



FAIR HOUSING NEWS

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



EQUAL HOUSING
OPPORTUNITY

GREETINGS!

Welcome to this December edition of *Fair Housing News* produced by the GBCHRB as a public service! To join the mailing

list: <mailto:wkladky@gbchrb.org>. You can go to our website <http://www.gbchrb.org> for

laws, links, etc. Watch our TV show on our YouTube Channel -

<https://www.youtube.com/@gbchrb1/featured> and

<http://www.youtube.com/user/wkladky1>! Or our radio show <http://gbchrb.org/2radio-2/>!

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Consumer Financial
Protection Bureau

MARYLAND NEWS

The Largest Credit Union Rejected Over 50% of Its Black Home Mortgage Applicants -

Including Some in Baltimore. A CNN analysis has found that [Navy Federal Credit Union](#) (Navy Federal) - the largest credit union - has the widest disparity in mortgage approval rates between White and Black borrowers of any major lender. In 2022, the disparity increased. Navy Federal was founded in 1933 to serve Navy employees, but is now open to all members of the armed forces, Department of Defense personnel, veterans, and their relatives. With a membership around 13 million, it has over \$165 billion in assets. Navy Federal lends to military servicemembers and veterans. Navy Federal approved more than 75% of the White borrowers who applied for a new conventional home purchase mortgage in 2022, according to the most recent data available from the [Consumer Financial Protection Bureau](#). Less than 50% of Black borrowers who applied for the same type of loan were approved. In 2022, the credit union rejected about 3,700 Black applicants for home purchase mortgages. Navy Federal also approved Latino borrowers at significantly lower rates than White borrowers. While many banks - in Baltimore and elsewhere - also approved White applicants at higher rates than Blacks, the almost 29% gap in Navy Federal's approval rates was the widest of any of the 50 U.S. lenders that originated the most mortgage loans in 2022. The disparity was the same for White and Black applicants who had similar incomes and debt-to-income ratios. Navy Federal approved a slightly higher percentage of applications from White borrowers making below \$62,000 a year than it did of Black borrowers making \$140,000 or more. CNN's statistical analysis also found that Black applicants to Navy Federal were over twice as likely to be denied as White applicants even when over 12 different variables – such as income, debt-to-income ratio, property value, downpayment percentage, and neighborhood characteristics – were the same. Mortgage lending experts and fair housing advocates commented that the racial gaps in Navy Federal's approval rates were very large and raised

questions about the institution’s lending practices. Lisa Rice, the president and CEO of the advocate [National Fair Housing Alliance](#) said the racial gaps in Navy Federal’s lending identified by CNN were “some of the largest I’ve seen.” It is important to note that CNN’s analysis doesn’t prove that Navy Federal discriminated against any borrowers. However, it does show significant disparities in the credit union’s approval rates for borrowers of different races – and that it has larger racial gaps than many other large financial institutions. The analysis was based on data collected under the [Home Mortgage Disclosure Act](#). [Read the December 14, 2023 CNN article](#).

Governor Moore Proclaims 2024 as Maryland’s Year of Civil Rights.

This honors the 60th anniversary of the signing of the Civil Rights Act of 1964. Maryland is home to civil rights icons such as Verda Freeman Welcome, Frederick Douglass, Harriett Tubman, Thurgood Marshall, and Gloria Richardson and has been the backdrop to pivotal civil rights legislation, from the Treaty of Cambridge to Bell vs. Maryland. Throughout 2024, museums and organizations across the state will present programming that celebrates Maryland’s role in civil rights with national and state heritage organizations like the National Trust for Historic Preservation, the National Park Service, Maryland Heritage Areas, and the Reginald F. Lewis Museum. In February, Governor Moore proclaimed Civil Rights Heroes Day in Maryland. And in April, Governor Moore announced increased funding for the African American Heritage Preservation Program, from \$1 million annually to \$5 million. “Pausing to observe pivotal moments and the courageous actions of our ancestors reminds us of our responsibility to continue their important work that yet remains unfinished,” said Maryland Commission on African American History and Culture Chair Dr. Edwin T. Johnson. To learn more about the Maryland Commission on African American History and Culture, visit <https://africanamerican.maryland.gov/>. [Read the October 25, 2023 Maryland.gov press release](#).



New Maryland Program Begins to Increase Homeownership Opportunities in Redlined Communities. The UPLIFT (Utilizing Progressive Lending Investments to Finance Transformation) program will increase homeownership, one of the most powerful drivers of the racial wealth gap, in chronically underinvested communities with a history of redlining. Administered through the Maryland Department of

Housing and Community Development, the program will address homes impacted by appraisal gaps by speeding the pace of new construction and rehabilitation of quality affordable housing in strategically identified communities. Through the program, selected developers will build, sell, and rehabilitate quality affordable housing in targeted neighborhoods in accordance with design and construction standards that ensure quality, timely production, and accountability. Because these homes appraise for less than the cost to build due to patterns of historic disinvestment depressing home values, UPLIFT will fund the difference between the appraised value and the sales price. Over time, the new homes will elevate home values and reduce the gap in these neighborhoods. Some 25% of the homes in the program will be reserved for households with incomes below the area median income to become homeowners. Funded for \$10 million through the Fiscal Year 2024 budget, the first phase of UPLIFT is investing \$10 million into new construction and rehabilitation projects in two Maryland neighborhoods, Johnston Square in Baltimore and Pine Street in Cambridge. Projects are required to be located in both a Low-Income Census Tract and in an area designated as a Maryland Sustainable Community. [See the communities](#). [Review the UPLIFT draft program guide](#). Comments will be

accepted through December 29 and can be sent to UPLIFT.DHCD@Maryland.gov. The UPLIFT program application will open in early 2024.

The Maryland Commission on Civil Rights (MCCR) will Present Free Implicit Bias Training on January 10, 2024 from 11 a.m. to 1 p.m. This training covers the impact of bias and best practices to reduce bias in workplace decisions. It is free and open to the public. To register, [click here](#). #breakthebias.



On January 31, 2024, the MCCR will hold its free Hate Bias Reporting Forum. It will be held at the Morgan State University Calvin & Tina Tyler Ballroom, 1700 East Cold Spring Lane, Baltimore 21251. This forum is being presented by the Maryland Commission on Civil Rights, Maryland Office of the Attorney General, the Baltimore city Office of Equity & Civil Rights, and the Baltimore County Government, Division of Diversity, Equity, and Inclusion. The Forum will provide community members and law enforcement with information related to the 2022 Hate Bias Report. There will be discussions and information sharing on methods to facilitate more effective reporting as well as to respond to bias incidents and hate crimes. More info: <https://mccr.maryland.gov/pages/events.aspx>. Registration is required to attend. Click [here](#) to register.



NATIONAL NEWS

National Apartment Management Company Entrata Agrees Not to Discriminate. A management firm that administers leases and tenant applications in Washington, D.C. and across the country - including Baltimore - has agreed in a settlement to evaluate its software and ensure none of its properties discriminate against renters who receive government housing subsidies. The settlement agreement by the D.C. Office of the Attorney General, resolves a lawsuit filed by the Equal Rights Center against the owners and managers of the Adams View Apartments, a Ward 3 apartment complex located in Cleveland Park, which offers studio, one- and two-bedroom apartments for rent. The full settlement agreement is available here. Low-income renters who receive government assistance are protected against discrimination in D.C. by several laws, including the District's fair housing legislation. It is against the law to discriminate based on source of income for paying with government-backed vouchers rather than money from their own checking accounts. Earlier in 2023, the ERC filed suit against the owners and managers of the Adams View Apartments (Adams Investment Group, Adams-Cathedral LLC, the Barkan Management Company, Broadhouse Management Group LLC, and Entrata, Inc.) alleging violations of the District's Human Rights Act and Consumer Protection Act. The ERC alleged that the building and its operators systematically refused to accept voucher-holders as tenants. Defendants have said that they did not use discriminatory practices and agreed not to discriminate in the future against any prospective renters on any basis prohibited by federal or local law. Entrata provides "a wide variety of online tools including websites, mobile apps, payments, lease signing, accounting, and resident management," and currently serves over 20,000 apartment communities nationwide." It runs software that enables landlords and property managers to run more leasing processes digitally, and was formerly known as Property Solutions. Under the settlement, Entrata: (1) Will review and change its practices where source-of-income discrimination is prohibited - such as Maryland - and hard-encode in its internal

operations and documents that housing vouchers are accepted. (2) “Undertake a review of the current” operating documents to “ensure that [in no] state that Housing Choice Vouchers, Section 8, or other housing vouchers are not accepted.” (3) Have annual fair housing training for all staff involved in the rental process. (4) Pay \$235,000 to the ERC and the District “for restitution, damages, future training and compliance, attorney’s fees, and civil penalties.” Read the December 12, 2023 *Washington Post* article. Read the December 12, 2023 DC Attorney General's press release.



CFPB Orders Citi to Pay \$25.9 Million for Illegal Discrimination Against Armenian Americans.

The Consumer Financial Protection Bureau (CFPB) has ordered Citi to pay \$25.9 million in fines and consumer redress for intentionally and illegally discriminating against credit card applicants the bank identified as Armenian American. From 2015-2021, Citi rejected applicants for certain credit card products, based on their surnames, whom it thought were of Armenian descent. Citi supervisors hid the discrimination by instructing employees not to discuss the discrimination in writing or on recorded phone lines. Citi employees also lied about the basis of denial, providing false reasons. In essence, Citi treated

Armenian Americans as criminals likely to commit fraud. From at least 2015-2021, Citi identified retail services credit card applicants with Armenian national origin and in or around Glendale, California, specifically targeting surnames ending in “-ian” and “-yan.” Nicknamed “Little Armenia,” Glendale has approximately 15% of the Armenian American population. Specifically, Citi harmed consumers by denying credit applications because of borrowers’ ancestry, used more stringent criteria to evaluate their applications, and gave borrowers fake reasons for credit denials. The CFPB’s order requires Citi to pay \$1.4 million to applicants for a Citi Retail Services Credit Card between 2015-2021 and had been denied the card based on national origin discrimination, and pay a \$24.5 million fine. [Read the onsent Order.](#) [Read the Stipulation.](#) [Read the November 8, 2023 CFPB release.](#) [View case filings.](#)

Supreme Court Disposes of Case That Could Have Reduced the Ability of “Testers” to Bring Lawsuits.

Advocates such as the [National Fair Housing Alliance](#) (NFHA) have praised the U.S. Supreme Court disposal of a critical case about the ability of testers to determine compliance with civil rights laws. The case regarding a Maine hotel could have made it harder for people with disabilities to learn in advance about a hotel’s accommodations. Hotels and other business interests had urged the limitation of the ability of fair housing testers to file lawsuits against hotels that fail to disclose accessibility information on their websites and through other reservation services. Feeling the potential detrimental effects of the case were so profound, NFHA filed an amicus brief with the Court, joined by 50 of its operating members, which are local fair housing enforcement agencies, and three fair housing testers. [Read the December 5, 2023 NFHA release.](#) [Read the December 5, 2023 Evansville *Tristate Homepage* article.](#)



HUD Releases Historical Analysis of Place-Based & Mobility Housing Programs. "Housing Programs and Racial Segregation: The Role of Place-Based and

Mobility Programs." The report concerns the goal of racially desegregating housing. HUD’s housing programs include place-based programs and [housing mobility programs](#), both of which take different approaches to connecting underserved households to quality housing. Place-based programs focus on community development through revitalizing distressed neighborhoods. Mobility programs provide

subsidies to underserved households that allow them to move to high-opportunity neighborhoods with better employment and educational opportunities and lower crime rates. HUD's proposed 2023 revisions to its AFFH rule include both place-based and housing mobility approaches. From its review, the report concludes that PD&R's work has contributed to a better understanding of the relationship between housing programs and racial segregation, which has helped HUD design place-based and housing mobility program designs that better overcome segregation, promote fair choice, and create inclusive communities. Recent HUD programs have had mixed success at reducing racial segregation in public housing and increasing neighborhood integration for those with housing assistance. HUD's recent revisions to its AFFH mandate allows HUD to consider race in the initial planning and design of housing [programs](#). One of PD&R's contributions to AFFH planning is supporting the development of a publicly released [data tool](#) to help localities identify patterns of racial segregation and differences in neighborhood opportunity and use this info for [fair housing strategies](#)." [Read the October 17, 2023 HUD User report](#).



CFPB and Justice Department Sue Developer and Lender for Bait-and-Switch Land Sales and Predatory Financing.

The Consumer Financial Protection Bureau (CFPB) and the U.S. Department of Justice have sued Colony Ridge, a Texas-based developer and lender, for operating an illegal land sales scheme and targeting thousands of Hispanics with false statements and predatory loans. Colony Ridge allegedly sells unsuspecting families flood-prone land without water, sewer, or electrical infrastructure, and wets borrowers up to fail with loans they cannot afford. Roughly 25% Colony Ridge loans ends in foreclosure, after which the company repurchases the properties and sells them. This is the CFPB's first federal court lawsuit charging a defendant with violations of the Interstate Land Sales Full Disclosure Act (ILCFDA). Colony Ridge targets Spanish-speaking borrowers: advertising almost exclusively in Spanish, often in social media posts featuring, for example, national flags and regional music from Latin America. In these ads, Colony Ridge promises the dream of home ownership with its own seller financing: an easy-to-obtain loan product with no credit check and a small deposit. The CFPB alleges that defendants unlawfully discriminated against applicants because of race or national origin in violation of the Equal Credit Opportunity Act (ECOA). The CFPB separately alleges that Colony Ridge engaged in unlawful deception and violated the ILCFDA. Justice joined the CFPB's claim of a violation of the ECOA, and separately alleges that Colony Ridge violated the Fair Housing Act. The complaint seeks to stop Colony Ridge's alleged unlawful conduct, provide redress for affected consumers, and impose a civil penalty payable to the CFPB victims relief fund. If the defendants are found liable, the restitution amount will be determined in the litigation in federal court. [Read today's complaint](#). [Read the December 20, 2023 CFPB article](#). [Read the December 20, 2023 Justice Department release](#).

Public Comment Period Extended for Proposal to Remove Criminal Conviction Restrictions for Fair Housing Testers. HUD has extended the public comment date for its Notice of Proposed Rulemaking that would remove criminal conviction restrictions for fair housing testers to January 11, 2024. HUD's *Federal Register* notice is [here](#) and its [Notice of Proposed Rulemaking](#) in the Federal Register on October 31, 2023. This is part of the Biden administration's government-wide initiative to give criminals a second chance. Besides making HUD programs as inclusive as possible for criminals, HUD says the proposed rule will ensure that it



can “fully investigate criminal background screening policies that are potentially discriminatory under federal civil rights laws by using testers with actual criminal backgrounds.” The proposed rule aims to eliminate the agency’s restrictions on using fair housing testers with prior felony convictions or certain other convictions - such as prior felony, fraud, or perjury convictions - by nonprofit Fair Housing agencies. The original announcement of the proposed rule is [here](#). *Judicial Watch* has summarized “Even those who agree with second chances may reasonably question if convicted felons should participate in federal investigations. ” <https://www.regulations.gov/document/HUD-2023-0091-0001> is the place for submitting comments, or through the methods listed in the proposed rule. [Read the December 7, 2023 HUD press release](#). [Read the November 6, 2023 *Judicial Watch* article](#). Photo Credit: Photo by Tia Cunningham on Unsplash.

The Urban Institute's recent landscape analysis of the racial homeownership gap, *A Landscape Scan of Homeownership for Households of Color* (November 2022), found that households of color have lower homeownership rates than white households.

While reasons for these racial disparities vary, “they are often attributable to differences in households’ access to financial resources and persistent racial discrimination.” On October 4, 2023, the Urban Institute and [Living Cities](#) held a conference to explore how homeownership could be made more equitable for everyone. At the conference, local and federal government leaders discussed systemic inequity in homeownership for people of color and various innovative solutions to close these persistent homeownership gaps. Especially highlighted were the local homeownership initiatives currently being done by cities in the “Closing the Gaps’ Year of Reckoning Cohort” and existent racial equity plans by federal agencies. [Read the November 14, 2023 *PD&R Edge* article](#).



FAIR LENDING NEWS

Report Details Redlining of Native Lands. “*Redlining The Reservation: The Brutal Cost Of Financial Services Inaccessibility In Native Communities.*” by the [National Community Reinvestment Coalition](#) (NCRC) and the [Native Community Capital](#), details the severe problems from lacking accessibility to financial services by Native Land

Area residents. These formerly-called “Indian reservations” have much lower levels of economic prosperity and poorer life chances. The newly-released Community Reinvestment Act of 1977 (CRA) regulations specifically included Native Land Areas for the first time. The report found: (1) Traditional mortgage lending fails Native American families because loan capital instead should flow through Native-led financial institutions. None of the three largest U. S. home lenders issue federally-guaranteed mortgages new permanent home construction in tribal lands. Little credit is promoting wealth-building via Native Community Development Finance Institutions (CDFIs), which often focus exclusively on reducing lack of access to capital in tribal communities; (2) Half of all home purchase loans on tribal lands are used to purchase manufactured mobile homes, four times the rate elsewhere. Native Americans who get a mortgage often use it to buy a dwelling that decreases in value: wealth flows from Native communities because of high-cost lending on low-value housing; (3) During 2018-2021, tribal lands received less than 1% of loans to small businesses in Arizona and New Mexico: 0.004% in Arizona and 0.012% in New Mexico; and the average census tract on tribal land received only five small business loans, compared to 82 to non-tribal tracts; and (4) Tribal areas have far higher quantified financial need than other rural areas. [Read the December 2023 NCRC report](#). [Download the report](#).



KeyBank Made Fewer Loans To Black And Low-Income Homebuyers in 2022.

A National Community Reinvestment Coalition (NCRC) analysis of the most recent federal data on mortgage lending has found that Black borrowers were 2.6% of the Cleveland-based bank's home purchase mortgage lending in 2022, down from 3% in 2021. KeyBank has provided fewer percentage of its loans to Blacks each year since 2018, when 6.5% were to Blacks. In 2022, KeyBank made 19.2% of its home purchase loans to low- and moderate-income (LMI) borrowers, down from 19.7% in 2021. In 2018 more than 38% of such KeyBank loans went to an LMI borrower. Other top lenders made more than 30% of their 2022 purchase mortgages to LMI borrowers and about 7% of them to Black borrowers. This performance by KeyBank is "counter to the spirit of the agreement it made with community leaders while seeking clearance for a merger in 2016," as [a report NCRC published last year](#) documented. From 2018 to 2022, the Bank's executives [hiked shareholder dividends](#) using the new profits from the merger. NCRC's 2022 [report](#) detailed KeyBank's failure in serving low and moderate-income (LMI) and Black borrowers within the communities it pledged to assist. KeyBank in 2016 signed a Community Benefits Agreement (CBA) with the NCRC and various community groups representing those same borrowers' interests across the U.S. The deal was instrumental in satisfying legal and regulatory requirements in KeyBank's merger with First Niagara Bank. By 2021, KeyBank had become the worst major mortgage lender for Black borrowers. NCRC [cut ties with KeyBank](#) after discovering the bank's lower performance regarding Black and LMI borrowers, and notified regulators that the bank [should receive a downgraded Community Reinvestment Act rating](#). The Bank first released "misleading and inaccurate responses asserting it had not done what the numbers show, it was later [forced to commission a racial equity audit](#) once shareholders applied pressure." [Read the November 9, 2023 NCRC article.](#)

CFPB Sues Repeat Offender Freedom Mortgage Corporation (FMC) for Providing False Information to Federal Regulators. The Consumer Financial Protection Bureau (CFPB) filed a lawsuit in federal court in October alleging that FMC submitted legally-required mortgage loan data that was riddled with errors, violating both the Home Mortgage Disclosure Act (HMDA) and a [2019 consent order](#). In 2019, the CFPB found that FMC had [intentionally misreported HMDA data](#) about applicants' race and ethnicity. Certain loan officers were told by managers or other loan officers that when applicants did not provide their race or ethnicity, they should select non-Hispanic white. The 2019 order required FMC to pay a \$1.75 million penalty, improve its compliance management system, and avoid future HMDA violations.



In a recent separate matter, in August 2023 the CFPB fined FMC \$1.75 million for paying illegal kickbacks for mortgage loan referrals.

In 2020, FMC reported HMDA data on over 700,000 mortgage loan applications and originated nearly 400,000 HMDA-reportable loans worth \$100 billion. The 2023 lawsuit alleges that HMDA data FMC submitted for 2020 had many errors in multiple data fields, and that this constituted violations of HMDA, the Consumer Financial Protection Act, and the 2019 order. The CFPB alleges: (1) FMC reported info to regulators with widespread inaccuracies: after finding 51 errors in an initial review of 159 files in FMC's 2020 submission, the company had to resubmit its data correcting errors in 35 different required HMDA data fields - There were errors in over 174,000 data entries (20% of all applications); and (2) FMC violated a 2019 law enforcement order to clean up its deficient data practices. The lawsuit seeks to stop FMC's alleged unlawful conduct and for it to pay a civil money penalty which will be deposited in the CFPB's [victims relief fund](#). [Read today's complaint.](#) [Read the October 10, 2023 CFPB release.](#)

New Report On Federal Home Loan Banks Released. A new federal report *FHLBank System at 100: Focusing on the Future* assessing the Federal Home Loan Bank (FHLB) system will help achieve effective reforms to improve the FHLBs' future performance. The FHLB System has been a key component of the nation's housing finance system since it started 90 years ago. Today, the Federal Home Loan Banks (FHLBanks) connect domestic financial institutions - many are small, community focused lenders - to the global capital markets. Those connections make it possible for lenders to fund support housing and community development. The Report recommends that: (1) The role of the FHLBanks in providing secured advances must be separated from the Federal Reserve's financing facilities, established to provide emergency financing for strapped financial institutions. The FHLBank System doesn't have the functional capacity to be the lender of last resort for troubled members. (2) FHLBanks should coordinate with their members' primary regulators and the Federal Reserve Banks to ensure members' borrowing needs are met when they no longer satisfy the FHLBanks' credit criteria. (3) FHLBanks should regularly update their members' credit evaluations to avoid excessive risk taking. FHFA seeks to help the FHLB System continue as a source of stable and reliable liquidity, while increasing support for housing and community development. FHFA will further review these issues and make recommendations via ongoing supervision, guidance, and/or rulemaking. Certain recommendations require statutory changes, which require coordination with, and support from, Congress. NCRC has [called for reforms](#) to strengthen community-based accountability, increase affordable housing resources, and further fair housing. [Read the November 8, 2023 NCRC release.](#)



HUD & DOJ ENFORCEMENT

HUD Charges Hawaii Condominium Association with Disability

Discrimination. A Kailua-Kona, Hawaii, condominium complex, including the condominium association, employees of the condominium association, the property management company, an employee of the property management company, the condominium unit's owners, and the owners' real estate broker

have been charged with discriminating against a resident. [Read HUD's Charge.](#) HUD alleges that the defendants prevented the resident from using a temporary ramp to access his unit, from accessing a parking space that would allow him to load and unload his wheelchair, and from replacing a toilet at the resident's expense to permit him complete use of his unit. The resident was often unable to access or use his unit, forced to sleep in his vehicle, and finally decided to revoke his offer to purchase the unit and move out, which he was renting while the sale was in escrow. A U.S. Administrative Law Judge will hear HUD's charge unless any party elects to have the case heard in Federal district court. The Administrative Law Judge may award damages for losses as a result of the discrimination, order injunctive relief and other relief to deter further discrimination, payment of attorney fees, and impose civil penalties. If the Federal court hears the case, punitive damages may be awarded to the resident.

HUD Settlement Requires Oklahoma Landlord to Pay \$300,000 to Discrimination Victims. HUD has entered into a Voluntary Compliance Agreement-Conciliation Agreement (VCA-CA) that requires Cushing Housing Inc. to pay \$300,000 to individuals, including former tenants, subjected to housing





discrimination at Cushing's property. Read the [agreement](#). Tenants filed a complaint alleging Cushing violated civil rights laws when it failed to address serious, racially motivated harassment that denied them the ability to peacefully enjoy their housing. The harassment left them fearful of leaving their apartment and affected their mental health. The VCA-CA resolves HUD's 2022 [Letter of Findings](#) which found discrimination against the tenants in violation of Title VI of the Civil Rights Act of 1964. HUD found that other residents began harassing the complainants, a White mother and daughter, when the daughter began dating a Black man and was seen with him at the property. Complainants repeatedly notified Cushing of this harassment, but that Cushing did not take any steps to address it. The pervasive harassment included calling the complainants racial slurs and threatening racially motivated violence. Cushing instead issued a notice to vacate to both the complainant mother as well as the harassers - which HUD found to be unlawful retaliation against the mother for the reporting racial harassment. In addition to the \$300,000 payment to complainants and an aggrieved individual, the agreement requires Cushing: (1) to establish an anti-harassment policy and a fair housing and civil rights compliance policy available to all tenants and include formal grievance procedures, and (2) to obtain fair housing and civil rights training for all officers, agents, and employees. [Read the December 11, 2023 HUD press release](#).

In Another Recent Disability Discrimination Case, The [Pacific ADA Center](#) Recently Noted that the U. S. Department of Justice Just Settled with Some Hawaii Apartment Builders Over Disability Discrimination.



The developer and others were accused of not designing and building five multifamily housing complexes with the required accessible features. The agreement requires the companies to pay a fine and make changes to their properties, such as adding ramps, accessible parking, and making apartments easier for people with disabilities to enter and use. [Read more](#) about the lawsuit that is making these rental properties accessible. [Read the October 30, 2023 Pacific ADA Center article](#). [Read the December 18, 2023 HUD press release](#).



CALENDAR

NCRC's 2024 Just Economy Conference is June 4, 2024 at the Washington Hilton. "Are you passionate about building a more just and equitable future? If so, would you be interested in becoming an NCRC member and enjoying discounted tickets for the [2024 Just Economy](#)

[Conference](#)? The 2024 Just Economy Conference is the leading national conference for economic and social justice. Don't miss your chance to join activists, elected officials, policymakers, community leaders, civil rights groups, faith-based organizations and economic and social justice advocates from across the nation. This is your chance to connect with a vibrant community of individuals dedicated to making a difference. [Join NCRC](#) today and gain access to exclusive member benefits, including discounted tickets for the conference. NCRC members will also have the opportunity to participate in our Hill Day on April 2. Treat yourself to a holiday gift of a Just Economy Conference ticket today! P.S. If your organization doesn't qualify for NCRC membership, you can join our [Just Economy Club](#), and still enjoy some of the perks of membership, like discounted tickets to the Just Economy Conference!" Source: National Community Reinvestment Coalition (NCRC) email, December 14, 2023.

The Maryland Commission on Civil Rights' Biennial Civil Rights & Fair Housing Gala Celebration will be on August 24, 2024.

With the theme "Celebrating Milestones: Pivotal Moments in History, it will be from 6:00 p.m. until 10:00 p.m. at the Maryland Live! Hotel Ballroom, 7002 Arundel Mills Circle #7777, Hanover, Maryland 21076. "In recent years, state and local organizations have achieved crucial milestones through their diversity in leadership. The values of cultural diversity and inclusiveness involve respect for and acceptance of different philosophies and values. By incorporating different cultures, we can inspire innovations and excellence in our lives, workplaces, communities, and the world." Ticket Prices & Sponsorship Opportunities to Follow - Stay Tuned.



FAIR HOUSING RESOURCES

Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel!](#) Watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows:

<http://gbchrb.org/2radio-2/>

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@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! Send your comments to <mailto:wkladky@gbchrb.org>.

