



FAIR HOUSING NEWS

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



EQUAL HOUSING OPPORTUNITY

FAIR HOUSING MONTH GREETINGS!

Welcome to this Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! Join the mailing list:

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NATIONAL NEWS

HUD Commemorates National Fair Housing Month 2022. The U.S. Department of Housing and Urban Development (HUD) kicked off Fair Housing Month 2022, which has the theme of *Fair Housing: More Than Just Words*. “The Fair Housing Act recognized what generations have known – that where we live impacts nearly every part of our lives,” said Secretary Marcia L. Fudge. “Fair Housing Month is a time to recommit to our mission to promote fairness, inclusion, and justice in housing. This month and every month, we are doing everything in our power to ensure every person has a fair shot at the American dream.” Each April, HUD,

communities, fair housing advocates, and fair housing organizations celebrate Fair Housing Month by doing various fair housing activities to underline fair housing enforcement efforts, increase the public's awareness of fair housing rights, and strongly emphasize the importance of creating diverse and inclusive communities. HUD's Office of Fair Housing and Equal Opportunity started its own [Twitter](#) and [Facebook](#) pages. [Read the April 1, 2022 HUD press release.](#)

Brookings Study of Federal Reserve Data Documents that Black Wealth is Devalued by Appraiser Racist Bias. This is a follow-up to its 2018 report called “[The devaluation of assets in Black neighborhoods: The case of residential property](#),” which examined variation in residential property values across neighborhoods and found that Black neighborhoods have median home values that are 53% less than in White areas. The recent Freddie Mac data showed that homes' appraisals in majority Black or Latino/Hispanic neighborhoods are 12.5% and 15.5% devalued compared to the contract price. The Brookings study eliminated all possible contributory factors except racism. A recently-released 2020 meta-analysis of 1976-2016 discrimination trends found while real estate



agents, landlords, and homeowners showed less racial discrimination in recent years, Black mortgage applicants still were rejected at comparatively higher rates as well as given higher interest rates. Other recent studies found that: (1) Blacks are evaluated by potential lenders like their credit score was 71 points lower; pre-approval discrimination varied between metros; small banks more often discriminated than large ones; and that racially discriminating lenders primarily did so to profit from low-income Blacks and Latino/Hispanic households. [Read the November 17, 2021 Brookings article.](#) [Read the 2020 Mortgage Lending Discrimination Study.](#)



C-Span is Currently Running the Hearing on Bias in the Home Appraisal Process. The Senate Banking, Housing and Urban Affairs Committee held a hearing on discrimination in the home appraisal process. Witnesses included a representative from the Housing and Urban Development (HUD) Department and an appraisal expert. They witnesses discussed the need for more appraisers who come from diverse backgrounds and how a biased appraiser can significantly affect the value of a

home. You can watch [Sen. Banking Chair Brown Opening Remarks](#), [A Black Family's Home Appraisal Experience](#), [Sen. Banking Ranking Member Toomey Opening Remarks](#), [HUD Property Appraisal & Valuation Equity Interagency Task Force Opening Remarks](#), [Appraisal Subcmte. of the Fed. Financial Institutions Examination Council Opening Remarks](#), or [Compounding Impact of Low Appraisals](#). [Watch the Congressional Hearings on C-Span](#). There also are several older videos on C-Span about fair housing issues, such as a National Fair Housing Alliance seminar, Fair Housing Act Amendments hearing, etc. Watch it: <https://www.c-span.org/search/basic/?query=fair+housing>.

Biden-Harris Administration Starts Broad Reform Plan to Increase Equity in Appraisals. The [Interagency Task Force on Property Appraisal and Valuation Equity \(PAVE\) Action Plan](#) will take actions to substantially reduce racial bias in home appraisals, including what federal agencies can do using their existing authorities to increase oversight and accountability of the appraisal industry and make it easier for homeowners and homebuyers to take action when they get a valuation that is lower than expected. The PAVE Action Plan is available at [PAVE.hud.gov](https://www.pave.hud.gov). [Read the March 23, 2022 HUD release.](#) [Fact Sheet: PAVE Task Force Action Plan Key Findings.](#)



ADL Report Finds White-Supremacist Propaganda Remained Historically High in the US in 2021. The research by the Anti-Defamation League (ADL) identified 4,851 reported cases of white-supremacist propaganda in 2021 (e.g., including racist, antisemitic and anti-LGBTQ actions). This was a 5% decrease from 2020 but still significantly higher than the 294 cases in 2017, when the ADL began documenting a rise in such data. They found 1,206 incidents of propaganda in 2018 and 2,714 in 2019.

There was though a 27% rise in distributions of antisemitic propaganda (277 in 2020 and 352 in 2021), including stickers outside a California synagogue reading "Hitler was right" and dozens of distributed fliers blaming Jews for the coronavirus. The ADL found that there was a "buildup of white-supremacist groups leading up to the Unite The Right rally in Charlottesville in August 2017. Before then, such groups had focused on college campuses." The Patriot Front, New Jersey European

Heritage Association (NJEHA), and Folkish Resistance Movement (FRM), formerly known as Folksfront, did 91% of the incidents. Patriot Front was responsible for over 82% of the 2021 incidents, and was most active in Pennsylvania, Virginia, Massachusetts, Texas, and Maryland. [Read the March 3, 2022 Washington Post article.](#) [Read the ADL article.](#)



Biden Signs Bill Making Lynching a Federal Hate Crime.

The Emmett Till Ant lynching Act makes lynching a federal hate crime. Lawmakers tried, and failed, to pass anti-lynching bills [nearly 200 times](#). “Hundreds, hundreds of similar bills have failed to pass over the years,” Biden said at a ceremony in the Rose Garden after he signed the bill. “Several federal hate crime laws were enacted ... But no federal law expressly prohibited lynching. None until today.” The law amends the U.S. Code to designate lynching a hate crime punishable by up to 30 years in prison. This comes after over [4,000 people](#),

mostly African Americans, were reported lynched from 1882 to 1968. Horribly, 99% of the perpetrators escaped either state or local punishment. [Read the March 29, 2022 Washington Post article.](#)

New York Plans to Make it Easier for Blind People to Vote.

The New York State Board of Elections agreed to implement an electronic voting method for voters with disabilities by June, in time for the state's primary election. The new electronic voting method will allow voters with disabilities that make reading or writing text difficult, such as blindness or paralysis, to print out ballots online and mail them. This followed the [original legal complaint](#), filed in 2020, that voters with disabilities who did not want to vote in person because of Covid-19 were excluded from absentee voting because they were unable to independently fill out paper ballots. In the new system, voters with disabilities can request ballots from their local election boards 15 days before any election. Ballots will come with postage-paid return envelopes and “oath envelopes” with feature raised markers indicating where voters with visual impairments can sign, although the board will accept signatures written anywhere on the envelopes. This will also allow voters with disabilities to mark their ballots electronically with computer software aurally describing the text and images. Their ballots can then be printed and mailed. The legal settlement requires the board to pay \$400,000 in lawyer fees to the complainants. [Read the October 6, 2022 New York Times article.](#)



MARYLAND NEWS

Tangled Titles Lessen Generational Wealth for Thousands of City Families. A tangled deed is when someone owns a home and lives there - but does not legally own the property because their predecessor dies without a will and without transferring the title to the survivor. Ironically, they have often verbally promised the house to family who live with them or relatives, but unless

their property is probated, it remains in the deceased's name. To transfer a property deed owned by someone who is deceased, every heir with a claim on the property must be consulted. If they agree who gets the home, the deed transfer gets done. But if one heir won't sign off it goes into the very complicated probate court process. Tragically, thousands of Baltimore households, primarily in Black

neighborhoods in West and East Baltimore, are thus prevented from qualifying for public assistance with repairs, from selling homes, and being very vulnerable to tax sale foreclosure. In order to clear the deed, someone has to spend thousands of dollars in legal fees on probate court as well as dealing with the Register of Wills. Some houses with tangled titles are abandoned and vacant because the occupants do not have the money to maintain them. Such titles can lead to vacancy through tax sale, where Baltimore auctions off any property liens to third-party investors. [Read the December 6, 2023 WYPR news article.](#)

According to the Institute for Justice, Maryland and Virginia are Better in Civil Rights Efforts Than D.C. and Delaware, Among Others.

In the current state legislative sessions, [Maryland](#) and [Virginia](#) have introduced bills to end qualified immunity - but not DC. [New Mexico](#) has the best redress with its New Mexico Civil Rights Act enacted in 2021. Qualified immunity is a federal legal doctrine that protects government employees, including when they violate constitutional rights, from lawsuits. For example, this applies to when a [school official strip-searches a student](#) or then [police officers steal](#) cash and rare coins. With qualified immunity, the victims of civil rights abuses are victimized. You can only sue a public official who violates your rights if (1) A rights violation has occurred, and (2) that violation must be “clearly established” in case law. In reality, that means your lawyer has to find another case with the exact circumstances and where a judge ruled against the government. This makes suing very difficult. [Read the March 4, 2022 Washington Post article.](#)



Maryland Commission On Civil Rights (MCCR) Celebrates April as National Fair Housing Month. The MCCR is presenting three events to celebrate this year's Fair Housing Month. For the Full Event Program: <https://issuu.com/mccreo/docs/mccrfhm2022>. Pre-Registration is preferred. The events are: (1) **Event 1: What's in Your Wallet?** Examining Source of Income Discrimination and Disparities faced by Individuals Experiencing Homelessness and Housing Insecurity." Virtual Presentation April 7, 2022 from 5 - 7 p.m. Register Here: <https://www.eventbrite.com/e/whats-in-your-wallet-tickets-308956175237>. (2) **Event 2: The Shadow Pandemic: Examining Gender Inequality and Access to Housing In the Wake of COVID-19.** Kara N. Hunt, Ph.D. and Dr. LaTeri McFadden. In partnership with the Baltimore Co. Public Library. Virtual Presentation April 14, 2022 from 6 - 8 p.m. Register: <https://bcpl.info/events-and-programs/list.html#!/register/198243>. (3) **Event 3: "Fair Housing, Disability and Reasonable Accommodations."**

Glendora C. Hughes, General Counsel) Virtual Presentation April 27, 2022 from 12 p.m.-2 p.m. Register: <https://www.eventbrite.com/e/fair-housing-disability-reasonable-accommodations-and-the-law-tickets-309007047397>. For Reasonable Accommodation Requests contact: Rosina Garrett, Administrative Specialist: rosinay.garrett@maryland.gov no later than one week prior to the event.

Baltimore City Begins Tax Sale Exemption Program to Keep Residents in Their Homes. This program helps homeowners avoid tax sale for unpaid City bills. The deadline to apply for this program is Friday, April 15. Learn more at

[sale-prevention](#). Learn more or register the clinic at <http://www.myhomemydeed.org>, or call 443-451-4066. The Tax Sale Exemption Program is an annual city program managed by the Departments of Finance and Housing and Community Development.

Successful applicants have their properties removed from tax sale in the year they apply. This program does not forgive unpaid bills. Homeowners who receive Final Bill and Legal Notices (FBLN) in February are eligible to participate in this program if they meet following criteria: (1) The assessed value of their home is \$250,000 or less (look it up at SDAT: Real Property Search (maryland.gov)), and (2) The homeowner has lived in the home for at least 15 years, and one of these is met: (1) The homeowner has a total annual household earned income of \$36,000 or less; or



(2) The homeowner is at least 65 and has an annual earned income of \$75,000 or less; or (3) The homeowner is an adult currently receiving disability benefits from the Federal Social Security Disability Insurance Program or the Supplemental Security Income Program and has an annual earned income of \$75,000 or less. Apply: <https://portal.neighborlysoftware.com/baltimoremd/Participant>. Download an application here: <https://dhcd.baltimorecity.gov/files/final-tax-sale-exemption-application.pdf>. Or pick up a paper application at the 1st floor of the Abel Wolman Building, and the 11th floor of 417 E. Fayette Street, Baltimore, 21202. To submit a paper application, you may mail it or bring it to: Baltimore City Department of Housing and Community Development, 417 E. Fayette Street, Suite 1125 (11th floor), Baltimore, MD 21202. For more information regarding the application process please call the Department of Finance at 410. 396.3000 or email the Department of Housing & Community Development at dhcd.taxsaleinfo@baltimorecity.gov. To learn more about the tax sale process, avoiding tax sale, or to schedule a community-based information session, please contact Michael O'Leary, Tax Sale Services Coordinator at michael.oleary@baltimorecity.gov or 410-396-0273. Baltimore City Department of Finance Tax Sale Information [2020 Tax Sale FAQs](#).



The Maryland Consumer Rights Coalition is Hiring Fair Housing Testers

Get paid! \$150 for completing rental tester training. \$ 50 for each rental test.

\$200 for completing lending tester training. \$100 for each lending test.

What do testers do? The purpose of testing is to monitor compliance with the Fair Housing Act and other civil rights laws. Fair housing testers are trained to go undercover and shop for rental housing, mortgages, or a home to purchase. Testers write a detailed report about their shopping experience, and may later serve as a witness in complaints. Tester Requirements: Be over the age of 18; Have no felony convictions; Never have been terminated or asked to leave a position because of fraud or dishonesty; Have access to a computer, a phone,

and reliable internet connection; and be able to write clear reports in English. Work remotely! All testing is conducted by phone or online, and you don't need to live in Maryland to work as a tester! For questions, contact Robyn Dorsey at Robyn@marylandconsumers.org. Source: Maryland Consumer Rights Coalition (MCCR) newsletter, March 4, 2022.

HUD & DOJ ENFORCEMENT

HUD Charges Property Manager and Owners of a Milwaukee Rooming House with Sexual Harassment and Disability Discrimination. The 19-unit rooming house in Milwaukee allegedly discriminated against a former male tenant because of his sexual orientation and disability. [Read the charge here.](#) The Charge alleges that the property manager's harassing conduct included



making unwelcome, sexually aggressive verbal comments; demanding sexual favors; sending unwanted, threatening, and degrading text messages; and using demeaning language about the tenant's sexual orientation and disability. It also alleges that the property manager retaliated against the victim by threatening to end his tenancy and punching him in the groin. HUD's charge will be heard by a US Administrative Law Judge unless any party wants the case heard in federal district court. If an administrative law judge finds after a hearing that discrimination has occurred, he or she may award damages to the complainant, may order injunctive relief and other equitable relief to deter further discrimination, attorney fees, and may impose civil penalties. If the case is heard in federal court, the judge may also award punitive damages to the complainant. [Read the March 24, 2022 HUD release.](#)



US Justice Department Files Statement of Interest in Fair Housing Act Case Alleging Unlawful Exclusion of Tenants Who Do Not Speak English.

The Justice Department filed a Statement of Interest in the US District Court for the Northern District of New York explaining how policies that exclude rental housing applicants because they do not speak English may violate the federal Fair Housing Act. The Statement of Interest was filed in *CNY Fair Housing v. Swiss Village LLC, et al.*, a lawsuit alleging that the defendants violated the Fair Housing Act by refusing to rent an apartment to an applicant who is limited English proficient unless someone who speaks and reads English also lives in the apartment. The defendants own and manage apartments in Dewitt, New York. The lawsuit also alleges that the defendants refused the applicants' offers to bring their own interpreters to translate lease documents and assist with all communications. *CNY Fair Housing v. Swiss Village et al.* was filed in November, 2021. The defendants have moved to have the case dismissed. CNY Fair Housing opposes that, and the Justice Department agrees that dismissal of the complaint would be wrong. The motion is now pending before the court. [Read the April 1, 2022 USDOJ release.](#)

Justice Department Alleges Disability Discrimination in Amended Lawsuit about Design and Construction of Hawaiian Multifamily Housing.

The amended complaint in the US District Court for the District of Hawaii alleges that 14 entities designed and constructed five condominium and apartment complexes in Hawaii without the required accessible features under the Fair Housing Act. Two of the properties were built with financial assistance from the federal government's Low-Income Housing Tax Credit program. The USDOJ's original complaint named the general contractor for all five properties and the architects of four. The amended complaint adds eight defendants, alleging that each contributed to the Fair Housing Act violations. [Read the April 4, 2022 USDOJ release.](#)



Texas Man Charged with Civil Rights Violations for Setting Fire to the Austin Congregation Beth Israel synagogue.

According to a federal criminal complaint previously filed and evidence at a detention hearing, the accused set fire to the synagogue. After the fire began, a security camera captured him jogging away from the fire towards a vehicle. The Austin Fire Department responded quickly to extinguish the fire. No one was injured, but the fire caused over \$200,000 in damages. The indictment charges the accused with one count each of damage to religious property, use of fire to commit a federal crime, and arson. If convicted, he faces a minimum of 10 years and maximum of 60 years of imprisonment, a fine of \$250,000 or twice the loss suffered by the victim, and restitution for the amount of damage caused. He remains in federal custody since his arrest. [Read the March 24, 2022 USDOJ release.](#)

Justice Department Secures Settlement to Resolve Disability Discrimination Against People with Opioid Use Disorder.

The settlement agreement with Ready to Work, a not-for-profit residential, work and social services program for individuals who are homeless, with facilities in Aurora and Boulder, Colorado, addresses civil rights violations identified in an investigation by the Justice Department's Civil Rights Division. It resolves a complaint under Title III of the Americans with Disabilities Act that Ready to Work discriminated against an individual with Opioid use disorder (OUD) by refusing her admission to its residential, work and social services program because she uses a prescribed medication to treat her OUD. Under the agreement, Ready to Work will not deny services on the basis of disability, including OUD, or use standards or criteria to screen out individuals with disabilities. Also, the agreement requires Ready to Work to adopt non-discrimination policies, train staff on its non-discrimination obligations, report on its compliance, and pay damages to the Complainant. [Read the March 17, 2022 USDOJ release.](#)



FAIR HOUSING RESOURCES

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

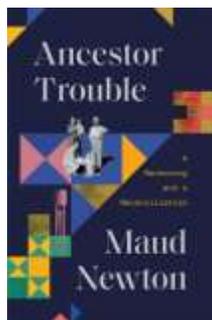
You can watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows: <http://www.gbchr.org/2rad9899.htm>.

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. 410.357.1219 / <mailto:wkladky@gbchr.org>.



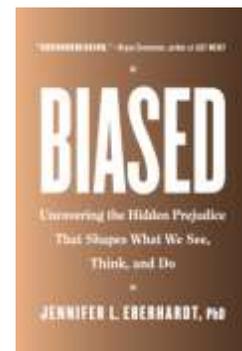
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Positive or negative, we want to hear from you! We appreciate constructive criticism! Send comments to <mailto:wkladky@gbchr.org>.



HAVE YOU READ?

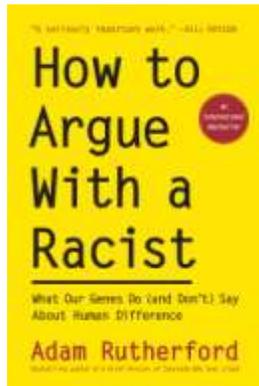
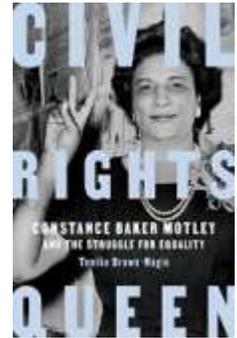
***Ancestor Trouble: A Reckoning and a Reconciliation* by Maud Newton.** Random House, 2023. 400 pages. \$28.99, hardcover. The author uses the details about the genealogy about her family tree to discuss the roots of racism and slavery.

Biased: Uncovering the Hidden Prejudice That Shapes What We See, Think, and Do by Jennifer L. Eberhardt. Just some of the questions this book addresses are How do we talk about bias? How do we address racial disparities and inequities? What role do our institutions play in creating, maintaining, and magnifying those inequities? What role do we play? In the process, Eberhardt analyzes and finds racial bias at all levels of society, including neighborhoods, schools,



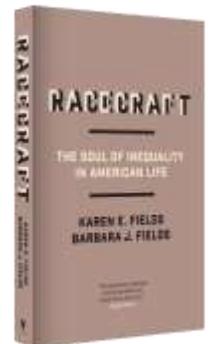
workplaces, and the criminal justice system. She offers insights to individually deal with this insidious problem.

Civil Rights Queen: Constance Baker Motley and the Struggle for Equality by [Tomiko Brown-Nagin](#). Pantheon, 2022. 510 pages. \$30.00, hardcover. Born to a blue-collar family during the Great Depression, Constance Baker Motley thought she would become a hair dresser, but became the first Black woman to argue a case in front of the US Supreme Court, the first of ten. Then the only Black woman in the NAACP legal team, she also defended the Rev. Dr. Martin Luther King, Jr. in Birmingham, helped argue in *Brown vs. The Board of Education*, and was critical in eliminating Jim Crow laws across the South. Motley was the first Black woman elected to the New York State Senate, the first woman elected Manhattan Borough President, and the first Black woman to become a federal judge.

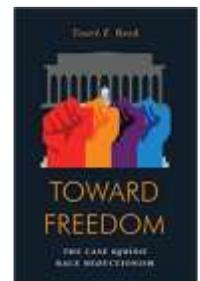


How to Argue With a Racist: What Our Genes Do (and Don't) Say About Human Difference by Adam Rutherford. The Experiment, 2020. 240 pages. \$21.95, hardcover. The book emphatically refutes outdated notions of race by illuminating what modern genetics can and cannot tell us about human difference. Research has proved that the racial categories still dividing us do not align with observable genetic differences. In fact, our differences are so minute that, most of all, they serve as evidence of our shared humanity.

Racecraft: The Soul of Inequality in American Life by Barbara J. Fields and Karen E. Fields. Verso, 2022. 320 pages. \$19.95, paperback. A new edition of the 2012 classic, the authors argue that the expected post-racist society has not developed at least partly because there has not emerged a legitimate language for thinking about and discussing inequality. "It's not just a challenge to racists, it's a challenge to people like me, it's a challenge to African-Americans who have accepted the fact of race and define themselves by the concept of race" - Ta-Nehisi Coates.



The South: Jim Crow and Its Afterlives by Adolph L. Reed Jr. Verso, 2022. 160 pages. \$24.95, hardcover. Good book about how the South was and was not transformed by the end of Jim Crow apartheid. Reed relates individuals' stories about Jim Crow both during and after its legal prohibition. He argues that it was much more than bigoted sheriffs, Jim Crow takeout windows, and "Colored Only" signs. It also involved economic exploitation, racial terrorism, and individual harassment, among numerous others. Reed does not minimize the everyday hurt and humiliation of the windows, etc. In his good analysis of the system, he points out that the 1960s laws left in place the undergirding class system and even affirmed it.



Toward Freedom: The Case Against Race Reductionism (Jacobin) by Toure Reed. Verso, 2020. 224 pages. \$19.95, paperback. Reed argues that improvements toward reducing racial disparities for African Americans and others is partly blocked by the public (and private) beliefs and language that equates entrepreneurialism with freedom and independence. This has the effect of divorcing race and class in the discussions and in the outcomes. He traces this back to the contradictory access to New Deal welfare programs, the Cold War, and Ronald Reagan's neoliberal opposition to the Keynesian consensus. Important book.



REST IN PEACE

Walter Dellinger, Legal Scholar and Civil Rights Worker, 80.

Dellinger served under President Bill Clinton as chief of the Office of Legal Counsel and as acting solicitor general (1996-1997), two of the highest-ranking posts in the US Justice Department. As acting solicitor general and as a lawyer in private practice, he argued 24 cases before the US Supreme Court. Dellinger was said to have been especially proud of his being

the [counsel of record for an amicus brief](#) in the 2003 case *Lawrence v. Texas*, which the US Supreme Court struck down a Texas ban on homosexual sex. His being the son of a single mother would stimulate and inform his later legal work on behalf of gender equality and reproductive rights. Dellinger early was committed to racial equality and participated in the civil rights movement as an activist. He served as a law clerk to Supreme Court Justice Hugo L. Black before joining Duke law school in 1969. Recently, he wrote an [op-ed published in the New York Times](#) praising President Biden's promise to nominate a Black woman to replace retiring Justice Stephen G. Breyer.
