



FAIR HOUSING NEWS

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



GREETINGS!

Welcome to this edition of *Fair Housing News* produced by the GBCHRB as a public service! To join the mailing list: <mailto:wkladky@gbchr.org>. You can go to our website <http://www.gbchr.org> for laws,

links, etc. See our TV show on the YouTube Channel - <http://www.youtube.com/user/wkladky1>! Or, check out <http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

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NATIONAL NEWS

New Study Finds Significant Racial Bias in IRS Tax Audits. A new study led by a Stamford laboratory discovered that Black taxpayers receive IRS audit notices at least 2.9 times (and perhaps as much as 4.7 times) more often than non-Black taxpayers. The main source is differing audit rates by race among taxpayers claiming the Earned Income Tax Credit (EITC). Also, it reported that maximizing the detection of underreported taxes would not lead to Black taxpayers being audited at higher rates. In contrast, it was found that

certain policies tend to increase the audit rate of Black taxpayers: (1) designing audit selection algorithms to minimize the "no-change rate"; (2) targeting erroneously claimed refundable credits rather than total under-reporting; and (3) limiting the share of more complex EITC returns that can be selected for audit. Because the IRS does not collect data by race, the authors had to develop a model to identify and analyze racial differences. Analysts are split on changes to the IRS. [Read the February 14 Forbes article.](https://siepr.stanford.edu/publications/measuring-and-mitigating-racial-disparities-tax-audits) <https://siepr.stanford.edu/publications/measuring-and-mitigating-racial-disparities-tax-audits>. <https://taxjustice.net/wp-content/uploads/2021/04/TaxcastExtraScript0421.pdf>.

HUD Announces New "Affirmatively Furthering Fair Housing" Rule implementing opportunities for transparency and accountability while expanding economic equity. Under HUD's [Notice of Proposed Rulemaking](#) in the *Federal Register*, this proposed rule meets the President's [Memorandum on Redressing Our Nation's and the Federal Government's History of Discriminatory Housing Practices and Policies](#). It streamlines the required fair housing analysis for local

communities, states, and public housing agencies, and requires them to set ambitious goals to address local fair housing issues. Program participants every five years would submit to HUD an Equity Plan developed with community input, with analysis of local fair housing issues, goals, and strategies to remedy issues, and a description of community input. Grantees must incorporate goals and strategies



from their Equity Plans into their Consolidated Plans, Annual Action Plans, and Public Housing Agency Plans. The Equity Plans and the annual progress evaluations will be posted online. The public can file HUD complaints if participants are not fulfilling AFFH commitments. [Public comment](#): www.regulations.gov. Read HUD's [Notice of Proposed Rulemaking](#) on Affirmatively Furthering Fair Housing. [Read the HUD January 19, 2023 Press Release](#).



President Joe Biden (D) Orders Federal Government to do More to Address Racial Inequality. The President's [new Executive Order](#) requires that an initial review into persistent disparities in government services and treatment that he issued as Executive Order #13985 on his first day in office be an annual requirement for federal agencies, to increase access to federal programs, services, and activities for disadvantaged communities.

Image by Freepik

The order directs agencies: to have equity teams for increasing equity and addressing bias; Launches a new annual process to strengthen racial equity and support for underserved communities; Strengthens community partnerships- engagement; Improves economic opportunity; Addresses emerging civil rights risks, such as discrimination in automated technology and access for people with disabilities and non-English speakers; Promotes data equity-transparency; and commits federal dollars to rise 50% to small/disadvantaged businesses by 2025. www.whitehouse.gov/equity. www.performance.gov/equity. Read the April 16, 2023 Associated Press article. <https://www.whitehouse.gov/briefing-room/statements-releases/2023/02/16/fact-sheet-president-biden-signs-executive-order-to-strengthen-racial-equity-and-support-for-underserved-communities-across-the-federal-government/>.

HUD Improves Housing Options for Victims of Domestic Violence.

The new resources to advance housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking under the Violence Against Women Act (VAWA) include a new [VAWA website](#), a [Notice](#) of HUD's enforcement authority under VAWA, and [\\$5 million in funding](#) to provide VAWA training and technical assistance to HUD grantees and others. Under VAWA, applicants and tenants of certain HUD rental assistance programs may not be denied housing, evicted, or have their housing assistance terminated because they have experienced domestic violence, dating violence, sexual assault, or stalking. Survivors must be able to access certain remedies, such as the ability to request an emergency transfer for safety reasons related to the violence. If a housing provider or survivor is unclear on VAWA's protections, go to this [webpage](#), a clearinghouse for HUD's VAWA resources with FAQs on VAWA housing protections, VAWA trainings, related forms, legal authorities, and referrals to direct services for survivors. HUD will implement and enforce VAWA with the same rights and remedies as those provided under the Fair Housing Act. Its Office of Fair Housing and Equal Opportunity may investigate alleged or suspected non-compliance with VAWA, similar to what it does under the Fair Housing Act. VAWA also requires federal agencies to establish a process to review compliance with the applicable VAWA requirements. HUD will implement this compliance review obligation and identify existing compliance review procedures for such reviews, including by FHEO. [Read the HUD press release on February 1, 2023](#).



Photo A. Schimmeck on Unsplash

Expanding Equitable Opportunities in Housing. In 2022, Enterprise Community Partners hosted its 40th Anniversary Conference in Washington. Affordable housing advocates, housing investors, and policymakers discussed strategies to increase the mobility of low-income households, address racial housing inequities, and affordable housing. Participants discussed (1) how disinvestment in minority communities with past discrimination has led to intergenerational inequities in housing, wealth, and education; and (2) housing costs and interest rates are making attaining homeownership difficult for the low-income, as well as JPMorgan Chase's Racial Equity Program. Strategies were discussed to build wealth among African-Americans and the low-income through reparations, service delivery, and social impact investment. Other topics of discussion included: (1) Commitment. https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-012423.html?WT.mc_id=edge_Jan24&WT.tsrc=Email.



FAIR LENDING NEWS

In Its Largest Redlining Settlement, the U.S. Justice Department Levies \$31 Million Fine from the City National Bank to Address Lending Discrimination Allegations. City National is the largest bank headquartered in Los Angeles and among the 50 largest banks. The

complaint alleges that from 2017-2020, the bank did not provide mortgage lending services to majority-Black and Hispanic neighborhoods in L.A. County and discouraged its residents from obtaining mortgage loans. During then, other banks got over than six times as many applications in these neighborhoods than City National annually. The bank only opened one branch in a majority-Black and Hispanic neighborhood in the past 20 years, despite having opened or acquired 11 branches, and did not have an employee generating mortgage loan applications at that branch. Under the consent order, subject to court approval, the bank has agreed to: (1) Invest at least \$29.5 million in a loan subsidy fund for affected residents in the County; at least \$500,000 for advertising and outreach targeted toward the residents and a consumer financial education program; and at least \$750,000 for community partnerships for access to residential mortgage credit. (2) Open one new branch in these neighborhoods and possibly expand within the County; ensure at least four mortgage loan officers for these neighborhoods; and employ a Community Lending Manager to oversee lending in these neighborhoods; and (3) Conduct a Community Credit Needs Assessment to identify the needs for financial services for majority-Black and Hispanic census tracts. City National worked cooperatively with USDOJ to remedy the allegations, and said it will expand its lending services in other markets to provide greater credit access to credit. The bank is creating a residential mortgage special purpose credit program in various locations (e.g., New York and Georgia), and a small business lending program aimed at assisting underserved business owners in operating and growing their business.

[Read the January 12, 2023 USDOJ Release.](#)

HUD Actions Confront Bias in the Home Appraisal Process for People Seeking FHA Financing. HUD is creating a process that people seeking FHA financing can use to request a review of their appraisal if they believe the results may have been skewed by racial bias. For example, a homeowner in the process of refinancing their home with an FHA-insured mortgage can ensure that their appraisal is fair. HUD's change includes



what lenders must follow when a borrower requests a review for perceived unlawful discrimination in valuations. Under the proposal, lenders are given guidance how to review borrower requests to reconsider appraisal value with their application for FHA-insured financing. Guidance is included for getting a second appraisal when deficiencies (e.g., when a Fair Housing violation has occurred, or bias has been identified on a property valuation report) are documented, and the appraiser is unwilling to resolve them. FHA wants feedback to identify barriers and impediments associated with the draft ROV process: sffeedback@hud.gov. [Read the January 12, 2023 HUD release.](#)



NCRC Announces \$50 Billion Community Benefits Agreement With TD Bank. TD Bank will commit \$50 billion in investments, lending, philanthropy, and other services for diverse and underserved communities pursuant to a community benefits plan between the bank and NCRC members. To identify areas of greatest need in communities across 22 states and D.C., the bank solicited feedback from NCRC leadership and non-profit groups from both TD and First Horizon markets after its definitive agreement to acquire First Horizon Corporation in 2022. TD will meet annually with NCRC to measure progress on the elements of the plan. Since 2016, NCRC has facilitated 27 community benefits agreements with bank groups that committed more than \$639 billion for mortgage, small business, and community development lending, investments, and philanthropy in LMI and under-resourced communities. Read the National Community Reinvestment Coalition (NCRC) newsletter, February 17, 2023.

New HUD Appraisal Bias Webinar Series for Housing Counselors. The National Fair Housing Training Academy is presenting an a series titled [Combating Appraisal Bias Series: Identify, Empower, and Collaborate](#) as part of HUD’s Office of Housing Counseling and HUD working together to fight appraisal bias. The remaining second and third sessions will discuss the work of the PAVE Task Force and Action Plan, and highlight tools, strategies, and next steps for the HCA. The remaining sessions are: (1)



[What Housing Counselors Need to Know](#) - Strategies in the Plan to combat bias and available resources to support affected individuals on February 22, 2023 2:00-3:30 p.m. [Register](#); and (2) [Building Fair Housing Partnerships](#) - steps that housing counseling agencies, FHIPs, and FHAPs can take to combat appraisal bias on March 15, 2023 2:00-4:00 p.m. [Register Now](#). Remaining sessions to be scheduled are: (1) Consumer Story: [Black Family Sees Home Value Increase \\$500K After Erasing Themselves from Appraisal](#); and (2) Consumer Story: [Couple's Home Value Rose nearly \\$300K After it was Shown by a White Colleague](#). <https://pave.hud.gov/actionplan>.

https://www.hudexchange.info/news/combating-appraisal-bias-series-identify-empower-and-collaborate/?utm_source=HUD+Exchange+Mailing+List&utm_campaign=1d598484f8-NFHTA-PAVE+1%2F31%2F23+Webinar&utm_medium=email&utm_term=0_f32b935a5f-1d598484f8-19808276.



National Fair Housing Alliance Issues Recommendations to Curb Home Appraisal Discrimination. A federally [commissioned 2022 report from the National Fair Housing Alliance](#) identifies recommendations to address racial discrimination in home appraisals. The report’s main conclusion is that the appraisal industry essentially regulates itself, in contrast to other sectors in housing finance. It happens because the Appraisal Foundation, an industry-run private nonprofit, establishes standards and criteria for appraisers, which are then adopted by each state. However, appraisers, lenders, banking institutions and industry trade

groups dominate the seats on the Foundation board. There are no consumers or fair housing advocates. According to Junia Howell, visiting assistant professor of sociology at the University of Illinois Chicago, there's a "moral" problem with the current structure. The Mortgage Bankers Association (MBA), the trade group representing mortgage lenders in the discussion, agrees with the need for changes. "The MBA would support reforms which would lead to more independent oversight of appraisers," Michael Fratantoni, MBA's senior vice president of research and technology and chief economist, said. <https://www.housingwire.com/category/valuations/>. Read [the January 24, 2023 Housing Wire article](#).

Study Discovers Ways to Improve Life for Residents with Disabilities in Federally-Assisted Housing.

A recent report by the Urban Institute [Improving Experiences for Residents with Disabilities in Federally Assisted Family Housing](#) (October, 2022), examines challenges to reasonable accommodation processes and to service access. The research focused on three federal housing programs: public housing, project-based rental assistance via Section 8, and the Low-Income Housing Tax Credit Program. The report found that raising funding, clarifying definitions and processes, and ensuring adequate training for housing providers can increase equity in outcomes for federally assisted residents with disabilities. Recommendations included: (1) Provide more federal funding for reasonable accommodations in federally assisted housing to allow housing providers to meet legal requirements; (2) Establish a better standard for "reasonableness" to promote access to accommodations across diverse federally assisted housing programs and providers; (3) Increase uniformity in reasonable accommodation request processes; (4) Train and involve more than one person per housing provider and property in reasonable accommodation request decisions to create a more transparent and fair process; (5) Improve training, technical assistance, and learning opportunities for housing providers to strengthen reasonable accommodation request processes; and (7) Congress and HUD should provide housing providers with enough funding to help support service-related needs. [Read the Urban Institute report](#). [Read the October 12, 2022 Urban Institute article](#).



HUD & DOJ ENFORCEMENT

HUD Finds Missouri Housing Provider Liable for Discriminating Against Family with Children.

F. P. King Estate of Ward Protectee, owner of rental housing in St. Charles, MO, and its property manager will pay \$10,200 in damages (for alternative housing costs and emotional distress) and a \$5,500 civil penalty under an Administrative Law Judge (ALJ) finding that they discriminated against a single father and his children due to familial status. [Read the Order](#). After a trial, the ALJ found that the landlords denied the family a unit because of the young children in the household and made discriminatory statements. HUD's Secretary affirmed the ALJ's decision. More information about HUD and its programs is available at www.hud.gov and <https://espanol.hud.gov>. [Read the January 27, 2023 HUD Press Release](#).

HUD Judge Orders Plano, Texas, Landlords to Pay \$140,649 in Race Discrimination Case. Three Plano, Texas landlords will pay damages, civil penalties, and attorney's fees totaling \$140,649 for violating the Fair Housing Act. It was found that agent Quang Dangtran and property owners Ha Nguyen and HQD Enterprise, LLC refused to rent to a Black woman because of race, made



discriminatory statements, placed discriminatory advertisements on Craigslist, and retaliated against the woman because she filed a complaint with HUD. [Read the decision](#). In 2019 after HUD received partial summary judgment, the landlords retaliated against the woman by filing a state court claim against her alleging that she had engaged in slander and abuse of process. A Texas judge dismissed the state court case and HUD amended its Charge of Discrimination to include a retaliation claim. Dangtran refused to allow the woman to see the advertised room, told her that his wife would be uncomfortable with her living in the home because she is Black, and said the room was already rented when, in fact, the room was still available. The ALJ found that the landlords posted advertisements on Craigslist that asked interested home seekers to specify their race. The ALJ determined that the landlords violated the Fair Housing Act by posting a discriminatory housing advertisement, making a discriminatory statement, misrepresenting the availability of rental housing, refusing to negotiate with or rent to the woman because of her race, and retaliating against her. The Respondents will pay a total of \$140,649.36: \$79,782.75 in compensatory damages to the woman, \$49,472 in civil penalties, and \$11,394.61 in attorneys' fees. The ALJ also ordered Respondents to attend Fair Housing Act and cultural sensitivity training, adopt a non-discrimination policy, and adopt equal housing opportunity language in future advertisements and rental documents. [Read the January 12, 2023 HUD Press Release](#).



California Man Charged with Federal Hate Crimes for Allegedly Shooting and Wounding Two Victims Leaving Synagogues. The U.S. Department of Justice (USDJO) filed charges against a former Riverside resident with two counts of hate crimes for allegedly targeting and shooting two Jewish men as they departed religious services outside two Los Angeles synagogues over the past two days. According to the complaint, Jaime Tran, 28, targeted the two victims

because they were Jewish or he believed them to be Jewish. Because the complaint contains allegations that Tran attempted to murder the two victims, the maximum statutory penalty for each of the two hate crimes is life without parole in federal prison. The complaint alleges that both shooting incidents occurred in the Pico-Robertson district of Los Angeles, a predominantly Jewish neighborhood, and both victims were dressed in clothing that visibly identified their Jewish faith, including black jackets and head coverings. The USDJO investigation found that Tran located the Jewish neighborhood after searching a popular business-review app for a kosher market in that district. After locating the market, Tran allegedly drove to the area, where the first shooting occurred and then returned to the area the following day when the second shooting occurred. Investigators acted quickly to identify Tran's vehicle, to collect witness statements, and to obtain background information on Tran outlined in the criminal complaint. A complaint is merely an allegation. All defendants are presumed innocent until proven guilty beyond a reasonable doubt in a court of law. [Read the February 17, 2023 Press Release](#).

Montana Man Convicted of Federal Hate Crimes and Firearms Charges for Shooting Intended to Rid Community of the Lesbian and Gay Members. He fired an AK-style assault rifle at the residence of a woman, who identified as lesbian, and was home. He was guilty of hate crime acts and discharge of firearm in relation to a crime of violence as charged in a superseding indictment. According to court documents and statements, in 2020, Howald went on a self-described mission to rid the town of Basin of its lesbian and gay community. Armed with three rifles and two pistols, and knowing that the victim identified as a lesbian, He fired an AK-style assault rifle at her property, with rounds going



through the victim's fence, her yard, porch, and a wall of the home. The victim was not struck. After firing at the victim's house, the government alleged, he walked toward other houses occupied by people who identify and are known locally as gay or lesbian. Sheriff's officers arrested Howald the next day and found that he had a knife and loaded pistol and a rifle and revolver in his car and an AK-style rifle, a hunting rifle and ammunition in his camper. He faces a maximum of life imprisonment, a \$250,000 fine, and five years of supervised release on the hate crime conviction and a mandatory minimum 10 years to life imprisonment, a \$250 fine and five years of supervised release on the firearm conviction. Sentencing is set for June 15. He was detained pending further proceedings. [Read the February 16, 2023 Press Release.](#)

Massachusetts Man Charged with Federal Hate Crime. A Boston federal grand jury indicted a Massachusetts man with a federal hate crime. Allegedly, John Sullivan willfully caused and attempted to cause bodily injury to victim G.N. by using a dangerous weapon, Sullivan's car, because of G.N.'s actual and perceived race and national origin. The USDOJ Civil Rights Division worked with the U.S. Attorney for the District of Massachusetts and the FBI Boston Field Office on this while the FBI Boston Field Office investigated the case. Assistant U.S. Attorney Torey Cummings for the District of Massachusetts and Trial Attorney Tara Allison of the Civil Rights Division's Criminal Section are prosecuting the case. An indictment is merely an allegation. All defendants are presumed innocent unless proven guilty beyond a reasonable doubt in a court of law. [Read the February 15, 2023 Press Release.](#)



Justice Department Secures Settlement in Religious Discrimination Suit Against Lansing, Michigan. The Justice Department's consent resolves its religious accommodation and retaliation lawsuit that the city violated Title VII of the Civil Rights Act of 1964 after discriminating and retaliating against Sylvia Coleman, a Seventh-day Adventist and former detention officer with the city's police department. The USDOJ's amended complaint alleges that, on her first day of work, Coleman informed the city that she could not work a shift from sunset Friday to sunset Saturday because she observed the Sabbath as a Seventh-day Adventist. The complaint alleges she also had told the city of this observance during the application process. It also stated that instead of trying to reasonably accommodate her observance, which Title VII requires, the city fired her. It is further alleged the city retaliated by filing a counterclaim against her because she intervened in the Federal lawsuit. Under the consent decree, the city will submit for approval religious accommodation and retaliation policies, proposed trainings on these policies, and pay \$50,000 in back pay and compensatory damages. <https://www.justice.gov/crt>. www.justice.gov/crt/employment-litigation-section. [Read the Feb. 15, 2023 Release.](#)

CALENDAR

New Civil Rights Leadership Program Session to be Held on March 2-5, 2023. The Maryland Commission on Civil Rights Leadership Program is a free three-day academy designed to provide training and insight to emerging leaders through discussions with experienced Civil Rights leaders, scholars, and practitioners. Career paths and opportunities in the field will be discussed. The program will be held virtually on March 2-5, 2023. Topics will include: Training on



Maryland's Anti-Discrimination Laws and MCCR Enforcement, Legal Overview/Investigative Practices, and Civil Rights Career Forum. For more information: click [here](#).

The Just Economy Conference of the National Community Reinvestment Coalition (NCRC) will be this March 29-30 at the Washington Hilton.

This will follow the NCRC's Virtual Advocacy Week during March 20-24.

Some of the Conference's sessions are From "High Risk" to High Reward: Getting More Capital to Startups, Leveraging Capital Investments And Public Resources To Close Wealth Gaps In Cities, Local CRA coalitions: Stronger together; Corporate Investment Roundup: Financing Housing Equity Solutions, How can policy and investment strengthen equitable access to climate resilient housing?, It's time to (re)design the market, and Local Government's Role in Advancing Racial Equity. Congresswoman Pramila Jayapal, the keynoter, represents Washington's 7th Congressional District. She is the first South Asian American woman elected to the U.S. House of Representatives and one of only two dozen naturalized citizens now in Congress. [Register now](#). The conference is open to all, those who join [NCRC](#) get discounted conference tickets. [Read more on the NCRC's Conference page](#).



FAIR HOUSING RESOURCES

Black History Month Book Talk on February 25th. Join the Maryland Commission on Civil Rights and the City of Bowie Diversity Committee on Saturday February 25, 2023 from 1-3 p.m. for a free Black History Month Book Talk with University of Maryland Sociology Professor Dr. Kris Marsh. Dr. Marsh will be discussing her new book *The Love Jones Cohort: Single and Living Alone in the Black Middle Class* (Cambridge University Press, 2023). In this book, she argues that singlehood is a civil rights issue. Marsh discusses the involved systems of inequality while showing that marriage is the true path to the Black middle class. She illustrates and evidences her analysis with vignettes of people who are single and living alone in the Black middle class, and discusses how they can flourish. Join us and bring children for a free children's corner featuring arts, crafts and storytelling. Free Starbucks pastries, coffee, and tea will be available for attendees while supplies last. For more information please contact: ngeri.azuewah@maryland.gov.

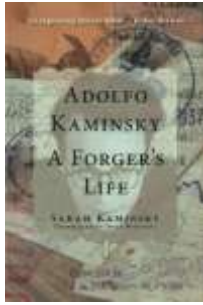


Interested In Fair Housing? Community Development? Insurance? Foreclosure Prevention? Check Out the [GBCHRB's YouTube Channel](#)! You can watch interviews about insurance, discrimination, affordable housing, Fair Housing laws, disability issues, mortgage lending, and related issues. Our radio shows: <http://www.gbchrb.org/2rad9899.htm>.

The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides. We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities, as well as brochures and guides about housing and insurance. 443.347.3701 / <mailto:wkladky@gbchrb.org>.



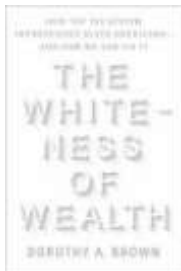
What Do You Think of This Newsletter? Is it good? Bad? How can we improve it? What issues should we cover more? Less? Any good ideas? Tips? Good jokes?! Positive or negative, we want to hear from you! Send your comments to <mailto:wkladky@gbchrb.org>.



INTERESTING BOOKS

Adolfo Kaminsky: A Forger's Life by Sarah Kaminsky. DoppelHouse Press, 2016. 256 pages. \$18.95, hardcover. This is the gripping true story of a life-long forger working for the French Resistance and clandestine organizations, told to his daughter. Kaminsky secretly forge documents for thousands of refugees, exiles, immigrants, freedom fighters, and pacifists. As he is quoted in the book: “My life as a forger is one long, uninterrupted resistance against inequality, segregation, racism, injustice, fascism, and dictatorships. Very Highly Recommended.

The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together by Heather McGhee. One World, 2021. 448 pages. Hardcover, \$28.00. This book is by the former president of the progressive think tank Demos, and current chair of the board of [Color of Change](#), a nationwide online racial justice organization. [Read a February 17, 2021 NPR interview with the author](#). McGhee examines the macro and micro sides of inequality and victims of racism and possible remedies. In addition to the most current statistics and information about racism and its damages, the book has interviews with those affected by and those denying racism and its consequences. The book, a New York Times bestseller, was long listed for the National Book Award; won the Porchlight Business Book award; and called one of the best books of the year by *Time*, the *Washington Post*, *St. Louis Post-Dispatch*, *Ms. magazine*, *Library Journal*, etc. She talks with white people who confide in her about losing jobs, homes, and hope, and considers white supremacy’s collateral victims.



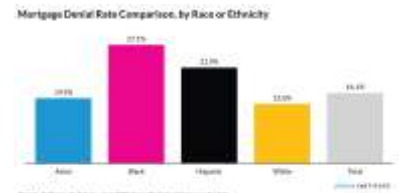
The Whiteness of Wealth: How the Tax System Impoverishes Black Americans--and How We Can Fix It by Dorothy A. Brown. Crown, 2021. 288 pages. \$27.00, hardcover. This book is a powerful - and very influential - exposé of racism in the American taxation system. Named as one of the best books of the year by NPR and *Fortune*, it is by a tax lawyer and Georgetown University Law Center professor. The author uses evidence from her decades of cross-disciplinary research to underline that U.S. tax law is not color-blind. Included are the personal stories of white and black cross-income Atlanta families. She argues that tax policies build and protect intergenerational white wealth and exacerbate the racial wealth gap by subsidizing activities and personal choices that disproportionately benefit white taxpayers. The racial wealth gap has almost not changed since the 1950s and 1960s as U.S. overall household wealth increased, and currently persists. Brown advocates: Publish tax data by race; Maintain a progressive income tax system with no exclusions, a single deduction, and no preferential rates like capital gains; and Establish a tax credit to compensate for historical racism. Read the March 2021 Michigan Law School book review. Read the April, 2021 *Appalachian Journal of Law* article.



REST IN PEACE

William Gorham, founder of Urban Institute think tank,

91. An economist and apprentice of Robert S. McNamara, the defense secretary under Presidents John F. Kennedy and Lyndon B. Johnson, Gorham held high-level positions at the Department of Defense and



the old Department of Health, Education, and Welfare (HEW), now Health and Human Services. From 1965 to 1968, he was a high assistant to HEW Secretary John Gardner. In the late 1960s, Johnson and his top domestic adviser, Joseph A. Califano Jr., began the Urban Institute as an independent, nonpartisan organization with Gorham its president to evaluate the administration's new Great Society programs. It was not the first public policy think tank in Washington, the Brookings Institution began in 1916. The Institute has helped shape debate many issues: poverty, housing, health care, racial inequity, taxation, the environment, employment, aging, and infrastructure. In Barack Obama's Presidency, the Institute's analysis of a Massachusetts health-care law promoted by then-Gov. now-senator Mitt Romney, helped development of Obama's Affordable Care Act. More recently, the Institute has studied social ramifications of the Covid pandemic, racial disparities in corporate America, the changing workforce, and many other topics. [Read the January 2, 2023 Washington Post obituary.](#)



Adolfo Kaminsky, Anti-Fascist Forger, 97. Adolfo Kaminsky's talent of skillful removing supposedly indelible blue ink from paper and fabricate typefaces helped save the lives of 14,000 Jews, mostly children, in a French underground network during World War II. He could erase Jewish-sounding names like Abraham or Isaac on official French ID and food ration cards, and substitute gentile-sounding ones. The forged documents let Jewish children, their parents, and others to escape deportation to concentration camps and often to leave Nazi-occupied territory for safety. Using the pseudonym Julien Keller, Kaminsky was key in a Paris underground laboratory whose members (unpaid and risking death if discovered) adopted aliases like Water Lily, Penguin, and Otter, and often originated documents. He learned to make various typefaces, a skill picked up in elementary school while editing a school newspaper, and was able to imitate those used by German authorities. He pressed paper so that it resembled the official documents, and photoengraved his own rubber stamps, letterheads, and watermarks. Word spread to other European resistance groups, and he and his network started producing 500 documents weekly. After Paris was liberated, Kaminsky worked for the French government developing documents allowing intelligence agents to penetrate Nazi territory to gather evidence about the death camps. He continued to forge documents for 30 years, aiding insurgents in British-mandate Palestine, French Algeria, South Africa, Latin America, and Americans trying to evade the military draft during the Vietnam War. Kaminsky's story was told in a 2016 Emmy Award-winning [documentary short, "The Forger,"](#) produced by the *New York Times*. See the Books section for a biography of him. [Read the January 9, 2023 New York Times obituary.](#) [Read a Remember.org article about Kaminsky.](#)
