



FAIR HOUSING NEWS

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



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!

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,

IN THIS ISSUE...

<i>National News</i>	1
<i>Maryland News</i>	3
<i>Mortgage Lending News</i>	5
<i>HUD and DOJ Enforcement</i>	6
<i>Calendar</i>	7
<i>Fair Housing Resources</i>	8
<i>Have You Read?</i>	8
<i>Rest in Peace</i>	9



NATIONAL NEWS

The [National Low Income Housing Coalition](#) (NLIHC) **Calls for Hurricane Ian Recovery to Not Increase Housing Inequities.** Its [Policy Recommendations](#) “urge Congress, FEMA, and HUD to ensure that federal disaster recovery resources reach all impacted households, including those with the lowest incomes who are often the hardest-hit by disasters and have the fewest resources to recover afterwards.” These

include specific [top priorities for disaster recovery](#).

Dedicated solely to ending America’s affordable housing crisis.



This Hurricane has Worsened Conditions Noted in the Recent NLIHC and [National Housing Law Project](#) (NHLP)’s [Joint Letter Urging the Biden Administration to Protect Renters and People Experiencing Homelessness](#). They urge the establishment and expansion of renter protections; activate emergency resources and long-term rental assistance; protect tenants from predatory investors; encourage states and communities to use State and Local Fiscal Recovery Funds (SLFRF), provided through the [American Rescue Plan](#), to develop affordable housing; and to prioritize long-term solutions to address America’s housing crisis, paired with reforms to address racial disparities. "Renters are being pushed out of their homes by rapidly increasing rents," said the NHLP. "Those increases are a major component of the larger inflation crisis." As pandemic protections expire and emergency resources expire, low-income renters are struggling with rising inflation, skyrocketing

rents, spiking eviction filing rates, and, in many communities, increasing homelessness. Every \$100 increase in median monthly rent is associated with a 9% increase in homelessness. In 2021, monthly rents increased on average by 14%, or nearly \$200, nationally. In some cities, rents rose by as much as 40%. [Read the August 16, 2022 NLIHC article.](#)



Rental Housing Provider to Pay \$450,000 for National Origin, Race, and Familial Status Discrimination at Bucks County, Pennsylvania, Apartment Complex. The [Housing Equality Center of Pennsylvania](#) (HECP) and a Bucks County couple agreement resolves allegations that CM Bucks Landing 120, LLC, Residential Management (NY), Inc., and Aspen Grove Apartment Homes violated the [Fair Housing Act](#) by applying policies that

discriminated against potential applicants based on national origin, race, and familial status. In 2019, HECP was contacted when a family had their application for tenancy rejected by Aspen Grove Apartment Homes due to its policy of requiring that all adults have a social security number (SSN). The husband had a SSN, an outstanding credit score, and an income which qualified the family to rent the apartment. His wife was lawfully residing in the U. S., but was not yet a citizen and did not yet have a SSN. Residential Management’s policies and practices were discriminatory because: (1) requiring a SSN for all adult applicants has an unlawful discriminatory impact as it effectively excludes people who have lawfully immigrated to the U. S. from another country but have not yet received a SSN; (2) its policies and procedures included a ban on persons who have any type of criminal background which has an unlawful discriminatory impact based on race and national origin because it did not have a process for an individual assessment to determine if an applicant posed a direct threat to persons or property, or any other less discriminatory alternative; and (3) its occupancy standards had an unlawful and discriminatory impact on families with children. [Read the HECP article.](#)

[Consumer Financial Protection Bureau \(CFPB\) Study Details the Rapid Growth of “Buy Now, Pay Later” Lending.](#) The report, [Buy Now, Pay Later: Market trends and consumer impacts](#) finds that industry grew rapidly during the pandemic, but borrowers may receive uneven disclosures and protections. The five firms surveyed in the report originated 180 million loans totaling over \$24 billion in 2021, a near tenfold increase from 2019. “Buy Now, Pay Later is a rapidly growing type of loan that serves as a close substitute for credit cards,” said CFPB



Director Rohit Chopra. “We will be working to ensure that borrowers have similar protections, regardless of whether they use a credit card or a Buy Now, Pay Later loan.” Buy Now, Pay Later is a form of interest-free credit that allows a consumer to fully purchase a product, and then pay back the loan over four installments, with the first installment typically being a down payment on the purchase. Most Buy Now, Pay Later loans range from \$50 to \$1,000, and are subject to late fees if a borrower misses a payment. The report identified areas of risk of consumer harm, including: (1) Inconsistent consumer protections: Borrowers seeking this credit may encounter products without protections standard elsewhere in the consumer financial marketplace, such as a lack of standardized cost-of-credit disclosures, minimal dispute resolution rights, a forced opt-in to auto-pay, and companies that assess multiple late fees on the same missed payment. (2) Data harvesting and monetization: The lenders build a valuable digital profile of each user’s shopping preferences and behavior, may threaten consumers’ privacy, security, and autonomy. (3) Debt accumulation and over-extension: Buy Now, Pay Later is engineered to encourage consumers to purchase more and borrow more. Buy Now, Pay

[Arundel Caucus of African American leaders'](#) system alerts leaders and journalists when a racial incident, threat, or suspected hate crime happens in Maryland. To start, Emmett Till Alerts will be sent to 167 black elected officials statewide, national civil rights organizations (including the [Maryland Black Legislative Caucus](#), [NAACP](#), Southern Christian Leadership Conference, and the [National Action Network](#)), [Maryland Association of Black Journalists](#), state newspapers and journalists, clergy members, and other leaders, according to the Caucus. Anyone who believes a hate crime or threat has occurred can report it to members of the involved groups, who vet the tip. Anne Arundel police are not involved with the alert system. The new system is the first of its kind in the U. S. [Read the August 25, 2022 Baltimore Sun article.](#)



17 Multifamily Housing Complexes Located in the Maryland Subject of DOJ Disability Discrimination Lawsuit Against Annapolis-Based Developer. Under the settlement, Annapolis-based developer [Stavrou Associates Inc.](#), and related entities have agreed to pay \$185,000 to settle claims that they violated the FHA and the ADA by failing to build 11 multifamily housing complexes in Maryland with required accessible features for people with disabilities. The defendants also agreed to make extensive retrofits to

remove accessibility barriers at the complexes. The [DOJ](#) has similar allegations against another Maryland-based developer, Humphrey Stavrou Associates Inc., and related entities, involved in building six other multifamily housing complexes in Maryland. The lawsuit involving that is unaffected by this settlement. The 17 properties were built with financial assistance from the federal [Low-Income Housing Tax Credit program](#) and the [HOME Investment Partnerships Program](#), with some senior units. The settlement, which must still be approved by the [U.S. District Court for the District of Maryland](#), requires the defendants to pay all costs of the retrofits, \$175,000 as a settlement fund to compensate individuals harmed, and a \$10,000 civil penalty. Under the settlement, the defendants will replace steeply-sloped walkways with new walkways to help residents reach all amenities of the properties; remove obstacles from pedestrian pathways; and widen doorways and modify bathrooms and kitchens so they are accessible. The defendants also will receive FHA and ADA training so their future multifamily housing construction comply, and provide periodic reports to the DOJ. The 11 complexes are: Villages at Belle Hill, Elkton; Burgess Mill Station I and Burgess Mill Station II, Ellicott City; River Point Apartments, Essex; Hammarlee House Apartments, Glen Burnie; Overland Gardens, Landover; Rainier Manor Phase II Apartments, Mount Rainier; Chapel Springs Senior Apartments, Perry Hall; Hampshire Village, Silver Spring; and Windsor Crossing Family Apartments and Windsor Crossing Senior Apartments, Suitland. The six Maryland complexes built by Humphrey Stavrou Associates Inc. that are the subject of the continuing lawsuit are: Pin Oak Village, Bowie; Woodland Creek Apartments (formerly "Henson Creek Manor I and II Apartments"), Fort Washington and Woodside Village Apartments, Fort Washington; Acclaim at Lake Largo (formerly "Largo Center Apartments"), Largo; Randolph Village Senior Apartments, Silver Spring; and Vistas at Lake Largo, Upper Marlboro. **Individuals who believe they or someone they know may have had difficulties because of the inaccessible conditions at any of these properties should send an email to the DOJ at fairhousing@usdoj.gov or leave a message at 1-833-591-0291, option 1 for English, option 4 for housing accessibility for persons with disabilities, and option 4 for Stavrou Associates Inc.** [Read the September 27, 2022 DOJ release.](#)





MORTGAGE LENDING NEWS

U. S. Department of Justice (USDOJ) Makes \$13 Million Redlining

Settlement with Lakeland Bank of New Jersey. The bank failed to provide loans and other services in predominantly Black and Hispanic communities in the Newark area. As part of the agreement, [Lakeland Bank](#) will create a \$12 million loan subsidy fund to increase access to credit for borrowers; and will invest \$1 million in outreach, advertising, and education as well as open two new branches in the affected counties. The bank engaged in redlining practices from 2015-2021, with none of its 40 branches located in predominantly Black or Hispanic neighborhoods. Other banks generated about five times more mortgages in those neighborhoods. DOJ estimated that \$120 million in loans would have been distributed by the bank if it had actively sought out borrowers. This was the fourth major settlement in the last year in the DOJ's push to combat redlining across the country. The other settlement agreements, in Houston, Memphis and Philadelphia, netted \$25 million in loan subsidy funds. While [Provident Financial Services](#) and Lakeland Bank will merge. Federal authorities said the new entity would be bound by the terms of the settlement agreement. [Read the September 28, 2022 Washington Post article.](#)

Advocates Urge the Federal Reserve and OCC to Reject TD

Bank's Proposed Merger with First Horizon Bank. The proposed mega-bank would be the sixth largest in the U. S. Federal bank regulators have not formally rejected a merger application in more than 15 years, but the Biden Administration has highlighted market concentration. The [Center for Responsible Lending](#) (CRL) and the [Americans for Financial Reform Education Fund](#)'s [comment letter](#) lists several reasons why, including [TD Bank](#)'s very poor treatment of



consumers and a significant worsening of the "too-big-to-fail" problem if the merger is approved. Letter so-signatories are Alaska PIRG, American Economic Liberties Project, California Reinvestment Coalition, [Center for LGBTQ Economic Advancement and Research](#) (CLEAR), Demos, [People's Action](#), the [Revolving Door Project](#), [Virginia Organizing](#), and the Woodstock Institute. The CRL said this proposed merger would harm consumers and small businesses, especially those in Black, Latino, and low-income communities. The [Bank Merger Act](#) requires assessment of the merger on competition, safety and soundness, convenience and needs of the community to be served, and the financial stability of the banking system. [Read the CRL article.](#)



U. S. Department of Justice (DOJ) Settles Lending

Discrimination Claims Against Evolve Bank and Trust.

The agreement resolves allegations that the bank engaged in lending discrimination on the basis of race, sex and national origin in the pricing of its residential mortgage loans from at least 2014-2019. Under the settlement, which is subject to the approval of the District Court, [Evolve Bank](#) will establish a settlement fund of \$1.3 million to compensate affected borrowers, and will pay a \$50,000 civil penalty. DOJ opened its investigation after the [Board of Governors of the Federal Reserve System](#) referred the matter consistent with federal law. According to the complaint, Evolve Bank's loan pricing practices resulted in Black, Hispanic, and female borrowers paying more in the "discretionary pricing" components of home loans than white or male borrowers for reasons unrelated to their creditworthiness. "Discretionary pricing" are the parts of a loan price that are decided by Evolve's

loan officers and managers, including fees, charges, or rate discounts that do not relate to the borrowers' credit qualifications or loan characteristics. Since being notified of the investigation, Evolve has taken steps to revise its policies and practices. During the four-year term of the proposed consent order, Evolve will maintain policies that reduce loan officer discretion, employ a fair lending officer who will work in with the bank's leadership, and provide fair lending training. [Read the September 29, 2022 DOJ release.](#)



HUD & DOJ ENFORCEMENT

The Philadelphia Police and Fire Federal Credit Union (PFFCU) has agreed to resolve a HUD complaint alleging that they violated the Fair Housing Act by discriminating against loan applicants who were on maternity leave. The complainants, a married couple, contacted the Housing Equity Center of Pennsylvania (HECP) in February of 2021 when they were denied a home renovation loan because the wife was on maternity leave following the birth of their second child. The PFFCU refused to process the loan application despite the complainant receiving full pay during her leave and having a scheduled date to return to work. HECP investigated the complaint and assisted the couple in obtaining legal counsel to represent them in pursuing a HUD complaint. [Read the May 22, 2022 Housing Equity Center of Pennsylvania article.](#)

HUD Charges Dallas-Area Housing Providers for Failing to Accommodate Individuals with Disabilities. The charge – against Brockbk JV LLC, Dallas Redevelopment Equities LLC, Alden Short, Inc., and Sam Matalone, owners-operators of single-family rental homes in the Dallas metropolitan area – alleges that they refused to modify the monthly payment date and waive late fees for two tenants who use Social Security Disability Income (SSDI) to pay their rent. [Read the Charge.](#)



Because they receive their SSDI on or about the second day of the month, they cannot use that to pay rent on the first, per housing provider requirement. The new property manager charged the tenants late fees. He issued the tenants notices terminating their tenancy, after they repeatedly asked that the accommodation be reinstated, indicated they would file a fair housing complaint and ultimately filed a complaint. A United States Administrative Law Judge will hear HUD's Charge unless any party to the Charge elects to have the case heard in federal district court. [Read the October 4, 2022 HUD release.](#)



HUD Charges California High-Rise Condominium Operators With Disability Discrimination. The charge is against Aqua 388 Community Association, FirstService Residential California, LLC, and two of its employees, and AQUA Maintenance Corporation, operators of a 556-unit, high-rise condominium tower located in Long Beach, California, for allegedly discriminating against a homeowner by refusing to provide her a permanent parking space to accommodate her wheelchair-accessible van. [Read HUD's Charge.](#) HUD's charge alleges that the

property's operators denied her multiple requests to provide a permanent van accessible parking space, and because the homeowner's designated parking space does not have the necessary clearance for her van's ramp to extend. A U.S. Administrative Law Judge will hear HUD's Charge unless anyone elects to have the case heard in federal district court. [Read the October 3, 2022 HUD release.](#)

The Justice Department Announces Settlement with J. Randolph Parry Architects P.C. (Parry) for Violation of the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA). The architects failed to design and construct several Pennsylvania senior living facilities to be accessible to people with disabilities. Under the consent order approved by the U.S. District Court for the Eastern District of Pennsylvania, Parry will pay \$350,000 to fund retrofits at eight Pennsylvania properties, \$75,000 into a settlement fund to compensate individuals harmed by the inaccessible housing and \$25,000 to the government as a civil penalty. The retrofits will make the kitchens and bathrooms at these properties more accessible and useable. The DOJ previously resolved its claims against LifeQuest Nursing Center, the developer-owner of one of the properties. The DOJ's lawsuit against the owners will continue, unaffected by this. The consent order requires Parry to pay for retrofits and compensate persons at these Pennsylvania properties: Traditions of Hanover, Bethlehem; Chestnut Knoll, Boyertown; Keystone Villa, Douglasville; Arbour Square, Harleysville; Traditions of Hershey, Hershey; The Birches, Newtown; Cedar Views Apartments, Philadelphia; and Lifequest Nursing Center Addition, Quakertown. Individuals who believe they or someone they know may have had difficulties because of the inaccessible conditions at any of these properties should send an e-mail to the [DOJ fairhousing@usdoj.gov](mailto:DOJ_fairhousing@usdoj.gov) or leave a message at 1-833-591-0291 and select option numbers (1-4-1). Read the Sept. 29, 2022 DOJ release.



Justice Department Resolves Disability Discrimination Lawsuit Against Housing Authority of New Orleans

Properties. The Housing Authority of New Orleans (HANO) and seven private developers will pay \$250,000 to settle claims that they violated the FHA and the ADA by not designing and constructing accessible eight multifamily residential properties and associated public spaces. The defendants also will make extensive retrofits to remove accessibility barriers, pay all retrofit costs, pay \$200,000 for a settlement fund to compensate individuals harmed by the inaccessible housing, and pay a \$50,000 civil penalty. Seven of the properties were developed as part of HANO's post-Hurricane Katrina redevelopment of its projects. Read the October 3, 2022 DOJ release.



CALENDAR

The 2022 “Never is Now” Annual Summit will be held on November 10, 2022 at the Javits Center in New York City. Tickets are now available with both in-person and virtual ticket options. In 2021, Never Is Now, the world's largest annual summit on antisemitism and hate, brought together 11,000 participants from 60 countries and all U.S. 50 states.

This year's event will include some virtual components. Programming will include panels on fighting antisemitism and combating extremism, a high school student track, CLE eligible programming and more! Register Now and check out the Anti-Defamation League (ADL). Click here for details on special attendee hotel rates. Watch sessions from last year's Never Is Now, including speakers like Vice President Kamala Harris, Yair Lapid, Daniel Dae Kim, Jean-Paul Agon, Tracee Ellis Ross, Baratunde Thurston, Sue Bird & more. Go to the Summit website.

FAIR HOUSING RESOURCES

Tenant Talk Connects with Residents on the Housing Policy Issues Affecting Them. Produced by the [National Low Income Housing Coalition](#), this FREE biannual newsletter is for tenants, resident, and other low-income renters, and was created to engage low-income people in housing advocacy. Tenant Talk covers issues of importance to low-income residents, like Section 3 work requirements, the budget and appropriations process, and disaster housing. ***A Tenant's Guide to Suing Your Landlord*** is a FREE Great Guide by the [Tenant Union Representative Network](#) (TURN). It was prepared by the [Sheller Center for Social Justice at the Temple University Beasley School of Law](#) and the TURN in 2021. It can be downloaded [here](#). The guide contains a step-by-step approach to each aspect of the process, checklists, worksheets, and forms.



Addressing Community Opposition to Affordable Housing Development: A Fair Housing Toolkit is a very good compilation of how to counter such tactics, such as community campaign, last resorts, resources, websites, articles, cases, and books. It was prepared by the [Housing Alliance of Pennsylvania](#) with funding from the [Pennsylvania Housing Finance Agency](#) in 2004

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.

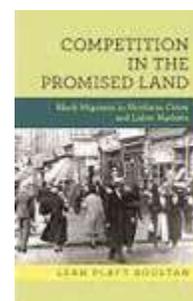
We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities, as well as brochures and guides about housing and insurance. 443.347.3701 / <mailto:wkladky@gbchr.org>.

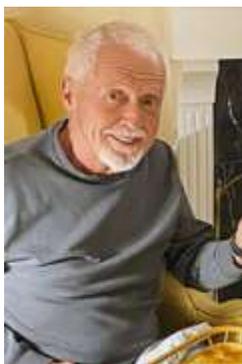
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?!

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

HAVE YOU READ?

Competition in the Promised Land: Black Migrants in Northern Cities and Labor Markets (National Bureau of Economic Research Publications) by Leah Platt Boustan. 216 pages. [Princeton University Press](#), 2016. \$29.95, hardcover. Boustan shows that the Great Black Migration produced winners and losers within the black community. While migrants over doubled earnings by moving North, they competed with existing black workers and actually slowed overall black economic growth. Many white households responded to the migration by relocating to the suburbs. "White flight was motivated not only by neighborhood racial change but also by white residents' desire to avoid participating in the local public services and fiscal obligations of increasingly diverse cities."





REST IN PEACE

Judge David W. Crosland III, Immigration Judge with the U.S. Department of Justice and Civil Rights Activist, 85. He early worked at the DOJ's [Civil Rights Division](#). In most civil rights workers killing cases, there were no state prosecutions. Regarding the fire bombing of a Black church, "I was privileged to be one of the six lawyers to prepare and try these cases against the 14 Klansmen, including the sheriff and the deputy sheriff." In [Neshoba County, Mississippi](#), he monitored voting discrimination and school desegregation, and monitored civil rights marches with a threat of Klan violence. In 1967-1968, he represented DOJ in the prosecution of a white Detroit police officer and National Guard members for killing people during the riots. In 1968, Judge Crosland became director of the Atlanta Lawyers' Committee for Civil Rights Under Law, organizing lawyers from the city's largest firms to do pro bono discrimination cases. In 1977 as general counsel of the [Immigration and Naturalization Service](#), Crosland created the special litigation unit on Nazi War Crimes which investigated and brought denaturalization and deportation cases against war criminals during World War II. [Read the August 21, 2022 Baltimore Sun obituary.](#)

Moon Landrieu, New Orleans Mayor and Civil Rights Advocate, 92. To win his first mayoral term, Landrieu assembled a coalition of white liberals and African Americans and campaigned to bring Black people into important government positions. Death threats were phoned into his family home and his school. Landrieu, in a 1977 speech to the National League of Cities convention, commented: "'If you embark on a campaign to end racial discrimination in your hometown, you will need nerves of steel, a will of iron, skin like leather, and testicles of brass to withstand the slings and arrows.'" The coalition that elected Landrieu to the maximum two mayoral terms helped make Ernest "Dutch" Morial the city's first Black mayor in 1978. Landrieu then became President Jimmy Carter's secretary of HUD, and served on Louisiana's 4th Circuit Court of Appeal 1992-2000. [Read the Sept. 6, 2022 PBS article.](#)



Gerald Nagler, Human Rights Activist, 92. Nagler began rights activism in 1977 when Morton Narowe, a U.S.-born rabbi and leader of Stockholm's Jewish community, suggested that his friend visit Soviet Jews trying to reach the West and known as refuseniks. He met with activists including Andrei Sakharov, winner of the 1975 Nobel Peace Prize, and his wife, Yelena Bonner. In 1982, he founded the Stockholm-based [Civil Rights Defenders](#), an organization of over 40 rights groups around the world and the successor to the Swedish Helsinki Committee for Human Rights. He documented the struggles of opposition groups and fought antisemitism and the rise in nativist and extreme-right political forces recently. Nagler often recalled his family's providing aid for those fleeing Nazi Germany and Nazi-occupied areas during World War II and later providing a refuge for concentration camps survivors who reached Sweden after 1945. Nagler often highlighted his admiration for the unknown and nameless men and women who, without receiving any recognition, risked their lives for freedom, democracy, and human rights. He calls them heroes in silence. Amen. [Read the August 6, 2022 Washington Post obituary.](#)