



FAIR HOUSING NEWS

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



SUMMER GREETINGS!

Welcome to this Expanded Edition of *Fair Housing News* Produced by the GBCHRB as a Public Service! To join the mailing list: <mailto:wkladky@gbchr.org>. Check our website <http://www.gbchr.org>

for laws, links, etc. or call 410.357.1219. Watch our TV show YouTube - <http://www.youtube.com/user/wkladky1>! Or go to <http://www.gbchr.org/2rad9899.htm> for radio shows on topics about Fair Housing!

IN THIS ISSUE...

<i>Maryland Area News</i>	1
<i>National News</i>	2
<i>ADA 31st Anniversary</i>	4
<i>Mortgage Lending News</i>	5
<i>HUD and DOJ Enforcement</i>	6
<i>Calendar</i>	8
<i>Fair Housing Resources</i>	9
<i>Interesting Books</i>	9
<i>Rest in Peace</i>	10



MARYLAND AREA NEWS

Police are Investigating a Break-In and Racially-Motivated Vandalism at the Harriet Tubman School in Howard County.

The hate crime was condemned by Howard County, CAIR, and others. Bessie Bordenave, the president of the Harriet Tubman Foundation, said "Based on the things that I have seen here, I would say yes, this is a hate crime. Because it appears that nothing else was disturbed but things that related to our Black history and to our Black school." The old Harriet Tubman School was Howard County's only high school for African American students during segregation. Parts of the classrooms are damaged, all of the windows and a part of the building have been broken. The damage pushes back the county's plan to renovate the building. "And for someone to come in and really try to slow us down, really has been disastrous for us. However, we will continue because we have that fight still left in us and we will be moving forward," Bordenave said. [Read the July 29, 2021 WBALTV article.](#) [Read the July 29, 2021 CAIR article.](#)

The Council on American-Islamic Relations (CAIR) Condemns Graffiti Depicting the Symbol of the Nazi SS on a Route 1 Bridge in Bear, Delaware, Just South of State Route 273.

The graffiti included the phrase 'Crackers Matter' and the double lightning bolt insignia of Nazi Germany's SS was removed upon discovery later that afternoon. Delaware State Police are investigating the incident, but do not currently have any suspects or leads. The SS was a branch of the Nazi government that was responsible for state security and implementing the Holocaust. CAIR, the nation's largest Muslim civil rights and advocacy organization, said that "the American Muslim community and CAIR stand in solidarity with all those challenging anti-Black racism, xenophobia, Islamophobia, anti-Semitism, white supremacy, and all other forms of bigotry." Basha Silverman, CEO of Jewish Family Services



of Delaware, called the graffiti "hateful and divisive." [Read the July 29, 2021 CAIR article.](https://www.msn.com/en-us/news/world/nazi-ss-graffiti-found-on-route-1-bridge-is-being-removed-by-workers/ar-AAMFb5b?ocid=BingNewsSearch)
<https://www.msn.com/en-us/news/world/nazi-ss-graffiti-found-on-route-1-bridge-is-being-removed-by-workers/ar-AAMFb5b?ocid=BingNewsSearch>. [Read the July 28, 2021 Delaware Online article.](#)

Maryland has a Shortage of 131,793 Affordable Rental Homes for Extremely Low Income (ELI) Renters. According to the latest data from the National Low Income Housing Coalition (NLIHC) in their just-released "Out of Reach 2021: Maryland," an annual income of \$59,480 is needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

There are some 193,819 or 26.5% of all Maryland renter households (730,055) that are extremely low income (below \$31,640 for a four-person household), and 74% of them have a severe cost burden. The situation is not improving as the housing market is skewed toward high-end renters. While affordable homes are only available for 32% of ELI households and 59% for those with 50% of the average median income (AMI), those with 100% of the AMI have a 6% over-supply. [See the NLIHC's data about Maryland's housing.](#)



NATIONAL NEWS

Annual Fair Housing Report Shows Increase in Housing Harassment Claims Against Marginalized Groups, with a Significant Upsurge Against AAPI Communities. The National Fair Housing Alliance (NFHA)'s annual [trends report](#) documenting complaints of housing discrimination filed in 2020 at the local, state, and national levels found that, while the overall number of housing discrimination claims remained consistent, Asian American and Pacific Islander communities reported a rise in harassment. Claims of sexual harassment also

increased among tenants who could not pay their rent because of job loss or unemployment. The report also found: (1) There has been a decline in referrals of potential fair lending pattern and practice violations by federal banking regulators to the Department of Justice, dropping from 47 in 2010 to just 12 in 2020. (2) The Office of Fair Housing and Equal Opportunity at HUD had three Secretary-initiated complaints opened or completed in FY20, down from five in 2019 and 33 in 2015, reflecting a significant reduction in Secretary-initiated complaints during the Trump administration. (3) In 2020, 1,071 complaints of harassment were reported, a significant increase from the 761 complaints reported in 2019 and the highest number of harassment complaints reported since NFHA began collecting detailed harassment data in 2012. (4) Private fair housing organizations continue to process almost three times the number of complaints (73.5%) processed by state, local, and federal government agencies combined. (5) Complaints alleging discrimination because of disability continue to account for the largest number of complaints, at 54.6%. Discrimination based on disability is usually obvious, making it easier to detect and more practical to file a complaint. (6) Race-based complaints constituted 16.8% percent of complaints, and familial status discrimination accounted for 7.9%. The report noted that there were important legal victories in many housing discrimination cases in 2020, such as racial steering between apartment complexes, source of income discrimination, disability discrimination in mortgage lending, challenges to municipal nuisance ordinances that were used to discriminate against people of color, a challenge to residency preferences, discrimination in residential appraisals, and discrimination against a same-sex couple. [Read the July 29, 2021 NFHA article.](#)

Advocates Praise HUD's Restoration of the Affirmatively Furthering Fair Housing (AFFH) Rule Which is Essential to Providing Inclusive Housing in Communities. Published by HUD on June 10, 2021, the proposed federal rule restores the



portion of the Affirmatively Furthering Fair Housing (AFFH) rule. Advocates include the Lawyers' Committee for Civil Rights Under Law, the NAACP Legal Defense Fund, the Center for Responsible Lending, and other housing organizations. HUD's 2021 Interim Final Rule (IFR), "[Restoring Affirmatively Furthering Fair Housing Definitions and Certifications](#)," requires program participants to submit certifications that they will affirmatively further fair housing with their consolidated plans, annual action plans, and PHA plans. The original 2015 AFFH rule was suspended and later repealed in 2018 and 2020, respectively. "Where we live shapes almost every aspect of our lives," said Thomas Silverstein, associate director with the Fair Housing and Community Development Project at the Lawyers' Committee for Civil Rights Under Law. "The AFFH mandate is critical to our efforts to create an equitable society where all people are able to choose where to live free from discrimination and where communities are empowered to provide their residents with access to the resources and opportunities needed to thrive." [Read the July 14, 2021 Center for Responsible Lending article.](#)



The New York State Legislature has Announced the Passage of Eight New Bills to Combat Housing Discrimination and Advance Fair Housing Goals. The bills were part of a legislative package passed by the State Senate after the [Newsday story "Long Island Divided"](#), involving the New York-based [Fair Housing Justice Center](#). The bills in the package include: (1) [Bill S0945B/A6866](#) would increase fines on real estate brokers and salespeople who violate the

law, and direct half of all fines to a new Anti-Discrimination in Housing Fund to be used for fair housing testing and other grants to local agencies and non-profits to fight housing discrimination. (2) [Bill S2133A/A5363](#) adds a surcharge to the renewal licensing fee paid by real estate brokers and salespeople and directs the NY Attorney General to use it for annual fair housing testing. (3) [Bill S1353A/A5428A](#) establishes that all State and local agencies that administer housing and community development programs, and all that receive State housing funds, have an obligation to "Affirmatively Further Fair Housing." (4) [Bill S2132B/A5359](#) requires additional training for licensing of brokers and salespeople, including curriculum on fair housing laws, segregation's legacy, and anti-discrimination training. (5) [Bill S538B/A4638A](#) adds implicit bias training to the license renewal curriculum for real estate brokers and salespeople. (6) [Bill S2131/A6186](#) requires standardized client intake procedures for real estate brokers, so that prospective homebuyers are not treated differently based on their race or other protected characteristics. [Read the June 24, 2021 Fair Housing Justice Center article.](#)

The National Urban League's Just-Released 2021 *State Of Black America*, "The New Normal; Diverse, Equitable & Inclusive" Highlights the Urgency of Ending the "Three Pandemics" of Racial Inequity in Health Care, Economics, and Public Safety. Analysis from the League's research partners [Brookings Institution](#), [Johns Hopkins Center for Health Equity](#), and [Center for Policing Equity](#) showed how

structural and institutional racism greatly increased the devastation inflicted by COVID-19 infection and death, economic collapse and police violence. Among the findings: Higher rates of unemployment, lower household incomes and net worth, and the crushing burden of housing costs left Black Americans uniquely vulnerable to COVID-19's economic fallout; economic burdens like lack of high-speed internet access and a dearth of health-care facilities in Black neighborhoods contributed more to the vaccine racial gap than hesitancy; and over policing of Black communities – particularly frequent stops of Black boys, is associated with more crime among those boys, not less. The report urges several solutions for overcoming racial barriers, for example free and low-cost banking services that allow households to build wealth and a credit history, an approach to treating hypertension that focuses on social needs like housing and transportation, and virtual responses to some police calls. [Read the July 26, 2021 National Urban League release.](#)





To Reduce Housing Segregation, Urban Institute Emphasizes that "Planning Strategies Must Adopt an Explicit Focus on Race."

What is needed are place-conscious strategies to create and expand opportunity neighborhoods must explicitly confront and overcome racism and its pervasive influences. For instance, Boston's Metropolitan Area Planning Council's newly released [racial equity agenda](#) notes, "Race has been a key, if not the main, bias present in many of the policies that have produced the disparities identified in the Metro Boston region. Facing this history means that we must push forward changes that counteract past biases." The Urban Institute stresses that a critical aspect of confronting pervasive racist structures in regional planning strategies must be to incorporate resident voices into planning and implementation. Without this, interventions could worsen power disparities and access to resources. The Institute notes that regions nationwide are beginning or continuing to have productive conversations about segregation's effects on communities, but all regions must address racial barriers to opportunity-rich neighborhoods through coordinated, lasting interventions to make progress on economic mobility and reverse the legacy of segregation. [Read the Urban Institute article.](#)

The [White House's Plans](#) to "Build Black Wealth and Narrow the Racial Gap" are Praised by the National Low Income Housing Coalition (NLIHC) and a New Urban Institute Study Confirms the Efficacy of Investing in Community Development with the American Jobs Plan and Fighting Racial Discrimination in the Housing Market.

"On the centennial of the Tulsa Race Massacre, it is critical that policymakers at every level of government advance anti-racist policies and redress the impacts of decades of intentionally racist housing and transportation policies, including redlining, blockbusting, restrictive covenants, restrictive zoning, and highway systems," stated Diane Yentel, president and CEO of the National Low Income Housing Coalition. In related news, a recent Urban Institute study has underlined that policy interventions can be used to reduce that gap and increase the wealth holding of African Americans. These include programs or policies that would reduce student debt, increase homeownership, and put African Americans on track to better jobs and health care coverage. [Read the June 1, 2021 NLIHC statement.](#) [Read the July 16, 2021 Urban Institute study.](#) [Read the July 21, 2021 Urban Institute article.](#)



ADA 31ST ANNIVERSARY

The [Maryland Commission on Civil Rights](#) Celebrates the Anniversary of the Americans with Disabilities Act (ADA) and All Persons with Visible and Invisible Disabilities. Since its 1990 enactment, the ADA, as amended, and its state-based equivalent statutory protections have provided protections for disability access and inclusion, prohibited discrimination on the basis of disability in employment, in public accommodation, public services,

transportation, and telecommunications. Yet much work remains. Maryland protects people with disabilities both in Title 20, State Government Article, and in Sections 7-701 to 7-710, Human Services Title. These laws must be enforced and awareness must continue to be raised to promote equitable access and acceptance of persons with disabilities. The recent Baltimore City litigation asserting a lack of curb ramps and sidewalk maintenance in violation of federal accessibility requirements evidences the ongoing need to promote compliance with existing laws. According to the 2018 Disability Status Report, 11.2% of Marylanders had a disability, 5.2% in children between the

ages of 5 to 15, and 43.8% for persons over 75. Persons with disabilities especially experience discrimination in seeking and obtaining accessible and equitable housing.

Achievements by the Disability Rights Maryland (DRM) to Actualize the Principles of the ADA in Maryland include: (1)



Prevented proposed budget cuts that would have eliminated 25% of existing bus routes, jeopardizing Paratransit services to critical destinations including dialysis centers, mental health programs, occupational and physical therapy providers for over 30,000 Paratransit riders, in collaboration with Consumers for Accessible Ride Services (CARS) and other advocates. (2) Achieved changes in subsidized housing operations of a large public housing agency to fund the creation of accessible, affordable rental housing. (3) Brought legal action against a major municipal jurisdiction in Maryland to obtain compliance for substantial ADA violations in maintaining curb ramps and sidewalks, with co-counsel, the Civil Rights Education and Enforcement Center (CREEC), Disability Rights Advocates (DRA) and Goldstein, Borgen, Dardarian & Ho (GBDH). [Click here to read about these and other legal victories of this past year.](#) July has been named Disability Culture and Achievements Month in the state of Maryland! Throughout July, Maryland will celebrate the "societal achievements and cultural contributions of Marylanders with disabilities." [Click here to read more about Governor Hogan's executive order.](#)



MORTGAGE LENDING NEWS

New Study Finds that Massachusetts Offers a Model for Expanding Federal Community Reinvestment Act to Independent Mortgage Companies. The new report from the National Community Reinvestment Coalition (NCRC) concluded that the state's statewide Community Reinvestment Act (CRA) for mortgage companies works well in requiring nonbank mortgage lenders to serve qualified lower-income borrowers.

Applying the CRA to mortgage companies is feasible and probably would increase retail lending and community development activity in low- and moderate-income (LMI) areas. By rewarding more lending and service in underserved communities with higher ratings, the law encourages lagging companies to do more, and results in more loans and services. Since 2007, Massachusetts has applied its statewide Community Reinvestment Act law to independent mortgage companies. Mortgage companies licensed to make loans in the state are examined and rated by the state's Division of Banks. Their performance is examined in making retail home loans to LMI borrowers and communities. The exam also scrutinizes and rates their community development services and investment activities. [Read the July 29, 2021 NCRC article.](#)

NCRC and Advocates Praise President Biden's July 9, 2021 Executive Order Targeting Bank Mergers. The [Executive Order](#), promoting competition and tackling excessive corporate consolidation across multiple economic sectors, calls on the Department of Justice (DOJ) and bank regulators to modernize their merger guidelines and more vigorously scrutinize bank combinations. Also, the Consumer Financial Protection Bureau is urged to issue new rules that give consumers total control of their financial data, making it easier to switch banks. The NCRC noted that their research has constantly shown that the number of commercial banks is dropping. In 2012, there were [7,250 US banking institutions](#), down from 5,551 in 2018, and the number of small banks declined from 5,018 to 3,443, while the number of



banks with over \$100 billion in assets increased from 19 to 30. The number of [banking deserts is continuing to increase](#). The rapid rate of bank mergers since the Great Recession is probably the driving factor in many closures. During 2012-2018, the number of US bank branches fell from 93,391 to 84,519, almost 10%. Recent mergers such as Truist and others have produced more closures. As of June, 2020, there were 82,086 full service banking locations. The impact of these closures is most severe on rural and lower-income urban communities where few branches now exist. These communities are very vulnerable to payday lenders, online installment lending, contract buyer scamming, and make it harder for local businesses to secure loans to start or expand a business. [Read the July 9, 2021 NCRC article.](#)

[Congress passes a Congressional Review Act resolution to Void the True Lender Rule that had Made Predatory Lending Easier.](#) [The True Lender rule](#), finalized in October, 2020 by the Office of the Comptroller of the Currency, allowed national banks to make high-cost loans through rent-a-bank relationships with predatory lenders. Many [faith-based groups](#), [veterans organizations](#), [consumer advocates](#), [civil rights groups](#), and [state Attorneys General](#) opposed the True Lender rule. The NCRC commented that the only purpose behind this rule was to favor predatory lenders at the expense of vulnerable people. The rule considered a bank to be the lender even though the non-bank lender were predominant role in the transaction: marketing, closing the loan, collecting payments, and buying all or most of the loan back from the bank in sometimes only three days. [Read the July 1, 2021 NCRC article.](#)



HUD & DOJ ENFORCEMENT

HUD Reaches Agreement with Santa Maria, California Regarding Housing Discrimination Against Farm Workers. The Voluntary Compliance / Conciliation Agreement resolves allegations that the city's enactment and enforcement of housing restrictions for certain farm worker visa-holders in its residential areas violated the Fair Housing Act, Title VI of the Civil Rights Act of 1964, and Section 109 of the Housing and Community Development Act. [Read the agreement.](#) The city agreed to stop enforcing the relevant ordinance, to repeal the ordinance, and to not enact any similar restrictions. The ordinance required a discretionary conditional use permit for housing for employees, actually directed at housing for H-2A foreign national farm worker visa-holders. The city also will review ordinance fines for potential refunds and hire an Employee Housing Resource Officer to address complaints of discrimination and the quality and safety of occupied employee housing units. The city also will analyze and identify any other existing zoning laws that may be discriminatory, in violation of the Fair Housing Act and Title VI. [Read the July 30, 2021 HUD release.](#)

HUD Charges Oceanside, California Mobile Home Park with Housing Discrimination Because a Resident with Mental Health Disabilities Allegedly was Denied an Assistance Animal. The San Luis Rey Homes mobile home community refused to grant a resident with mental health disabilities an accommodation to allow her to keep an assistance animal. [Read HUD's charge.](#) "A 'no pets' policy does not allow a housing provider to deny people with disabilities the right to needed assistance animals," said Sasha Samberg-Champion, Deputy General Counsel for Enforcement and Fair Housing. According to the charge, the woman was first granted a reasonable accommodation from its "no-pets" policy but was later denied, saying that only service dogs were permitted. The park also allegedly sought to fine the woman for failure to comply with its policy. [Read the July 8, 2021 HUD release.](#)



HUD Makes Consent Order With Carbrook Associates (Brooklyn, NY) regarding Race and Disability Discrimination to Require Modifications so Units and Common Areas are Accessible.

Carbrook, which provides project-based subsidized housing, plans to exit HUD’s Project-Based Rental Assistance (PBRA) program in October, is required under the [Consent Order](#) to provide families who are seeking housing an equal opportunity to apply for and live in units regardless of race, color, sex, religion, disability, and other characteristics protected by federal fair housing laws., by conducting affirmative fair housing marketing and modifying its waitlist policies and procedures. Since 1981, Carbrook has received over \$11.5 million in federal funds to provide affordable housing to income-qualifying families in Project-Based Rental Assistance (PBRA) for two affordable multifamily housing developments. Because Carbrook is leaving the program, to protect assisted residents and preserve affordable housing, tenant protection vouchers will be available to all residents, including mobile rental assistance that can go with the family if they leave the property. [Read the July 8, 2021 HUD release.](#)



Ohio Man Charged with Hate Crime for Plot to Conduct Mass Shooting of Women and Illegal Possession of a Machine Gun.

The man allegedly plotted to shoot students in sororities at an Ohio university. Genco identified as an “incel” or “involuntary celibate.” The incel movement is an online community of mainly men who have anger towards women. Incels try to commit violence supporting their belief that women unjustly deny them sexual or romantic attention. The accused man allegedly wrote hateful tracts, boasted of planning a mass killing, and purchased military equipment for the planned slaughter. Local police found in the trunk of the man’s vehicle, among other things, a firearm with a bump stock, several loaded magazines, body armor, and boxes of ammunition. Inside the residence, they found a Glock-style 9mm semiautomatic pistol, with no manufacturer’s marks or serial number. He is charged with one count of attempting to commit a hate crime which, because it involved an attempt to kill, is punishable by up to life in prison and one count of illegally possessing a machine gun which is punishable by up to 10 years. [Read the July 21, 2021 USDOJ release.](#)

Justice Department Reaches Agreement with the City of Killeen, Texas to Improve Access for Individuals with Disabilities.

The settlement provides equal access in the city's programs, services, facilities, and activities to individuals with disabilities, including veterans. Many veterans, active duty military service members, retirees, and their families live there. Under the [agreement](#), the City will remove barriers to access in buildings such as City Hall, police stations, libraries, technology centers, community centers, and places of recreation. The City also will make changes to its facilities so that parking, routes into the buildings, entrances, restrooms, signage, service counters, and drinking fountains are accessible, and that auditoriums and arenas have the required wheelchair and companion seating. The City also will provide aids and services to ensure effective communication for individuals with hearing disabilities, establish accessible emergency shelters and services, assure that its websites are accessible to individuals with disabilities, and implement a plan for the accessibility of sidewalks and curb cuts within the City. [Read the June 30, 2021 USDOJ release.](#)



USDOJ Reaches Agreement with San Luis Obispo County Jail to Ensure Safe and Equal Access to its Programs for Inmates with Mobility Disabilities.

The [settlement](#) under Title II of the Americans with Disabilities Act (ADA) with San Luis Obispo County, California, ensures that inmates with mobility disabilities have an equal opportunity to

participate in San Luis Obispo Jail's (SLO Jail) programs, services, and activities. Based on its investigation, it was determined that the facilities were inaccessible to inmates with mobility disabilities, denying them equal access to the Jail's programs, services, and activities. SLO fully cooperated with the investigation and committed to remedying barriers to equal access. The USDOJ started investigating after getting a complaint by a former Jail inmate (who has a mobility disability and uses a prosthetic leg) that the Jail did not provide him with an accessible cell or shower, causing him often to fall and once break his leg. The complainant also alleged that, because of his disability, the Jail denied him equal opportunities for recreation and other programs, making him unnecessarily isolated. Under the agreement, the Jail will make architectural changes to its facilities to make them accessible to inmates with disabilities, will train relevant staff, designate an ADA coordinator, implement an ADA complaint procedure, and pay \$175,000 to the complainant to compensate him for his pain and suffering. [Read the June 24, 2021 USDOJ release.](#)



CALENDAR

Free Virtual Trainings in August by the Maryland Commission on Civil Rights:

(1) *Friday, August 6, 2021 - Dimensions of Diversity - 10:00 am to 1:00 pm - Register at the following:*

mccr.events/DoDAug2021. This interactive training workshop

provides information and analysis of the concepts of culture, cultural information and its origin, and how it impacts the workplace. (2) *Monday, August 9, 2021- Employment Discrimination Basics - 10:00am to 1:00pm - Register at*

mccr.events/EmploymentAug2021. Introductory class providing the definition of discrimination, theories of discrimination and best practices. (3) *Wednesday, August 18, 2021 - Sexual Orientation and Gender Identity - 10:00am to 1:00pm -*

mccr.events/SOGIAug2021. This training workshop highlights current information regarding sexual orientation and gender identity anti-discrimination law in Maryland, as well as information on the basic concepts, definitions, and issues that may arise in relation to sexual orientation and gender identity. (4) *Tuesday, August 24, 2021 - Fair Housing: Know Your Rights - 10:00am to 11:30am.*

mccr.events/FairHousingAug2021. This informative workshop concerns the laws under the Fair Housing Act which provide protections for all Marylanders, such as to live peaceably where we choose, equal access to neighborhoods of opportunity; the Fair housing right to buy, sell, or rent residential property; and to live wherever without discriminatory criteria about race, color, religion, sex, familial status, national origin, marital status, source of income, sexual orientation, gender identity or disability. There will be emphasis on current issues such as disability and sexual harassment as it pertains to housing.

Zoning 101 for Communities: A Virtual Workshop with Becky Witt, Esq. - Watch Video On Demand By August 31, 2021.

Presented by the Community Law Center. Community leaders are sometimes caught unprepared for zoning hearings - instead, learn how to build the strongest possible case! This 2-hour webinar, which took place in the spring of 2021, covers the basics of zoning law,

including conditional uses, variances, and how to research properties in your neighborhood. You'll learn how to build the strongest possible case before the Board of Municipal and Zoning Appeals (BMZA). Applying for a Zoning permit in Baltimore City is a three-part process. Even if your Zoning Permit request is denied, you can file a request for the Board to clarify or reconsider its decision. We'll show you how! Cost: \$40. Accessing the webinar: Registration will include a link to access the password-protected Zoom webinar, which you can watch anytime. You will receive the link to the event content in your order confirmation email. Registration Instructions: Register below anytime before August 31, 2021. You will be able to view the webinar anytime at your convenience. [Register.](#)



FAIR HOUSING RESOURCES



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

The GBCHRB Distributes Free Fair Housing Brochures, Posters, and Guides.

We have Fair Housing information, brochures, guides, & posters in English, Spanish, Korean, Russian, and for people with disabilities. We also distribute brochures and guides about housing and insurance. 410.357.1219 / <mailto:wkladky@gbchr.org>.



What Do You Think of This Newsletter? Is it good? Bad? How can we improve it?

What issues should we cover more? Less? Any good ideas? Tips? 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?

Local Interest

Baltimore Revisited: Stories of Inequality and Resistance in a U.S. City - Edited by P. Nicole King, Kate Drabinski, and Joshua Clark Davis. 378 pages. Paperback. Rutgers University Press, 2019. \$34.95. This is a collection of over thirty experts on different aspects of Baltimore, where inequality has increased as corporate interests have privatized public goods and services for profits. A special focus is how various community members resist in a long tradition of Baltimoreans fighting for social justice. Included are visions of the city's future.

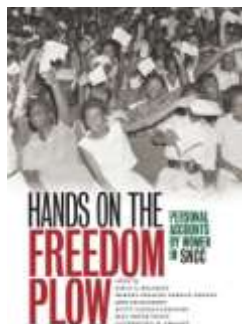
Civil War on Race Street: The Civil Rights Movement in Cambridge, Maryland

(*Southern Dissent*) by [Peter B. Levy](#). University Press of Florida, 2003. 264 pages.

Paperback \$24.95. Race Street was the road that divided blacks and whites in Cambridge, Maryland. This book examines locally based struggles for racial equality during the 1960s. Beginning with an overview of Cambridge, particularly its history of racial and class relations, the author relates how the movement in Cambridge expanded in 1963 and 1964 under the leadership of Gloria Richardson, a prominent (and one of the few female) civil rights leader. After she left Cambridge, the movement declined until 1967, when it briefly revived, culminating with a riot allegedly incited by black power spokesman H. Rap Brown. In the wake of the riot, blacks and whites in Cambridge



sought to rebuild their city and return to a politics of moderation. Spiro Agnew, then Maryland governor, used the riot to advance his political career and the fortunes of the New Right, eventually achieving the vice-presidency in 1968.

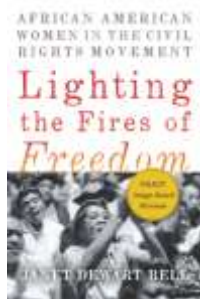
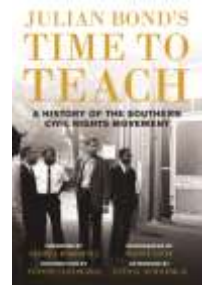


National

Hands on the Freedom Plow: Personal Accounts by Women in SNCC - Edited by Faith S. Holsaert, et. al. University of Illinois Press, 2012. 616 pages. Paperback \$26.95. Fifty-two women -northern and southern, young and old, urban

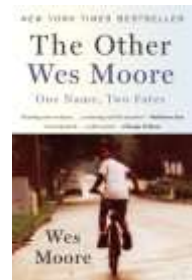
and rural, black, white, and Latina - share their courageous personal stories of working for the Student Nonviolent Coordinating Committee (SNCC) on the front lines of the Civil Rights Movement. Each story reveals how the struggle for social change was formed, supported, and maintained by the women who kept their "hands on the freedom plow."

Julian Bond's Time to Teach: A History of the Southern Civil Rights Movement by Julian Bond. Beacon Press, 2021. 400 pages. Paperback \$29.95. Beginning with the movement's origins in the early twentieth century, Bond tackles key events such as the Montgomery bus boycott, the Little Rock Nine, Freedom Rides, sit-ins, Mississippi voter registration, the Sixteenth Street Baptist Church Bombing, the March on Washington, the Civil Rights Act, Freedom Summer, and Selma. He explains the youth activism, community ties, and strategizing required to build strenuous and successful movements. With these firsthand accounts of the civil rights movement and original photos.



Lighting the Fires of Freedom: African American Women in the Civil Rights Movement by Janet Dewart Bell. New Press, 2020. 240 pages, illustrated. Paperback \$17.99. Nominated for a 2019 NAACP Image Award, this is a collection of profiles of African American women leaders in the 20th century fight for civil rights. Beyond Rosa Parks and Coretta Scott King, most Americans would be hard-pressed to name other leaders at the community, local, and national levels. Included is Gloria Richardson (see **Rest in Peace**).

The Other Wes Moore: One Name, Two Fates by Wes Moore. One World, 2011. 250 pages. Paperback \$17.00. Two kids named Wes Moore were born blocks apart within a year of each other. Both grew up fatherless in similar Baltimore neighborhoods and had difficult childhoods; both hung out on street corners with their crews; both ran into trouble with the police. How, then, did one grow up to be a Rhodes Scholar, decorated veteran, White House Fellow, and business leader, while the other ended up a convicted murderer serving a life sentence?



The Struggle Is Eternal: Gloria Richardson and Black Liberation (Civil Rights and Struggle) by Joseph R. Fitzgerald. University Press of Kentucky, 2018. 360 pages. Hardcover. \$50.00. Excellent biography of civil rights pioneer Gloria Richardson.



REST IN PEACE

Norman Bernstein, D.C. Developer, Philanthropist, and Housing Desegregation Advocate, 100.

A very successful housing owner and developer, Bernstein build projects such as Watergate Village in Annapolis, the Cambridge Apartments in Washington, and Twin Oaks in Petworth. He later called on his peers to end racial discrimination in housing, prompted by a 1961 meeting between Kennedy administration officials and 54 local property owners and managers about finding adequate housing for African diplomats' families who had had been turned away from apartments because of the color of their skin. Among almost 12 owners who said they would find housing, Bernstein went further than the rest. Along with offering apartments in three of his buildings, he proposed a resolution to open all of the city's housing to African Americans, not just to Black diplomats. His motion was backed by the State Department but tabled at the meeting. Bernstein opened up his buildings to Black residents and encouraged other owners to do so too in these years

before the Civil Rights Act of 1968, which outlawed racial discrimination in housing sales and rentals. For months, he pushed and cajoled and tried to get others to join him. Some White residents left in protest, though many moved out after the 1968 riots. The Bernstein Companies continue to be a large developer/manager today. [Read the July 7, 2021 Washington Post obituary.](#)

Elizabeth Martinez, Writer and Activist for Chicano and Feminist Causes, 95.

In 1960, as the civil rights movement gained momentum, she joined the Student Nonviolent Coordinating Committee (SNCC), a civil rights organization for young people. She helped edit an illustrated book on civil rights, *The Movement* (1964), text by playwright Lorraine Hansberry. During the Freedom Summer of 1964, Martínez went to Mississippi to help register African American voters. She later became the director of the New York office of SNCC and edited *Letters From Mississippi* (1965), a collection of accounts by young civil rights workers. After moving to New Mexico, she advocated for Chicanos, helping to found and edit a bilingual newspaper, *El Grito del Norte* (The Cry of the North), which was important in the Chicano movement. She established a Marxist collective in Albuquerque and helped lead protest marches for the rights of workers and women. She joined American Indian demonstrators at Wounded Knee, SD in 1973, when they occupied several buildings on the Pine Ridge reservation and were confronted by federal law enforcement officers. Martínez also criticized sexism and homophobia in the broader Latino culture in her “Colonized Women: The Chicana” in the influential feminist anthology *Sisterhood Is Powerful* (1970). In 1974, she co-authored *Viva La Raza! The Struggle of the Mexican-American People*, following two years later with *450 Years of Chicano History in Pictures*, a bilingual book widely used in schools. [Read the July 2, 2021 Washington Post obituary.](#)



Robert Moses, Civil Rights Activist, 86. Moses was shot at, beaten, and jailed while leading Black voter registration drives in the South during the 1960s, and later helped improve minority education in math. He worked to dismantle segregation as the Mississippi field director of the Student Nonviolent Coordinating Committee during the civil rights movement and was central to the 1964 “Freedom Summer” in which hundreds of students went to the South to register voters. He tried to

register Blacks to vote in Mississippi’s rural Amite County but was beaten and arrested. When he tried to file charges against a white assailant, the all-white jury acquitted the man and a judge provided protection to Moses to the county line so he could leave. In 1963, he and activists James Travis and Randolph Blackwell were driving in Greenwood, Mississippi, when someone opened fire on them and the 20-year-old Travis was hit. He later helped organize the Mississippi Freedom Democratic Party, which unsuccessfully sought to challenge the all-white Democratic delegation from Mississippi in 1964. Disillusioned with white liberal reaction to the movement, Moses began demonstrating against the Vietnam War and severed all ties with whites, even former SNCC members. Moses founded in 1982 the Algebra Project, a curriculum Moses developed to help struggling students succeed in math. [Read the July 27, 2021 Politico article.](#)

Gloria Richardson, Civil Rights Pioneer, 99. Richardson was the first woman to lead a prolonged grassroots civil rights movement outside the Deep South. In 1962, she helped organized and led the Cambridge Movement on Maryland’s Eastern Shore with sit-ins to desegregate restaurants, bowling alleys and movie theaters in protests that marked an early part of the Black Power movement. Joseph R. Fitzgerald wrote a



2018 biography on Richardson titled “The Struggle is Eternal: Gloria Richardson and Black Liberation.” Richardson became the leader of demonstrations over bread and butter economic issues like jobs, health care access, and sufficient housing. “Everything that the Black Lives Matter movement is working at right now is a continuation of what the Cambridge Movement was doing,” Fitzgerald said. In 1962, Richardson attended the meeting of the Student Nonviolent Coordinating Committee in Atlanta and later joined the board. In the summer of 1963, after peaceful sit-ins turned violent in Cambridge, Gov. J. Millard Tawes declared martial law. When Cambridge Mayor Calvin Mowbray asked Richardson to halt the demonstrations in exchange for an end to the arrests of Black protesters, Richardson declined to do so. On June 11, rioting by white supremacists erupted and Tawes called in the National Guard. While the city was still under National Guard presence, Richardson met with U.S. Attorney General Robert Kennedy to negotiate what became informally known as the “Treaty of Cambridge.” It ordered equal access to public accommodations in Cambridge in return for a one-year moratorium on demonstrations. Richardson was a signatory to the treaty, but she had never agreed to end the demonstrations. It was only the passage of the Civil Rights Act of 1964 that began to resolve issues at the local level. She was one of the nation’s leading female civil rights’ activists and inspired younger activists who went on to protest racial inequality in the late 1960s and into the 1970s. Richardson was on the stage at the pivotal March on Washington in 1963 as one of six women listed as “fighters for freedom” on the program. However, she was only allowed to say “hello” before the microphone was taken, evidence of the sexism of that - and this - time.. [Read the July 17, 2021 WBAL News Radio article.](#)
