because its New LinkNYC Service is not Accessible to the Blind. LinkNYC provides various free services via public "links" that will eventually replace public payphones. The links, already along Third and Eighth Avenues in Manhattan, are supposed to provide free internet surfing, phone calls, and access to emergency services with a 911 button. While the links have audio jacks, there is no audio guidance for blind users to access the service, although the technology is easily available and now in use at ATM's, public transit ticketing machines, and similar services nationally. [Read the July 28, 2016 NFB press release.](#)



The Smithsonian's National Museum of African American History and Culture Opened on September 24 in Washington after a Very Long Journey. The 400,000-square-foot building stands on a five-acre site on the National Mall, close to the Washington Monument. President Barack Obama spoke at its opening dedication. The Museum's creators wanted to build a space for a black audience and for all Americans. "In the spirit of Langston Hughes's poem 'I, Too,' their message is a powerful declaration: The African-American story is an American story, as central to the country's narrative as any other, and understanding black history and culture is essential to understanding American history and culture. The museum says the building's three-tiered shape evokes a

traditional Yoruban crown. The exterior corona is made of 3,600 bronze-colored cast-aluminum panels. The distinctive architecture alternatively symbolizes hands lifted in prayer, in what the museum says is an expression of faith, hope and resilience." The Museum started without a collection, and ran an "Antiques Roadshow" effort in 15 cities that encouraged people to contribute heirlooms. Of the 40,000 objects the Museum now has, about 3,500 artifacts were on display in the opening exhibitions in such subjects as community, family, the arts, religion, civil rights, slavery, and segregation. It includes items owned by Harriet Tubman, including eating utensils, a hymnal, and a linen and silk shawl given to her by Queen Victoria of the United Kingdom; the dress which Rosa Parks was sewing the day she refused to give up her seat to a white man on a bus in Montgomery, Alabama, on December 1, 1955; a cherry red Cadillac convertible owned by rock and roll singer Chuck Berry; a segregated drinking fountain from the Jim Crow era with the sign "colored" (indicating it was for use by blacks only); and so many more.

Iowa Man Convicted of Racially-Motivated Hate Crime Sentenced to 10 Years in Prison. The 40-year-old of Dubuque was sentenced for stomping on and kicking the head of an African-American man in a racially targeted attack on January 12, 2015. After getting into an argument over a jukebox with the victim's female friends, the man directed racial slurs at the victim and his friends, told other patrons that he hated black people, bragged to the bar's owner about being involved in cross-burnings and flashed his swastika tattoo. He later attacked the victim's female friend, and when the victim intervened, the man's friends knocked him out. As the victim lay barely conscious on the floor of the bar, the man walked over to him and repeatedly kicked and stomped on his head. In addition to sentencing him to the statutory maximum 10-year sentence, he was ordered to pay \$1,874.56 in restitution. [Read the October 5, 2016 DOJ press release.](#)



PREDATORY LENDING NEWS

The [National Council Of La Raza \(NCLR\)](#) Gathered **Thousands of Signatures to Support a Strong Rule for the Abusive Payday Loan Industry.** These included over 7,000 signatures and 400,000 comments from community members, many directly impacted by predatory loans, and concerned Latino

families across the US gathered by a broad coalition: Stop the Debt Trap. The coalition is "500 civil rights, consumer, labor, faith, veterans, seniors and community organizations from all 50 states... Payday, car-title, and high cost installment loans, with annual rates of 300% or more dig borrowers into a dangerous hole of debt. Its time to end the scam and put rules in place that will end these abusive practices." Supporters are urging the Consumer Financial Protection Bureau (CFPB) to issue a final rule that will close loop holes that now allow predatory lenders to trap borrowers in a debt cycle. The CFPB will issue a final rule in next few months. The advocates' proposed rule would include a strong ability-to-repay requirement so that predatory lenders could not continue business as usual. NCLR - the largest national Hispanic civil rights and advocacy organization in the US - works to improve opportunities for Hispanic Americans. For more information on NCLR, please visit www.nclr.org or follow along on [Facebook](#) and [Twitter](#). [Read the NCLR news article.](#)



HUD & DOJ ENFORCEMENT

HUD Charges Manhattan Condo Owner With Discriminating Against Resident With Disabilities Who Required the Use of an Assistance Animal. [Read HUD's charge.](#) The charge was filed on behalf of a man with a disability who sought a reasonable accommodation from 111 East 88th Partners, which owns his Manhattan apartment. HUD alleges that the partnership refused his

request to keep an emotional support animal because of a prohibition against pets in his lease. In response to the man's request, the partnership wanted extensive medical records and data and reserved the right to subject the man to a medical examination and to question him, his physician, and his therapist under oath. HUD alleges that the request for such extensive medical information, after the resident had already provided medical documentation, interfered with his housing rights and was a violation of the Fair Housing Act. [Read the September 30, 2016 HUD press release.](#)

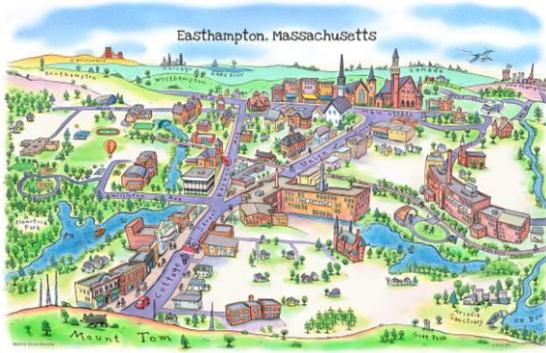
HUD Announces Agreement with Ridgeland, Mississippi to Settle Discriminatory Zoning Complaint. The agreement resolves complaints the city passed and enforced a zoning ordinance that was motivated by racial hostility and had a discriminatory effect on the city's African American residents. [Read the agreement.](#) HUD filed a fair housing complaint against the city after getting reports that several apartment complexes might be demolished because the city's new zoning requirement lowering the allowable density. The ordinance would make several complexes with the highest minority populations amortized, with over 1,400 units possibly replaced with mixed-use developments. Also,

other majority minority apartment complexes were put under lower density restrictions, possibly leading to a decrease of hundreds more apartment units. Under the Conciliation Agreement, Ridgeland will amend the 2014 Ordinance so that multifamily properties are treated as before the Ordinance for use and density; provide notice to property managers and/or owners of multifamily properties before any public hearings on changes to existing zoning, land use, and occupancy policies; and process all zoning, land use, building and occupancy approvals and permits "in good faith and in a timely manner." Ridgeland also will submit to HUD a proposed Affordable and Fair Housing Marketing Plan to encourage the development of mixed income communities, as well as do outreach and involve the residents of Southeastern Ridgeland in the planning. [Read the September 21, 2016 HUD press release.](#)



The U.S. Department of Housing and Urban Development Reached an Agreement with the City of Flagstaff, Arizona, and the Flagstaff Housing Authority Resolving Allegations that They Denied the Reasonable Accommodation Requests of a Resident with Disabilities. [Read the Voluntary Compliance Agreement.](#) A female resident filed a complaint that the City and the Authority refused her request to be moved away from her neighbors, whose disruptive behavior worsened her medical disability. She alleged that even after submitting a doctor's documentation supporting her contention her requests to move were refused. Under the agreement, the

Authority will pay her \$5,000, allow her to move to another unit, and provide staff training on the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act. Incidentally, disability is the most common basis of complaint filed with HUD. In 2015, HUD and its state and local partners investigated over 4,500 disability-related complaints, some 55 percent of all Fair Housing complaints. [Read the October 26, 2016 HUD press release.](#)



HUD Charges Massachusetts Landlords With Discriminating Against Families With Children. The owner of an apartment in Easthampton, Massachusetts refused to rent an apartment to a couple with a 3-year-old son and were expecting a second child because the unit was located on the third floor. Read HUD's charge. The couple was also expecting their second child when they were searching for an apartment. The couple responded to a Craigslist ad placed by the owner. When the owner learned they had a young child, he told them that the

apartment was on the third floor and that he would not rent to them. Before filing their complaint with HUD, the couple told the Massachusetts Fair Housing Center (MFHC) of their experience, which then sent a fair housing tester. Allegedly, the owner stated that he would not rent the unit to the tester because of the child. [Read the September 30, 2016 HUD press release.](#)

HUD Charges Ohio Housing Authority with Discriminating Against Family with Disabilities. The Trumbull Metropolitan Housing Authority in Warren, Ohio is accused of denying the reasonable accommodation requests of a family with includes a father and daughter with severe disabilities. [Read HUD's charge.](#)

The four-member family in the Housing Choice Voucher Program filed a complaint against the Authority after it denied their request to move from their two-bedroom apartment into a unit more suitable for their disability needs because it had had two additional rooms to separately accommodate the father's dialysis treatments and a daughter's disability. The Authority first approved the request but ultimately terminated their voucher assistance, and denied their request for new voucher program paperwork. The family was forced to live in separate places while the father underwent treatments alone. HUD's charge will be heard by a US Administrative Law Judge unless any party elects to have the case heard in federal district court. [Read the October 26, 2016 HUD press release.](#)



Justice Department Files Brief on the Use of Criminal Background Checks by Housing Providers. The statement of interest argued that the Fair Housing Act (FHA) requires that "landlords who consider criminal records in evaluating prospective tenants do not use overly broad generalizations that disproportionately disqualify people based on a legally protected characteristic, such as race or national origin." This was filed in the U.S. District Court for the Eastern District of New York in *Fortune Society Inc. v. Sandcastle Towers Housing Development Fund Corp. et al.*, a case brought by an organization that helps formerly incarcerated

individuals find housing. This challenges the practices of an affordable rental apartment complex in Far Rockaway, Queens. DOJ wanted to assist the court in evaluating if a housing provider's policy of considering criminal records in applications produces unlawful discriminatory effects that violate the FHA. DOJ said that "categorical prohibitions that do not consider when the conviction occurred, what the underlying conduct entailed, or what the convicted person has done since then run a substantial risk of having a disparate impact based on race or national origin." Instead, the housing provider must prove with evidence - and not just by using safety concerns - that the ban is necessary. Still, the policy will violate the FHA if there is a less discriminatory alternative. In this case, the plaintiff argued that the Sandcastle complex had a policy of refusing to rent to individuals with prior convictions for felonies or misdemeanors other than traffic offenses, which has a disparate impact against possible African-American and Hispanic tenants. [Read the October 18, 2016 DOJ press release.](#)

Washington



Justice Department Files Suit Alleging Disability-Based Discrimination at Housing Complex in Ellensburg, Washington.

The lawsuit alleges that the property was designed and constructed without complying with the Fair Housing Act's (FHA) accessibility requirements. It holds that various barriers at the Ashlynn Estates deny persons with disabilities equal access to the 12 ground-floor units as well as the public and common-use areas at the property. The barriers include inaccessible building entrances on an inaccessible exterior route, inaccessible knob hardware throughout the buildings, as well as inaccessible electrical outlets, laundry facilities,

bathrooms, and walk-in closet entrances. This began with complaint filed with HUD by the Northwest Fair Housing Alliance (NWFHA). After conducting an investigation, HUD issued a charge of discrimination and referred the case to the Justice Department. The suit seeks a court order requiring the retrofit of the property to bring it into compliance with the FHA, as well as monetary damages for NWFHA and for persons harmed by the lack of accessibility. [Read the October 31, 2016 DOJ press release.](#)

MARYLAND NEWS

Volunteers Wanted for the Baltimore Regional Transportation Board's Public Advisory Committee (BRTB-PAC).

The Committee consists of representatives of community organizations, residents, and industry professionals that give advice about regional transportation planning and related issues, as well as help promote equity and public awareness and public participation in the planning process. Volunteers will fill 3-year terms starting in January, 2017. If interested, you should complete an application and return it by November 30, 2016, to comments@baltometro.org. Members are recommended by the PAC and appointed by the Baltimore Regional Transportation Board (BRTB) to ensure wide geographic and diverse viewpoint representation. Meetings are usually held on the 1st Wednesday of the month from 5:30 to 7:30 p.m. in Baltimore. All members serve on a subcommittee. The total volunteer commitment is about 3-5 hours monthly. New members are appointed annually by the BRTB for 3-year terms, starting in January. Shorter terms may also be available. [Read the Volunteer Request article.](#)



FAIR HOUSING RESOURCES



Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#)

You can watch interviews about insurance, discrimination, housing, Fair Housing laws, disability issues, mortgage lending, etc. Our radio shows: <http://www.gbchr.org/2rad9899.htm>.

The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.

We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.929.7640 / <mailto:wkladky@gbchr.org>.



What Do You Think of This Newsletter? Is it good? Bad? How can we improve it?

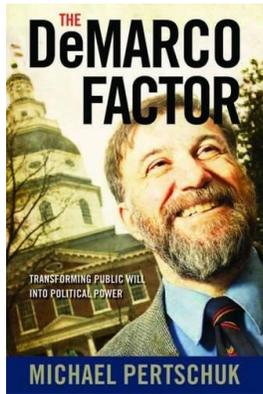
What issues should we cover more? Less? Any good ideas? Tips? Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchr.org>.



CALENDAR

The [Maryland Consumer Rights Coalition](#) will hold its 2016 Annual Meeting on Thursday, November 10th from 6 PM to 9 PM at the [Gathering Place](#) in Clarksville, Maryland. You can find more information about the [event on Facebook](#) and [buy your tickets](#) online. We congratulate the Coalition's awardees for 2016: Senator Paul Pinsky – Legislative Achievement of the Year;

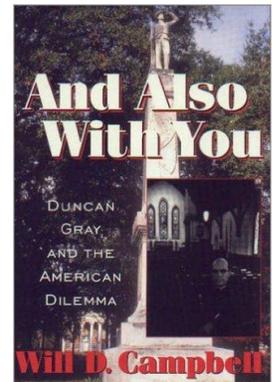
Zenita Hurley, Office of the Attorney General – Consumer Advocate of the Year; Ms. Loretta Jefferson – Volunteer of the Year; National Community Reinvestment Coalition – Federal Champion of the Year; and Mark Steinbach – Leadership in Consumer Law Award.



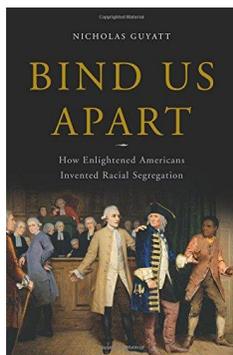
HAVE YOU READ?

The DeMarco Factor: Transforming Public Will into Political Power by Michael Pertschuk. Vanderbilt University Press, 2010. 244 pages, \$24.95. Have you read this great one? "In 2007, we in Maryland expanded health care coverage to over 100,000 Marylanders because Vinny DeMarco built a powerful grassroots coalition that made sure legislators knew that the people wanted expanded access to affordable, quality healthcare. Vinny built the same kind of coalitions to strengthen Maryland's gun laws and reduce teen smoking. As I have, all of us can learn from Vinny how to transform public will into political power." - Maryland Governor Martin O'Malley.

And Also With You: Duncan Gray and the American Dilemma by the Rev. Will D. Campbell. Providence House Publishers, 1997. 288 pages. Out of print but available in used. The story of Rev. Gray during the 1960s racial conflict in the South and the nation, and of the University Greys, a company of Confederate soldiers from the University of Mississippi.

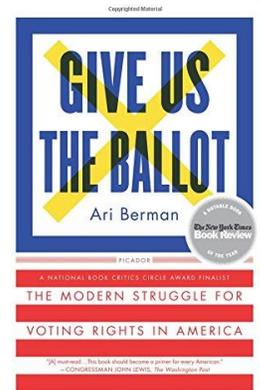


And One Was a Priest: The Life and Times of Duncan M. Gray Jr. by Araminta Stone Johnston. University Press of Mississippi, 2010. 320 pages. \$40.00 hardcover. This biography of civil rights advocate Rev. Gray tells his story as well as the times and people that influenced him. The book was written to answer the author's question "What makes a good person?"



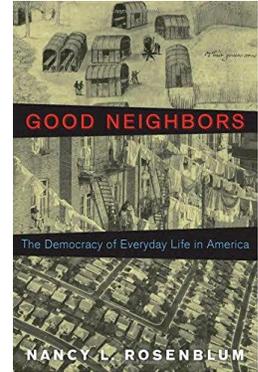
Bind Us Apart: How Enlightened Americans Invented Racial Segregation by Nicholas Guyatt. Basic Books, 2016. 416 pages. \$29.99, hardcover. This detailed account of early national policies toward Indians and blacks argues that most white liberals believed in human unity but did not think racial mixing was going to work. White reformers instead thought that people of color could only thrive in separate republics like in the American West or in the West African colony of Liberia. Some liberals believed that the Indian population should be assimilated through intermarriage. But when it came to African-Americans, the liberals' preferred approach was removal to Africa: "colonization."

Give Us the Ballot: The Modern Struggle for Voting Rights in America by Ari Berman. Picador, 2016. 384 pages. \$18.00, paperback. Interesting history of



what happened after the passage of the Voting Rights Act in 1965. The battles over race, representation, and political power continue, with lawmakers trying new approaches to keep minorities from voting.

***Good Neighbors: The Democracy of Everyday Life in America* by Nancy L. Rosenblum.** An analysis of how encounters among neighbors create a "democracy of everyday life." This is a valuable resource for neighbors during a disaster who improvise rescue and care. But it is shown that if it is negative this can lead to betrayal, such as that toward Japanese Americans interned during World War II, or to racial violence such as the lynchings.



REST IN PEACE

The Rt. Rev. Duncan Montgomery Gray Jr., Civil-rights advocate and retired bishop of the Episcopal Diocese of Mississippi, 89. In St. Peter's Church in Oxford in 1962, Gray called for calm as violence came during the court-ordered integration of the University of Mississippi. In his pulpit, Gray denounced racism, such as on September 30, 1962, the day before James Meredith enrolled as the first black student, escorted by federal marshals: "The seeds of anger and hatred, bitterness and

prejudice, are already widely sown, and as Christians, we need to do our utmost to uproot and cast them out." A week later, Gray sermonized that all Mississippians should face their guilt in the violence: "You and I didn't go out there and throw the bricks and the bottles. You and I didn't go out there and fire the guns. Yet you and I, along with every other Mississippian, are responsible in one degree or another for what happened. We are responsible for the moral and political climate in our state which made such a tragedy possible. The decent, respectable and responsible people of Mississippi have failed when events like those of last Sunday night can take place within our state." Also: "The seeds of anger and hatred, bitterness and prejudice, are already widely sown, and as Christians, we need to do our utmost to uproot and cast them out." Gray was also the seventh bishop of Mississippi and had at least two biographies (see *Have You Read?* above). His son said Gray was humble and did not seek attention for his civil rights work: "He just did what he thought a priest of the church ought to be doing." [Read the obituary in *Mississippi Today*.](#)

Tom Hayden, Civil Rights Advocate and Anti-Vietnam War Activist, 76.

After interviewing the Rev. Dr. Martin Luther King Jr. in 1960, Hayden was inspired to join the civil rights movement. He was a Freedom Rider, riding interstate buses into Georgia in defiance of segregation, and later worked as a community organizer in low-income parts of Newark, New Jersey. Hayden campaigned against the Vietnam War, helped write a manifesto for the Students for a Democratic Society (Port Huron Statement), and went to the Vietnamese capital of Hanoi as part of the antiwar movement. In 1968, He was convicted as one of the "Chicago Eight" for creating disorder outside the Democratic National Convention but his conviction was overturned by a federal appeals court. He later was elected to the California State Assembly and then served as a State Senator for eight years. [Read the October 24, 2016 *New York Times* article.](#)

