



# FAIR HOUSING NEWS

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



## FALL GREETINGS!

Welcome to this Edition of *Fair Housing News* by the GBCHRB as a Public Service! To join the mailing list: <mailto:wkladky@gbchrb.org>. Go to <http://www.gbchrb.org> for laws, links, etc.

Watch shows on Fair Housing on our [TV show on YouTube](#) or <http://www.gbchrb.org/2radio.htm> for radio shows on topics about Fair Housing!

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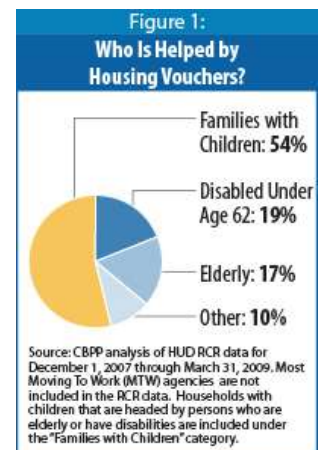


## NATIONAL NEWS

**HUD Files Housing Discrimination Complaint Against Facebook Because It Allegedly Allows Advertisers to Discriminate.** HUD claims Facebook allows advertisers to control which users receive housing-related ads based upon the recipient's race, color, religion, sex, familial status, national origin, disability, and/or zip code.

Facebook offers discriminatory options that allow advertisers to effectively limit housing options for these protected classes. [Read HUD's complaint against Facebook.](#) Advertisers can, for example, display housing ads either only to men or women; not show ads to Facebook users interested in an "assistance dog," "mobility scooter," "accessibility" or "deaf culture"; to display/not display ads to users whom Facebook categorizes as interested in a particular place of worship, religion or tenet, such as the "Christian Church," "Sikhism," "Hinduism," or the "Bible;" etc. Facebook also promotes its platform with "success stories" for finding "the perfect homeowners," and "personalizing property ads." [Read the August 17, 2018 HUD press release.](#)

**HUD Begins Campaign to Increase Landlord Participation in Housing Choice Voucher Program.** The campaign was begun after two new studies found most landlords do not accept voucher-holders, and those who do complain about administrative requirements and local housing authorities running the program. HUD's Landlord Task Force will ask landlords about what needs to be done to increase their participation in the Program. The studies regarded: (1) landlord voucher acceptance in five cities, and (2) the role landlords and property managers play in housing low-income tenants, especially voucher recipients, in Baltimore, Cleveland, and Dallas. The study including Baltimore found that while many landlords liked the program's reliable rent payments, their main reasons for not participating were frustrations with required inspections and disappointment with how



local housing authorities handle tenant disputes. [Download the Landlord voucher acceptance study.](#) [Download the role played by landlords study.](#) [Read the August 20, 2018 HUD press release.](#)



**Numerous Civil Rights and Medical Organizations Condemn the Trump Administration's Plan to Redefine Sex in Title IX of the Civil Rights Act of 1964 to Remove Transgender and Intersex Individuals from Civil Rights Protections.**

From the Bazelon Center's statement: "Under the reported new definition, sex would be defined based on a person's sex organs at birth. This definition flies in the face of the scientific and societal understanding of gender. Efforts to remove federal civil rights protections for any group of individuals subjected to prejudice and discrimination pose grave concerns. Such a change in definition at the very highest levels of government gives credence to the discrimination, societal prejudice, and rejection that cause great harm and trauma, including to the victims of discrimination as well as to our society. Rather than perpetuating antiquated stigma of transgender individuals, the Administration should work to support transgender people and promote inclusion and freedom from discrimination... Transgender rights are civil rights and our federal law and policy must reflect that."

[Read the October 26, 2018 Bazelon Center statement.](#)

**CAIR-Michigan Files Federal Suit Against City Of Troy Alleging Discriminatory Application Of Zoning Laws.**

The federal lawsuit in the Eastern District of Michigan on behalf of a Muslim community against the City of Troy alleges that Troy deliberately and illegally tried to keep a Muslim community from building a mosque by unfair and illegal application of zoning ordinances. [Read the CAIR-MI lawsuit.](#) Troy currently has some 53 places of worship but not one approved Muslim place of worship despite having a large and growing population of Muslim residents. The Adam Community has tried since 2013 to obtain land to build a mosque and community center but has been opposed by the City, its planning department, and its Zoning Board of Appeals. At a recent Board hearing, the board indicated that there would be no acceptable place in Troy for the community to build its mosque. After this hearing, the U.S. Department of Justice (DOJ) opened a currently ongoing investigation into Troy and its zoning board of appeals practices. [Read the November 8, 2018 CAIR press release.](#)



**Studies Defrock the Myth of White Classical Sculptures.** In another indication of continuing racism, a study has found that scholars and museum curators have ignored the fact that classical Greek and Roman statues were frequently painted with "vibrant" hair colors and skin tones. Apparently, if you look closely at an ancient Greek or Roman sculpture you can sometimes see the remainder of pigment. In 2017, University of Iowa Professor Sarah Bond [argued in a Forbes April 27, 2017 article](#) that ancient people and their sculpture were not pure white: "Depictions of

darker skin can be seen on ancient vases, in small terra-cotta figures, and in the Fayum portraits, a remarkable trove of naturalistic paintings from the imperial Roman province of Egypt, which are among the few paintings on wood that survive from that period. These near-life-size portraits, which were painted on funerary objects, present their subjects with an array of skin tones, from olive green to deep brown, testifying to a complex intermingling of Greek, Roman, and local Egyptian populations." [Read the October 29, 2018 New Yorker article.](#) [Read Bond's June 7, 2017 article in Hyperallergic.](#)



## MORTGAGE LENDING NEWS

**Advocates Criticize the Consumer Financial Protection Bureau (CFPB)'s intention to Gut the Payday Loan Rule.** The CFPB announced plans to gut its own rule to stop abusive payday lending and car-title loan debt traps by reconsidering the rule's compliance date and its core ability-to-repay provisions. A new proposal, undoubtedly far weaker, is expected in early 2019. Advocates were immediately critical, with the Center for Responsible Lending (CRL) responding in part: "If predatory lenders and (Executive Director) Mulvaney succeed

in eliminating or watering down this important consumer protection, millions of financially distressed Americans will continue to be caught in a crippling cycle of 300 percent-interest rate loans." The payday lending rule, finalized last year, set up basic consumer protections on very high (e.g., 300% or more) interest loans, including the reasonable standard that lenders must verify a borrower's ability to repay before making the loan. The rule, as released in October 2017, was set to go into effect in summer 2019. [Read the October 26, 2018 CRL article.](#)

**Civil Rights and Housing Policy Organizations Warn Comptroller of the Currency to not make CRA Changes that would be a Big Bank Giveaway.** The Advance Notice of Proposed Rulemaking announcement by the Office of the Comptroller of the Currency (OCC) seeks public input on how the agency should update Community Reinvestment Act (CRA) rules.

A coalition of civil rights and consumer advocacy organizations immediately argued that any CRA changes must strengthen banks' obligations to meet low-income community needs and that any changes should increase access to credit in historically redlined areas. The CRA is a fair lending law designed to expand financial opportunity that requires banks to serve the credit needs in the communities where they are located. The CRA has driven added financial equity that has led to hundreds of billions of dollars of investment in underserved areas. The coalition is urging against creating a loophole for banks to exploit, such as a proposed one-size fits all, single performance number approach. This would let banks decide which communities to serve but still get CRA compliance approval. Banks could then fulfill CRA requirements by serving the easiest, most profitable activities instead of actually serving their communities' financial needs. [Read the August 28, 2018 National Fair Housing Alliance article.](#)



**Wells Fargo Bank Boosts Community Investment in Washington, D.C.** It joins JPMorgan Chase which committed \$4 billion for home and small business lending in the area. Unlike several of its competitors, Wells Fargo will focus on a single city and has promised to give over \$1.6 billion in loans and grants over the next five years for community investment in D.C. The investment prioritizes Wards 7 and 8, which have a high percentage of lower-income black households. The Bank has given out grants to complementary nonprofits like

DC Central Kitchen, and the Washington Area Community Investment Fund. [Read the November 8, 2018 NCRC article.](#) [Read the November 2018 Inside Philanthropy article.](#) [Read the October 23, 2018 Housing Wire article.](#)

## **"Undesign the Redline" Interactive Traveling Exhibit Tours the U.S. Connecting Past Housing Segregation Policies like Redlining to Current Issues.**

One is currently at the Central Branch of the Howard County Library System through December 31st, and includes an interactive exhibit, workshop series, and curriculum. In New Orleans, it is "Curbed New Orleans," and is currently at the Alberta and Tina Small Center for Collaborative Design (1725 Baronne Street) at the Tulane School of Architecture in New Orleans. In New York City, the exhibition by design studio Designing the We connects the history of the City's racial housing segregation to current political and social issues. The exhibition was hosted by Enterprise New York at its office in downtown Manhattan. [Read the November 5, 2018 NCRC article.](#) [Read the Design the We article.](#) [Read about Howard County's exhibit.](#)



## **MARYLAND NEWS**

**Hate Crimes were discussed by the Leaders of the Maryland Commission on Civil Rights and the Baltimore Jewish Council on MPT's "Direct Connection."** Interviewed by host Jeff Salkin, Alvin Gillard, Executive Director of the Commission and Howard Libit,

Executive Director of Council discussed the status of hate crimes, trends, relevant issues, and related subjects. The 10-minute interviewed led off the October 29, 2018 episode of the show. [Watch the October 29, 2018 "Direct Connection" episode.](#)

**Maryland Attorney General Brian E. Frosh joins 33 Attorneys General calling on the Consumer Financial Protection Bureau (CFPB) to Continue Protecting Military Service Members against Predatory Lenders under the Military Lending Act.** The attorneys general urged the CFPB to

reconsider its reported decision to stop making certain that lenders are complying with the Act and not issuing predatory loans. "Director Mulvaney's refusal to ensure lenders are complying with the Act puts our military members and their families at unnecessary financial risk," said Attorney General Frosh. "The CFPB should do its job and protect those who protect our country. My office will vigorously enforce consumer protection laws, including those protecting military families from extortionist or predatory loans." [Read the October 23, 2018 OAG press release.](#)



## **HATE CRIMES**

**Pennsylvania Man Charged with Federal Hate Crimes for Tree Of Life Synagogue Shooting.** A federal grand jury charged a Pennsylvania man with federal hate crimes, including the murder of 11 people, for the October 27, 2018 shootings at the Tree of Life Synagogue in Pittsburgh's Squirrel Hill neighborhood. According to the indictment, the man drove to the Tree of Life Synagogue in Pittsburgh,

Pennsylvania, where members of the Tree of Life, Dor Hadash, and New Light Jewish congregations gathered to worship. He entered the building armed with multiple firearms and opened fire, killing

and injuring members of the three congregations, as well as injuring a number of responding public safety officers. While inside the Synagogue, Bowers said he wanted to “kill Jews.” [Read the October 31, 2018 DOJ press release.](#)



### **The National Fair Housing Alliance Condemns Hate Crimes and Calls on President Trump to Denounce Hate.**

The Alliance's statement said in part: "Regardless of political affiliation, NFHA calls on all lawmakers and public servants to be the leaders that America needs them to be. America cannot wait for justice and we cannot allow hate to become normalized. We strongly condemn violence in all forms and

we condemn hateful rhetoric that breeds and supports this violence. Judge Helen Ginger Berrigan quoted former First Lady Rosalynn Carter in a 2009 federal court decision in Greater New Orleans Fair Housing Action Center vs. St. Bernard Parish, finding that the parish exaggerated fears and engaged in discrimination against people of color, and those words bear restating now – “Leadership is not finding an angry crowd and getting in front of it to goad it on. A leader takes people where they want to go, and a great leader takes people where they do not necessarily want to go but ought to be.” [Read the October 30, 2018 NFHA article.](#)

### **DOJ Releases Update on Hate Crimes Prosecutions and Announces Start of Their New Hate Crimes Website:**

[www.justice.gov/hatecrimes](http://www.justice.gov/hatecrimes). The online resources include training materials, technical assistance, videos, research reports, statistics, and other info. The DOJ has increased its hate crimes prosecution program and training of federal, state, and local law enforcement officers, such as its Law Enforcement Roundtable on Improving the Identification and Reporting of Hate Crimes through the Department’s Hate Crimes Enforcement and Prevention Initiative. In the past 10 years, the DOJ has charged over 300 defendants with hate crimes offenses, including 50 in FY 2017 and 2018. In FY 2018, it charged 27 in 22 cases, and obtained 30 convictions. Since January 2017, the DOJ has indicted 50 involved in committing hate crimes and gotten 51 convictions. DOJ has also started new efforts to assist in combating hate crimes, including an \$840,000 research grant from the National Institute of Justice, and the extension of technical assistance resources on hate crimes via the Department’s Collaborative Reform Initiative. [Read the October 29, 2018 DOJ press release.](#)



## **HUD & DOJ ENFORCEMENT**

### **HUD Charges Paramus, New Jersey Rental Property Owner with Housing Discrimination**

for allegedly refusing to rent an apartment to an African-American woman because of her race. The charge further alleges that the owner used racial slurs in a text message sent to the woman informing her that she did not get the apartment. [Read HUD’s charge.](#) The woman had filed a complaint alleging that and she and her young son were denied the

opportunity to rent a two-bedroom apartment advertised on Craigslist because they are African-American. HUD’s charge alleges that in text messages, the owner informed the woman that she did not “make the cut” and used racial slurs. [Read the November 7, 2018 HUD press release.](#)

### **HUD Reaches Agreement with Las Vegas Housing Landlords**

**Settling Claims of Housing Discrimination.** The agreement resolves allegations that the on-site manager denied the request for reasonable accommodation by a couple with disabilities to move to a first-floor unit even though they were told when they moved in that they could transfer to the first available first-floor unit. The couple made the request many times in seven years, but was denied while they saw first-floor units rented to others. Finally, the couple's request was approved but they were told they would have to pay a \$700 move-in fee and a \$400 security deposit. Under the agreement, the landlord will pay the couple \$6,000, forgive \$1,392 in unpaid rent, change their Fair Housing policies to include information about reasonable accommodations, and have all tenant leasing and management staff attend Fair Housing training. [Read the November 7, 2018 HUD press release.](#)



### **HUD Charges New Jersey Condo Association With Discriminating**

**Against Resident With Disabilities.** The charge alleges that the condo association only allowed the sight and hearing impaired resident to use the service door rather than the main entrance or the common areas when accompanied by her assistance animal, and that the association charged her daughter \$100 because she walked her mother's assistance animal in the common areas. Because of the resident's mobility impairments, her daughter walked the dog. [Read the charge.](#) [Read the October 29, 2018 HUD press release.](#)

*Other Recent HUD Fair Housing Actions include:*

[HUD Charges Tennessee Landlord with Sexual Harassment - October 26, 2018.](#)

[HUD Charges Virginia and North Carolina Landlords with Discriminating Against Resident with Disability - October 25, 2018.](#)

[HUD Charges Ohio Landlords with Discriminating Against West Virginia Resident with Disabilities - October 23, 2018.](#)

[HUD Charges Wisconsin Landlords with Discriminating Against Families with Children - October 23, 2018.](#)



### **The U.S. Department of Justice (DOJ) Settles Immigration-Related Discrimination Claim against New York Hotel.**

The settlement with the company operating the Hyatt Place Hotel at Flushing/LaGuardia Airport in Queens resolves a complaint that the company discriminated against a work-authorized immigrant in violation of the anti-discrimination provision of the Immigration and Nationality Act (INA). DOJ's investigation concluded that the company did discriminate against an asylee by removing him from the hiring process for a hotel job because he was not a lawful permanent resident or citizen. Asylees have permanent work authorization, like U.S. citizens, U.S. nationals, refugees, and lawful permanent residents, and employers may not discriminate against them in hiring unless with legal justification. Under the agreement, the company will pay a civil penalty, train its staff, and be subject to DOJ monitoring and reporting requirements for three years. [Read the November 7, 2018 DOJ press release.](#)



**DOJ Reports Increases in Victim Reporting and Lawsuits Filed Since Start of Its Initiative to Fight Sexual Harassment in Housing.** Since beginning in 2017, the DOJ has opened 34 new sexual harassment cases, more than any previous year and nearly five times the previous year; and filed six pattern-or-practice lawsuits challenging sexual harassment in housing. This

is the most DOJ filed in any year. The DOJ also did other things to increase reporting and enforcement such as holding roundtables to improve coordination with U.S. Attorneys in the states, releasing a PSA and outreach info kit, starting a webpage with multi-language info materials and a task force to push the effort. [Read the Oct. 30, 2018 DOJ press release.](#)

## CALENDAR

**The National Community Reinvestment Coalition (NCRC)'s 2019 Just Economy Conference will be March 11-13, 2019 in Washington, D.C.**

The Conference includes different sessions on community organizing and advocacy, housing, access to capital and credit, workforce and community development, fair lending, and business development; experts and advocates sharing new developments, best practices, and innovative ideas for community reinvestment; keynote addresses from prominent officials and leaders; NCRC's Hill Day; and the 2019 NCRC National Achievement Awards Dinner. [Read more about the NCRC Conference.](#)



## FAIR HOUSING RESOURCES

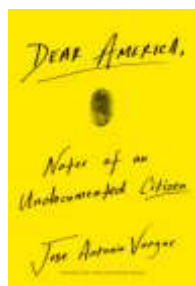
**Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#)** You can watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage

lending, and related. Our radio shows: <http://www.gbchrb.org/2radio.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 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? Good jokes?! Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchrb.org>.

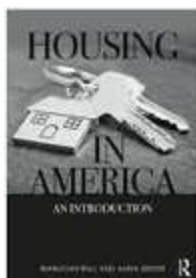


## HAVE YOU READ?

**Dear America: Notes of an Undocumented Citizen** by Jose Antonio Vargas. Dey Street Books, 2018. 256 pages. \$25.99 hardcover. This striking memoir from a

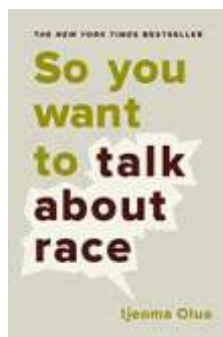


Pulitzer Prize winning journalist who has lived 25 years illegally in the U.S. treats the real, human side of homelessness, migration, belonging, families, and community. “This riveting, courageous memoir ought to be mandatory reading for every American...The pressing question from these pages isn’t whether Jose deserves to be a citizen but whether we, as a nation, deserve the bravery and generosity of spirit that he offers us with an open heart and mind.” (Michelle Alexander, *New York Times* bestselling author of *The New Jim Crow*). Vargas will speak at the NCRC 2019 Just Economy Conference, March 11-13 in Washington, D.C.



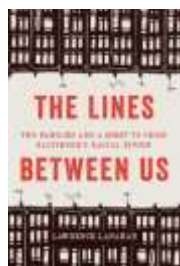
***Housing in America: An Introduction* by Marijoan Bull and Alina Gross.** Routledge, 2018. 194 pages. \$54.95 paperback. This academic textbook is a broad overview of housing that includes info about why housing matters, housing and culture, housing frameworks and political ideologies, housing and opportunities, housing and the economy, housing discrimination, and housing affordability. The author is a visiting professor at Brown University who teaches a course on homeownership bias, warehousing the elderly, and other ways the country fails to meet housing needs.

***Segregation by Design: Local Politics and Inequality in American Cities* by Jessica Trounstine.** 264 pages. \$29.99 paperback. Cambridge University Press, 2018. The author argues that racial segregation contributes to lower public goods expenditures. With high levels of segregation, the city also is politically polarized which makes collective investment more difficult. She uses as evidence data from 25 large cities and 2,600 other cities and towns.



***So You Want to Talk About Race* by Ijeoma Oluo.** Seal Press, 2018. 256 pages. \$27.00 hardcover. "Oluo offers a contemporary, accessible take on the racial landscape in America, addressing head-on such issues as white privilege, police brutality, intersectionality, micro-aggressions, the Black Lives Matter movement, and the "N" word." [Read a January 17, 2018 Literary Hub article by Oluo.](#)

***White Fragility: Why It's So Hard for White People to Talk About Racism* by Robin DiAngelo with a foreword by Michael Eric Dyson.** Beacon Press, 2018. 192 pages. \$16.00 paperback. "Referring to the defensive moves that white people make when challenged racially, white fragility is characterized by emotions such as anger, fear, and guilt, and by behaviors including argumentation and silence. These behaviors, in turn, function to reinstate white racial equilibrium and prevent any meaningful cross-racial dialogue."



To be published...

***The Lines Between Us: Two Families and a Quest to Cross Baltimore's Racial Divide* by Lawrence Lanahan.** The New Press, May 7, 2019. 336 pages. "The criss-crossing stories of Mark, a white devout Christian who sells his suburban home to move to Baltimore's inner city, and Nicole, a black mother determined to leave West Baltimore for the suburbs, chronicle how the region became so deeply segregated and why these fault lines persist."





## REST IN PEACE

**Aretha Franklin, Singer, Songwriter, and Civil Rights Activist, 76.** Aside from her incredible musical accomplishments, Franklin provided many funds for civil rights groups, sometimes for a lagging payroll, and performed at a number of benefits and protests. Her songs "Respect" and "Natural Woman" became virtual anthems of social change movements. Her advocacy included working for

Native American rights and indigenous peoples anywhere. As the NAACP press release put it: "As one of the nation's most powerful and accomplished artists, her musical gifts played a significant role in advancing awareness of racial and social justice issues. We celebrate her unmitigated 'Blackness' and her contributions to national progress that have changed our society for the better... Aretha Franklin's voice and talent sung a narrative which encouraged and promoted all to stand up and take action. Her legacy commands the NAACP to continue the work she started and supported." Amen.

[Read the August 31, 2018 NAACP press release.](#)

**Lenwood M. Ivey, Baltimore City Official and Civil Rights Legacy Leader, 85.** In a long career of service to Baltimore, Ivey headed the city's Urban Services Agency and worked under four mayors. He also headed the Baltimore City Foundation from 1989 to 2018. In 2017 the Baltimore City Office of Civil Rights established the \$500.00 Dr. Lenwood Ivey Award scholarship to be given "to a High School Student of Baltimore City Public Schools who exemplifies community engagement, leadership, and a passion for civil rights." [Read the September 28, 2018 Baltimore Sun article.](#)

