



FAIR HOUSING NEWS

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



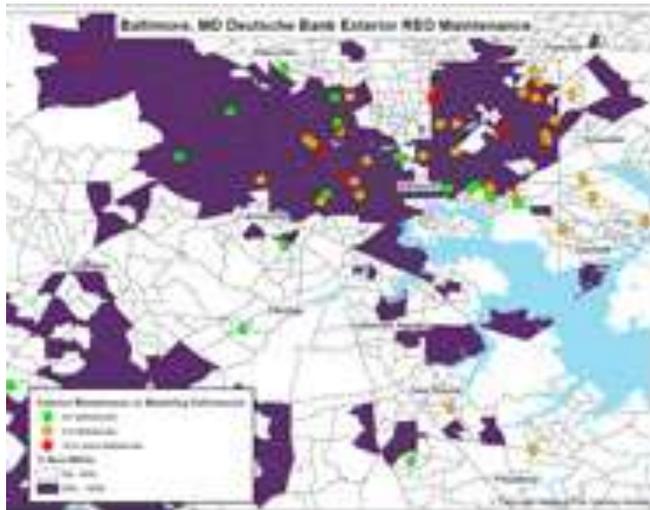
AUGUST GREETINGS!

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](#) or check out <http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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NATIONAL NEWS

20 Civil Rights Organizations Accuse Deutsche Bank, Ocwen Financial, and Altisource of Housing Discrimination in 30 Metropolitan Areas - Including Baltimore. The amended administrative complaint filed by the National Fair Housing Alliance (NFHA) with HUD alleged that Deutsche Bank AG, Deutsche Bank National Trust, Deutsche Bank Trust Company Americas, Ocwen Financial Corporation, and Altisource Portfolio Solutions, Inc. did not provide the legally required routine maintenance on bank-owned homes in middle- and working-

class African American and Latino neighborhoods, while Deutsche/Ocwen/ Altisource provided routine maintenance on similar homes in white neighborhoods. The original complaint was filed against Deutsche Bank, et al. in 2014, and this amended complaint adds Ocwen and Altisource as respondents because Deutsche Bank contracts with Ocwen and Altisource to provide preservation maintenance and marketing for most properties owned by the Bank. The complaint includes approximately 30,000 photographs of Deutsche Bank-owned homes in communities of color and predominantly white neighborhoods in the areas that shows an obvious pattern of discriminatory conduct in the maintenance of bank-owned homes in communities of color. The amended administrative complaint brings to 1,100 the number of Deutsche-owned homes investigated by NFHA and its partners. The Bank's properties in predominantly white working- and middle-class areas were much more likely to have the lawns mowed regularly, invasive weeds and vines removed, windows and doors secured or repaired, litter and trash removed, leaves raked, and graffiti erased, etc., from the property.

The following photo is just one example of the Bank's poor maintenance in Baltimore. The row

house in the middle belongs to Deutsche Bank, as Deutsche left trash on the steps and dead leaves in the yard and a black refrigerator on the porch at its home in this African American neighborhood:



No stranger to this reprehensible illegal behavior, Deutsche Bank settled a 2013 lawsuit with the City of Los Angeles for \$10 million after being accused of allowing hundreds of bank-owned properties to fall into slum conditions, leading to the destabilization of communities. ([Read the July 22, 2014 Baltimore Sun article](#)). You can view a map and PowerPoints at <http://nationalfairhousing.org/community-map/>. See photos of some of the Deutsche Bank-owned properties: <http://nationalfairhousing.org/deutsche-property-photos/>. [Read the July 26, 2017 NFHA article](#).

Airbnb Host Gets \$5,000 Fine for Canceling Because of Race. An Airbnb host who canceled a reservation and told the guest, "One word says it all. Asian," will pay a \$5,000 fine and attend a college course in Asian-American studies in an agreement with the California Department of Fair Employment and Housing. The guest had booked the home as part of a ski trip with her fiancé and friends in Big Bear in February. When she was close to the house, Suh messaged the host through the Airbnb app, but the host canceled the reservation after a dispute over additional guests. Barker told Suh in a series of messages that she would not rent to her if she were the last person on Earth. The guest said that she now was pleased the settlement included the host's attending an Asian-American studies course and hoped the settlement would encourage others to report discrimination. "I hope that more victims of discrimination will feel encouraged to come forward with their own stories," she wrote. "Your pain is not insignificant and you are not alone." [Read the July 13, 2017 CBS News article](#).



Study Finds that Low-Income Housing Federal Tax Credits Keep Racial Residential Segregation. It was discovered that in the United States' biggest metropolitan areas, low-income housing projects that use federal tax credits - the largest funding source for affordable housing - are disproportionately built in majority nonwhite communities. The result is that the government is helping to maintain established racial segregation even though federal law requires government agencies to promote integration. The \$8-billion annual tax credit program allows private developers to apply for credits to help finance new housing or existing housing rehabilitation. Developers are given larger credits for building in poorer

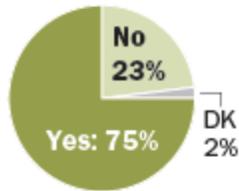
communities, which need affordable housing the most but also have large minority populations. The program is run by the U.S. Treasury Department, and has no provisions in its regulations about segregation. Several U.S. senators reintroduced a bipartisan bill - supported by the National Low Income Housing Coalition - earlier in 2017 that would greatly increase funding for the program and prohibit community members from vetoing projects. [Read the July 2, 2017 New York Times article](#).

Pew Study Finds 75% of U.S. Muslims say there is much discrimination against them. The researchers found that Muslims

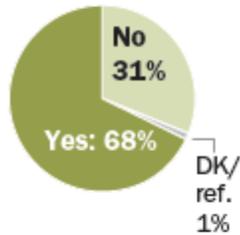


Among U.S. Muslims, widespread concern about place in American society

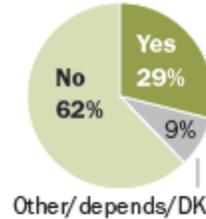
Is there a lot of discrimination against Muslims in the U.S.?



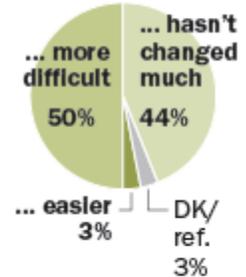
Does Donald Trump make you feel worried?



Do American people see Islam as part of mainstream society?



In recent years, being Muslim in the U.S. has gotten ...

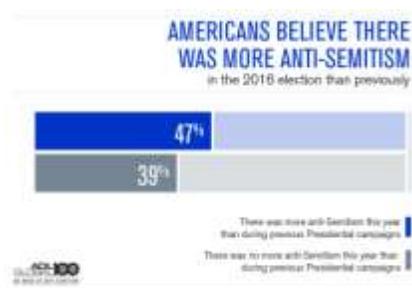


Source: Survey conducted Jan. 23-May 2, 2017.

"U.S. Muslims Concerned About Their Place in Society, but Continue to Believe in the American Dream"

PEW RESEARCH CENTER

perceive significant bias against them. Some 75% of respondents said there's "a lot" of discrimination against Muslims in the U.S. Some 60% of Muslims (and 68 percent of Muslim women) said media coverage of Muslims is unfair. Respondents said that the most important problems facing U.S. Muslims today included "discrimination, racism, [and] prejudice," "Muslims [being] viewed as terrorists," and "Trump's attitudes [and] policies toward Muslims." About three-quarters of the respondents said Trump is "unfriendly" toward Muslims in the U.S. Nineteen percent of respondents said they had been called an offensive name in the past year, compared to 22 percent in 2011 and 15 percent in 2007. The study also discovered that half of Americans say Islam is not part of "mainstream American society," and 41 percent say Islam encourages violence more than other faiths. The negativity towards Muslims was strongest among Republicans and white evangelicals, with over half of each saying there's a great deal or fair amount of extremism among U.S. Muslims - in comparison to 35 percent of all Americans who said the same thing. More positively, almost half of the respondents said someone had reached out to express support for their religion within the past year, compared to 37 percent in 2011 and 32 percent in 2007. [Read the July 26, 2017 Atlantic article.](#) [Read the August 9, 2017 Pew Research article.](#)

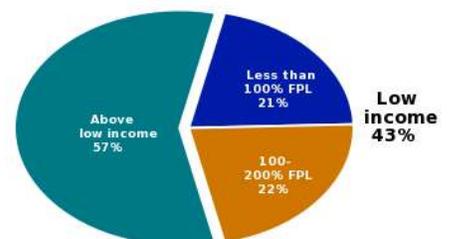


New National Poll Finding That Two Out Of Three Likely U.S. Voters Believe That Anti-Semitism Is A Serious Problem Today. In the new Rasmussen poll, 65 percent of voters said anti-Semitism is a serious problem in the U.S., and 24 percent said it a "very serious" problem. The survey's results mirror a nationwide poll the Anti-Defamation League (ADL) released earlier in 2017, which found for the first time that a majority of Americans (52 percent) said that they were concerned about violence in the U.S.

directed at Jews. Some 84 percent believe it is important for the government to play a role in combating anti-Semitism, up from 70 percent in 2014. This was similar to a [poll in April, 2017](#) finding a rise in anti-Semitic attitudes in the U.S. [Read the July 13, 2017 Anti-Defamation League article.](#)

Study Discovers Millions of Poor Americans Must Choose to Spend Less on Food and Healthcare Because Most of their Income Goes to Pay for Housing. The just-released

Children in the United States, by Income Level, 2015



© National Center for Children in Poverty (nccp.org)
National Demographic Profiles

report from the Joint Center for Housing Studies of Harvard University found that 70.3 percent of the poorest families, or those earning less than \$15,000 annually, spent over 50 percent of their wages on rent or costs to own a home in 2015. "Households paying half their incomes or more for housing have little money left over to cover other basic necessities," the authors wrote. These low-income families on average spent 53 percent less than those without such cost burdens from housing in 2015, the report showed. Low-income households with children spent under \$300 a month on food, compared with nearly \$500 for households which were not spending less than half their income on housing. The poorest seniors who spent over half of their income on housing spent only \$99 a month on medications and other healthcare services in 2015, compared with \$263 a month among those who were not severely burdened by rent or expenses to own a home. [Read the June 16, 2017 Reuters article.](#)



105 National Groups Urge the President to "End the Assault on Civil and Human Rights." The letter by the Leadership Conference on Civil and Human Rights and 104 national organizations opposed the Trump administration's drastic cuts to key civil rights office budgets, the withdrawal of numerous important civil and human rights policies, and the

appointment of officials who seem to favor retreating from statutory civil and human rights agency priorities. "It's clear that President Trump and his administration is attempting to roll back civil and human rights across the board. That will not stand," said Vanita Gupta, president/CEO of the Leadership Conference. "We believe in an America that is inclusive, fair, and just for all people – and we demand that this White House and the agencies work – as we all must – to continue to build an America as good as its ideals. Only then can we continue to make America great." The groups urged extending equal opportunity in education, employment, and housing; protecting the right to vote; reducing hate violence and racial disparities in the criminal justice system; preventing discrimination in health care; and advancing economic security. The text of the letter is available [here](#). [Read the June 5, 2017 Leadership Conference press release.](#)

Advocates Praise the Consumer Financial Protection Bureau's (CFPB) Announcement of a New Rule that Will Prohibit Lenders from Using Arbitration Agreements to Block Consumers from Filing Class Action Lawsuits - BUT U.S. House Then Votes to Veto It. The rule would give consumers the ability to

fight and eliminate abusive practices in the financial industry through class action lawsuits. Banks and financial institutions would be prevented from inserting "mandatory arbitration" language into consumer contracts, which is used to prevent people from joining together later to sue over purported violations or abuses. However, less than three weeks later House Republicans approved a legislative veto of the rule by a 231-190 vote mostly along party lines. It was the first time Congress had used its regulation review powers on a rule issued under the current president, and if it clears the U.S. Senate, it will be the first time lawmakers have successfully

challenged a sitting administration. Explaining their objection, Republicans said they feared "excessive litigation and frivolous lawsuits." [Read the July 11, 2017 SPLC article.](#) [Read the July 25, 2017 Washington Times article.](#)



East Baltimore Redevelopment Project Earns 2017 HUD Secretary Award For Historic Preservation. The \$9.3 million redevelopment project rehabilitated 32 vacant row houses into affordable housing homes, as well as a coffee shop and a workforce development center inside two mixed-use buildings. The project won the prestigious 2017 Advisory Council on Historic Preservation/HUD Secretary's Award for Excellence in Historic Preservation, commending the project for advancing the goals of historic preservation while providing



affordable housing and more economic opportunities for low-and moderate-income residents. The project started with a larger redevelopment plan for East Baltimore between TRF Development Partners and BUILD, begun in 2004 in partnership with the city of Baltimore. That plan called for homeownership and rental redevelopment production to re-occupy the long-vacant units in the Broadway East and Oliver neighborhoods. HUD funding helped provide the neighborhood with a neighborhood coffee shop, CUPs Coffeehouse and Café, a nonprofit providing a workforce development program for at-risk teens and young adults. The East Baltimore Historic II (EBHII) project also used the Federal Historic Tax Credit, with design and scope of work submitted to the State Historic Preservation Office and National Park Service for review. Each rehabbed house kept the historic footprint and existing fenestration patterns and retained or carefully replicated existing historic features. As a result, the two blocks of renovated homes still retain the character of the historic district. The project also received the "Excellence in Residential Rehabilitation" 2017 Maryland Preservation Award. Congratulations! [Read the July 21, 2017 HUD press release.](#) [Watch a YouTube video about the State's EBHII award.](#) [Read the December 2, 2016 *Baltimore Sun* article on the project's progress.](#)



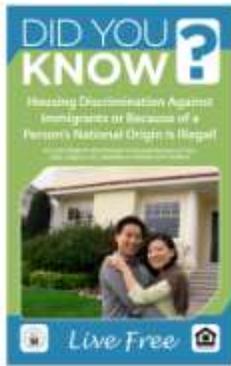
HUD & DOJ ENFORCEMENT

HUD Approves Discrimination Agreement Between California Fair Housing Group and Marin County Landlords to Resolve Allegations the Owners and their Agents Discriminated against a Female Tenant with Disabilities who has a Medical Condition and Requires an Assistance Animal. The complaint was originally filed by the Fair Housing Advocates of

Northern California. The woman had lived there for over 15 years, and was falsely accused of having an animal who was disruptive, bit maintenance workers, and was not a service animal under California law. Resultantly, her Housing Assistance Program voucher was cancelled, forcing her to move elsewhere. A HUD investigation confirmed her need for the dog, found written discriminatory statements made by the property managers, and discovered no evidence that the animal was disruptive or had bitten anyone. Under the agreement, the respondents will pay the woman \$31,000; pay Fair Housing Advocates of Northern California \$41,000; develop and implement a reasonable accommodation and reasonable modification policy consistent with the Fair Housing Act; revise their standard lease to be consistent with the new accommodations policy; send a letter to current tenants notifying them of the new policy; and obtain fair housing training. [Read the August 8, 2017 HUD press release.](#)

U.S. DOJ Files Complaint Alleging Los Angeles Falsely Promised to Provide Housing for Persons with Disabilities. The complaint by the U.S. DOJ is against the City of Los Angeles and the CRA/LA (formerly the Community Redevelopment Agency of the City) alleging that they fraudulently obtained millions in HUD housing grants by falsely certifying that the funds was being spent in compliance with federal accessibility laws. The complaint in intervention – replacing a previously file complaint by a “whistleblower” – alleges that the City and CRA/LA instead used the funds to create inaccessible housing. Apparently, many of the HUD-assisted apartment buildings did not meet minimal accessibility requirements. The lawsuit was originally filed in U.S. District Court by a wheelchair using resident of Los Angeles and the Fair Housing Council of San Fernando Valley. [Read the August 1, 2017 USDOJ press release.](#)





Justice Department Reaches Settlement Agreement to Resolve Discrimination Complaints with the Owner/Operator of the Royal Park Apartments in North Attleboro, Massachusetts. The owners of the 224-unit multi-family housing complex discriminated against tenants of South Asian descent in violation of the Fair Housing Act, which prohibits housing discrimination on the basis of race and national origin. Based on its investigation, the USDOJ determined that the owners discriminated against persons of South Asian descent in unit renting by steering them to certain buildings in the eight-building complex during 2009 through 2014. Under the agreement, the owners will pay \$70,000 to compensate victims of the discriminatory practices, will train any new employees to abide by the Fair Housing Act, and, in a related matter resolved in 2015, will make changes to its rental practices to avoid steering families with children to certain buildings and units. [Read the July 6, 2017 USDOJ press release.](#)

Justice Department Settles Sexual Harassment Lawsuit Against Morgantown, West Virginia, Landlords of Over 70 Residential Rental Properties to Resolve Allegations that the Rental Manager Sexually Harassed Female Tenants and Prospective Tenants in Violation of the Fair Housing Act. Under the settlement, the defendants will pay \$600,000 in monetary damages and civil penalties, and the rental manager will transfer his ownership of these properties and end his role in managing them. The settlement also requires the defendants to pay \$500,000 to persons affected by the discriminatory conduct and \$100,000 in civil penalties, and forbids the rental manager from any property management, rental management, or maintenance responsibilities, and from entering the premises or having any contact with current or former tenants. The lawsuit started when four female tenants filed complaints with HUD, which referred the complaints to the USDOJ. After conducting an investigation, the USDOJ filed a lawsuit in 2016, alleging that from 2006-2015 the rental manager "engaged in unwanted and unwelcome sex acts with female tenants, including touching and groping their breasts and genitals; conditioned tangible housing benefits to female tenants in exchange for performance of sex acts; made unwanted and unwelcome sexual comments and verbal sexual advances; entered the homes of female tenants without permission or notice to sexually harass them; and took or threatened to take adverse action against female tenants when they refused or objected to his sexual advances." In 2015, the former rental manager pled guilty to sexual abuse and other charges in the Circuit Court of Monongalia County, West Virginia, and was jailed for those offenses from 2015-2017 in a state prison. In 2008, the West Virginia Attorney General's Office settled a housing discrimination lawsuit in state court against the rental manager alleging sexual harassment. [Read the July 10, 2017 USDOJ press release.](#)



CALENDAR

Baltimore's 26th Annual Civil Rights Breakfast will be held on September 25, 2017 at the Hilton Baltimore Hotel (410 W. Pratt Street). The keynote speaker will be Dr. Karsonya "Kaye" Wise Whitehead, Ph.D., who will speak on "The Fierce Urgency of Now." There also will be a spoken word performance by Poet Lady Brion. Tickets are \$50, or \$500 for a table of 10, with checks made out to the Baltimore City Foundation. The event is presented by the [Baltimore City Office of Civil Rights and Wage Enforcement](#). For more information, contact Michele Masters at 410.396.3141/3151. Please RSVP by September 15, 2017.



FAIR HOUSING RESOURCES

"Fair Housing Matters" (FHM) Shirts, Mugs, Buttons, and More. The colorful FHM logo is available on many products, including T-shirts, iPhone cases, golf balls, baby bibs, etc. Hillocrian Creative LLC - also the publisher of [Fair Housing Helper for Apartment Professionals](#) - sells these at its [Hillocrian Store](#). Please note that this information is provided as a public service, and is not an endorsement of the products.

Interested In Fair Housing? Community Development? Insurance?

Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel](#)!

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

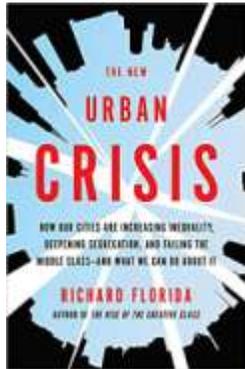


The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.

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@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? Good jokes?

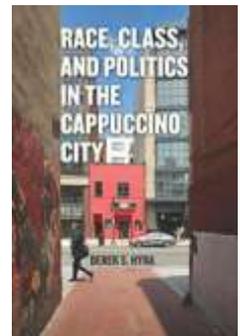
Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchrb.org>.

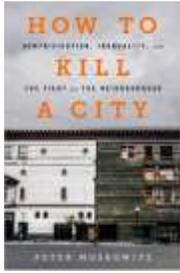


INTERESTING BOOKS

The New Urban Crisis: How Our Cities Are Increasing Inequality, Deepening Segregation, and Failing the Middle Class? and What We Can Do About It by Richard Florida. Basic Books, 2017. 336 pages. Hardcover. \$28.00. The author argues that the back-to-the-city movement driven by forces powering the growth of the world's superstar cities also generates gentrification, unaffordability, segregation, and inequality. Cities that are not "superstar" in the new economy stagnate, and middle-class neighborhoods everywhere are disappearing.

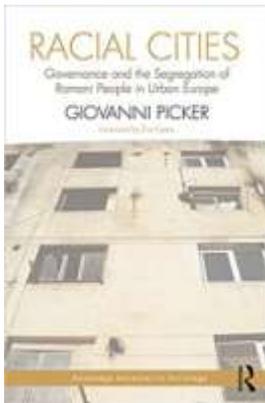
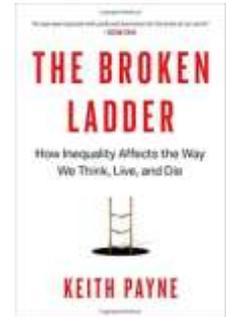
Race, Class, and Politics in the Cappuccino City by Derek S. Hyra. University of Chicago Press, 2017. 240 pages. Paperback, \$30.00. Based on six years of ethnographic research, this book chronicles and studies gentrification in the Shaw/U Street neighborhood in Washington, D.C. The Shaw neighborhood changed from being a home to the nation's preeminent African American elite, to a center of a strong narcotics trade, and is now home to an increasing number of young professional millennials. The author found that class and income have as much to do with tensions in revitalization efforts as race does. Included is a study of the various complex urban planning issues and multidimensional factors that must be considered to have a truly diverse racial and socioeconomic neighborhood or city.





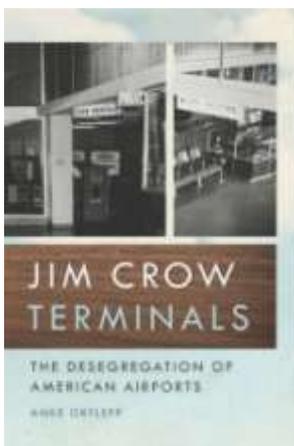
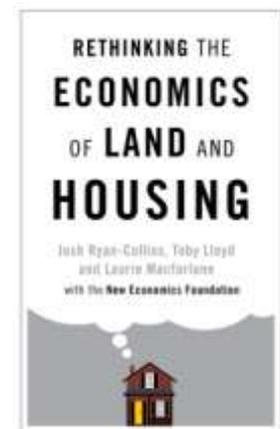
How to Kill a City: Gentrification, Inequality, and the Fight for the Neighborhood by Peter Moskowitz. Nation Books, 2017. 272 pages. Hardcover. \$26.99. This is an interesting examination of gentrification in New Orleans, Detroit, San Francisco, and New York. The comparisons illustrate the nation's current crises of race and inequality, as well as the ongoing fight for economic opportunity and racial justice.

The Broken Ladder: How Inequality Affects the Way We Think, Live, and Die by Keith Payne. Viking, 2017. Hardcover, 256 pages. \$28.00. An examination of how inequality divides people economically as well as the associated severe consequences on thinking, stress, immune systems function, and views about moral concepts such as justice and fairness. The evidence is that feeling poor has serious negatives beyond just the realities of being poor. Regardless of their average incomes, countries or states with greater levels of income inequality have much higher rates of all the social maladies associated with poverty, including lower than average life expectancies, serious health problems, mental illness, and crime.



Racial Cities: Governance and the Segregation of Romani People in Urban Europe by Giovanni Picker. Routledge, 2017. \$140.00. Hardcover, 190 pages. Going beyond race-blind approaches to spatial segregation in Europe, this book argues that race is critical in the stigmatization and segregation of "Gypsy urban areas" after World War II. Based on almost 10 years of ethnographic and historical research in Romania, Italy, France and the U.K., the author examines numerous case studies to understand the history of circulations and borrowings between colony and metropolis since the late nineteenth century. In examining socio-economic transformations and social dynamics in contemporary Cluj-Napoca, Pescara, Montreuil, Florence and Salford, he detects four local segregating mechanisms, and investigates resemblances between them and segregation in French Rabat, Italian Addis Ababa, and British New Delhi. These multiple global associations detail the links between race critical theories and urban studies.

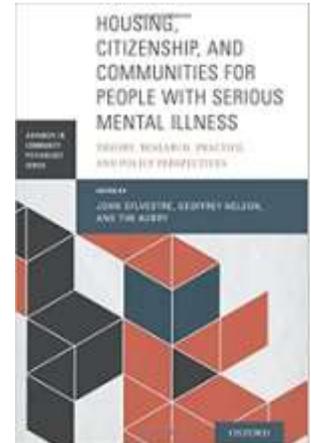
Rethinking the Economics of Land and Housing by Josh Ryan-Collins, Toby Lloyd, and Laurie Macfarlane. Zed Books, 2017. 288 pages. Paperback, \$24.95. The authors analyze important questions like why house prices in many advanced economies are rising faster than incomes, and what is the relationship between the financial system and the price of land. They argue that many of the major challenges facing modern economies - housing crises, financial instability, and growing inequalities - are tied to the land economy. To address these issues, they argue that both politicians and economists need to reconsider land policy - which is the missing issue in discussions about planning, development, and the property market.



Jim Crow Terminals: The Desegregation of American Airports (Politics and Culture in the Twentieth-Century South) by Anke Ortlepp. University of Georgia Press, 2017. 222 pages. Paperback, \$26.95. This is an informative examination of the segregation of African American airport passengers, including the roles of civil rights organizations; the federal government and judiciary; and airport planners, architects, and managers as actors in the

history of U.S. aviation's legal, cultural, and built environments. The author relates the struggles of black travelers to have the same freedoms on the airport grounds that they enjoyed in the (federally protected) aircraft cabin. In the mid-1950s, the vast majority of Southern airports - under the individual state's laws - provided blacks duplicate (and inferior) waiting rooms, restrooms, and dining facilities to separate the races in their use of airport terminal space. Organized opposition to airport segregation began in the 1940s as National Airport in Washington, DC was sued and desegregated in 1948. Shreveport, Louisiana, was the last U.S. airport to be desegregated, with the last signs leading to segregated facilities finally removed on July 10, 1963. [Read the May 24, 2012 Smithsonian article.](#)

Housing, Citizenship, and Communities for People with Serious Mental Illness: Theory, Research, Practice, and Policy Perspectives edited by John Sylvestre, Geoffrey Nelson, and Tim Aubry. Oxford University Press, 2017. 424 pages. Paperback, \$55.00. This useful collection includes discussions of the theory, research, practice, and policy issues that are related to the provision of housing and the supports needed by persons with disabilities to get and keep their housing. A special focus is given to consideration of the issues of citizenship and community life as key outcomes for people with serious mental illness who live in community housing. Articles include examinations of Housing First and other housing models, various landlord issues, various community programs in several nations, etc.



REST IN PEACE

Norman Dorsen, Human Rights Advocate, 86. In leading the American Civil Liberties Union (ACLU) from 1976-1991 and serving as general counsel from 1969-1976, he was involved in some of the most important civil liberties cases in the past 60 years. Dorsen's career-long focus on civil liberties was stimulated by his involvement in the Army-McCarthy Hearings in 1954. He went on to argue U.S. Supreme Court cases that included the establishment of juveniles' rights to due process and the legal acknowledgement of the rights of children born out of wedlock. He successfully argued the first abortion case to reach the Supreme Court (*In re Vuitch*, 1971), and was also one of the first lawyers to argue before the Court in favor of gay rights. Dorsen also helped build the Arthur Garfield Hays Civil Liberties Program at N.Y.U. Law into a very strong program for mentoring civil liberties lawyers. In 2000, President Bill Clinton awarded Dorsen the prestigious Eleanor Roosevelt Human Rights Award. In a statement introducing the award winners, the White House referred to Dorsen as "a tenacious and outspoken defender of human rights." [Read an informative remembrance of Dorsen on the ACLU website.](#)
