

Established 1959



# BNI Insights April 2013

## The Nation Celebrates Fair Housing Month

April is Fair Housing Month and the theme is "Our Work Today Defines Our Tomorrow." During April, communities throughout the country will acknowledge the 45<sup>th</sup> anniversary of the passage of the Fair Housing Act by celebrating the noble principle of equal housing opportunity. For fair housing advocates it's a particularly busy time and we can expect all manner of speech making, awards, fairs, and seminars about the rightness of the Fair Housing Act and the need to end housing discrimination in America.



Our nation has come a long way in its journey of creating a more just and equal society. In some arena's progress has been monumental, but there is still much work to be done to end housing discrimination. As Fair Housing advocates we must continue "our work" of helping to create diversity and inclusion in housing.

This month, BNI will be providing information and speaking at over a dozen events throughout the state of Maryland.

(See "Save the Dates" schedule box on page 8.)

### Disparate Impact — New Fair Housing Regulation by Colleen Bloom

On Feb. 15, HUD issued a regulation entitled "Implementation of the Fair Housing Act's Discriminatory Effects Standard". The regulation went into effect on March 18, 2013 and "codifies the standard for assessing "disparate impact" liability for practices in the sale, rental, or financing of dwellings and in other housing-related activities". Specifically, it allows a finding of liability without proof of any actual intent to discriminate.

The rule helps to better enforce and apply the Fair Housing Act by addressing policies and practices in housing that have an unintentional discriminatory effect. It strengthens the Fair Housing Act by establishing that: 1. An intent to discriminate need not be proved when a policy or practice results in discrimination. 2. If a policy has a discriminatory effect, it must be changed to be both fair and effective. 3. If the policy has a legitimate reason behind it and no other policy could achieve the same goal with a less discriminatory effect, the policy stands.

By codifying disparate impact, housing providers will no longer be able to casually argue an absence of intent when defending discriminatory housing policies. Disparate impact claims are important to the work of addressing systemic housing discrimination and now fair housing advocates have an additional litigation tool.

In an effort to clarify the disparate impact rule, The Opportunity Agenda ([http://opportunityagenda.org/opportunity\\_agenda\\_applauds](http://opportunityagenda.org/opportunity_agenda_applauds)) and the National Fair Housing Alliance recently published talking points for fair housing advocates on how best to communicate the significance the rule. Two of those points are:

"Disparate impact is the idea that some housing practices have the unintended effect of excluding people based on race, family status, or other aspects of who we are. When a policy has a discriminatory effect *and* it is unjustified or unnecessary, the disparate impact approach says it must be set aside in favor of a policy that is both fair and effective. But if the policy has a solid reason behind it, and no other policy could achieve the same goal with a less discriminatory effect, then the challenged policy stands."

"Equal opportunity is a bedrock American principle, and critical to our national success. But despite the progress we've made as a nation, significant obstacles to equal opportunity still exist, particularly when it comes to housing and homeownership. There are still some real estate agents, landlords, and others who practice intentional discrimination against people of color, families with children, people with disabilities, and others. But more often these days, local governments and real estate corporations engage in unjustified and unnecessary policies with the *practical effect* of discriminating against many well-qualified home seekers. Some cities and towns, for example, prohibit the building of smaller homes or apartments that working people could afford, which in many places excludes most people of color. That means that many people are unfairly and unnecessarily cut off from opportunities like quality schools, jobs, and business possibilities. That's bad for all of us, and we applaud the Department of Housing and Urban Development, and the Administration, for upholding protection against that harm."

# BNI Fair Housing

## A BNI Milestone BNIs First Annual Fair Housing Tester Conference

On February 28, 2013, BNI in partnership with HUD held its first Fair Housing Tester Conference. The theme of this year's conference was "Fair Housing Investigations: Building a Better Toolkit". The conference was held at



BNI staff pose during break at the Fair Housing Tester Conference

the Doubletree by Hilton hotel in Linthicum, Maryland. More than 25 current and prospective testers attended. The conference marked the first time in

BNI's history that current and prospective testers were given an opportunity to learn and discuss best practices in fair housing enforcement.

Participants attended four interactive sessions: Fair Housing 101, Narrative Writing, Understanding Accessibility Law, and Homebuying Principles. The sessions were crafted to achieve four primary goals: (1) strengthen the quality of BNI's fair housing investigations; (2) explore best practices related to fair housing enforcement; (3) recruit and train new testers; and (4) collaborate with other organizations with a fair housing focus.

The sessions allowed participants to share their personal experiences and feelings about being testers, learn how their work contributes to the larger body of work to end housing discrimination,



BNI's Robert Strupp with Ruth Goldstein, Baltimore Co. Human Relation Commission

explore new testing methods, learn about testing research, and exchange ideas on how to strengthen testing protocols.

Representatives from the National Fair Housing Alliance (NHFA), the National Community Reinvestment Coalition (NCRC), the Equal Rights Center (ERC),

and the Maryland Association of Realtors provided valuable training. Their presence contributed greatly to the ongoing dialog of effective testing strategies to end housing discrimination.



BNI thanks the Harbor Bank of Maryland for sponsoring this event.

## BNI Tenant-Landlord

### Breach of Lease

A written lease which clearly defines parties' expectations is extremely important. Who is responsible for the utilities? Whose name will the utilities be in? Are pets allowed? What about extended stays for guests? A lease which clearly outlines parties' expectations will more easily allow you to take legal action if someone does something that is prohibited by the lease.

Recently the hotline received a call from a Baltimore City property owner whose tenant had allowed three people to move in without his permission and whose neighbor complained about noise from the tenant's apartment. She threatened to move if the problem wasn't resolved. Fortunately, the lease clearly stated that the tenant was the only person allowed to reside in the property. Having made the decision to ask the tenant to leave, the landlord needed information about the process. He was counseled on several points about how to legally resolve the issue.

The landlord should give the tenant a 30-day written notice for breach of

lease and intent to terminate tenancy. The notice should state the alleged violation. (*MD Code, Real Property, Section 8-402.1(a)(1)(i)(2)(A)*). In Baltimore City, notice must be given before the end of the week or month that the landlord wants the tenant to leave (*Public Local Laws of Baltimore City, Section 9-14*). If the tenant doesn't comply with the notice, the landlord can file a *Complaint and Summons Against Tenant In Breach of Lease* at the District Court.

If the court determines that the tenant breached the lease and that the breach was substantial and warrants eviction, the court will order the sheriff to give possession of the premises to the landlord and order a judgment for costs against the tenant (*Section 8-402.1(b)(1)*). The landlord also was counseled that he could file the *Petition - Warrant of Restitution* 10 days after the hearing and schedule the eviction with the sheriff once the order was received.

Can the landlord collect rent if the tenant receives a notice to vacate? If a landlord accepts payment for rent after giving the tenant notice, but before evicting him, it is not considered a waiver of the breach of

lease notice or any judgment for possession unless the parties specifically agree in writing (*Section 8-402.1(c)(1)*).

### Resources

BNI has publications such as *Maryland State Guide to Local, State and Federal Laws Governing Tenant Landlord Relations, Baltimore County, Baltimore City, Anne Arundel, and Prince George's County Supplements: Local Laws Governing Tenant-Landlord Relations*, sample Single-Family and Multi-Family Leases, and Rental Applications which can be purchased on our website [www.bni-maryland.org](http://www.bni-maryland.org). Updated guides for 2013 are now available.

The following link from the District Court of Maryland is a sample of the form *Complaint and Summons Against Tenant In Breach of Lease* <http://www.courts.state.md.us/district/forms/civil/dccv085np.pdf>

The following link from the District Court of Maryland is a sample of the form *Petition - Warrant of Restitution* <http://www.courts.state.md.us/district/forms/civil/dccv081-12013np.pdf>

# Fair Housing Across the Nation

*For many people, the issue of housing discrimination is believed to have been resolved in the sixties. More often than not, during outreach events, BNI staff have to define what the terms "fair housing" and "fair housing choice" mean. Seldom is there an immediate connection between the terms, the concept or the law, which allows for equal housing opportunity for all people. Housing discrimination remains a relevant social justice issue in need of resolution. These excerpts serve to remind us of the work still to be done.*

## Fair Housing — It's the Law!

### Summary Judgment Granted for Disabled Residents

*from the Fair Housing Action Center Blog*

The Greater New Orleans Fair Housing Action Center (GNOFHAC) recently announced that a Louisiana judge granted a motion for summary judgment in the case *Oxford House, Inc., et al vs. City of Baton Rouge*.

The judge found that the City of Baton Rouge violated the Fair Housing Act and American with Disabilities Act by:

- Refusing to grant Oxford House a reasonable accommodation to its Unified Development Code (UDC);
- Engaging in intentional discrimination against Oxford House because of their association with disabled persons;
- Enforcing a facially discriminatory zoning provision in the form of its "Special Homes" ordinance;
- Retaliating against the plaintiffs after they filed a fair housing complaint with the U.S. Department of Housing and Urban Development and a fair housing lawsuit in federal court.

Oxford House, Inc. is a nation-wide network of group homes for persons recovering from alcoholism and drug addiction. All Oxford Houses adhere to three major concepts: they are financially self-supporting, democratically run, and evict any resident that returns to active substance use. Individual Oxford Houses create a family atmosphere to allow residents to benefit from the therapeutic support of their peers in helping them stay clean and sober and recover from their addictions. Under the Fair Housing Act, res-

idents of Oxford Houses are considered to be people with disabilities.

Documents uncovered as a result of the case indicate that the City of Baton Rouge has an extensive history of enforcing a zoning ordinance that is facially discriminatory against people with disabilities, and that City officials demonstrated intentional discrimination by attempting to use the UDC to shut Oxford Houses down in response to complaints from constituents.

In 2011, the City of Baton Rouge notified and then filed suit in state court against the owners of two Oxford Houses in Baton Rouge claiming that the houses were in violation of the UDC because more than two unrelated persons were living in a single-family home zoned as A-1.

Oxford House, with the assistance of Greater New Orleans Fair Housing Action Center (GNOFHAC), filed a fair housing complaint and lawsuit against the City, after the City denied multiple reasonable accommodation requests from Oxford House in relation to the two properties. GNOFHAC attorneys and Oxford House's General Counsel are representing the plaintiffs in the case.

### Florida Developer Retrofits 5,000 Units for the Disabled

*By Jane Musgrave  
Palm Beach Post Staff Writer*

In a move advocates for the disabled heralded as a major step in efforts to make sure handicapped people have places to live, a leading South Florida builder has agreed to retrofit an estimated 5,000 units — including scores in Palm Beach County — with grab bars, ramps and other features so they are accessible to people in wheelchairs or who have other physical limitations.

Cornerstone Group Development Corp. agreed to make the improvements at more than 50 of its apartment complexes statewide, including The Preserve at Boynton Beach and Renaissance Apartments in West Palm Beach. The flurry of construction activity will settle a 2011 lawsuit filed against it by the National Fair Housing Alliance and the Greenacres-based Coalition for Independent Living Options.

The developer agreed to pay the two groups \$1.35 million and establish a fund to help disabled people anywhere in the state make their homes more accessible. "It's a huge, huge settlement agreement," said Genevieve Cousminer, executive director of the coalition that is dedicated to helping disabled people live on their own. "There's so little (accessible housing) available, so when a developer is building apartment complexes and representing that they are accessible, they really should be."

Miami attorney Matthew Dietz, who represented the coalition, said he is hopeful the settlement approved by a federal magistrate this month will have ripple effects. "As one of the biggest developers in the state of Florida, they will provide an example to other developers of the need to make sure units are accessible," he said.

The oversights were discovered by teams of potential renters that were dispatched to Cornerstone-built complexes in Palm Beach, Broward and Miami-Dade counties. While the testers were told the apartments were accessible, when they arrived they discovered they weren't, Cousminer said. There were steps at the entrance to some units. Wheelchairs couldn't comfortably fit in kitchens. There were no grab bars in bathrooms.

The Fair Housing Act requires that

*Continued on page 7)* **Page 3**

# From the Executive Director's Desk

Dear Friends,

Forty five years ago, on April 11, 1968, the Civil Rights (Fair Housing) Act of 1968 was signed into law. Today, this Act, as amended, prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex or national origin. The Act was amended in 1988 by the Fair Housing Amendments Act, to prohibit discrimination based on disability or familial status (presence of child under age of 18, and pregnant women);

BNI was founded in 1959 (a full decade before the federal Fair Housing Act) to promote justice in housing and create integrated, diverse and sustainable communities.

Today, while the written law has come a long way to prohibit discrimination, many housing providers (and others) continue to engage in practices that have the intent or consequence of discriminating.

Studies show that metropolitan Baltimore, and to a lesser extent the Washington, D.C. region continue to be among the most segregated regions in the country.

<http://www.scribd.com/doc/51809607/White-Black-segregation-in-metro-areas>

A 2012 study by the Pew Research Center report finds that Americans are more likely to live in economically segregated neighborhoods today than 30 years ago. Pew looked at census data from 30 metropolitan cities and found a rise in economic segregation in 27 of those cities.

<http://www.pewsocialtrends.org/2012/08/01/the-rise-of-residential->

[segregation-by-income/](#)

Last year, Brandeis University released findings showing that the wealth gap between blacks and whites increased substantially over the past 30 years. ([http://www.eurekaalert.org/pub\\_releases/2013-02/bu-bus022213.php](http://www.eurekaalert.org/pub_releases/2013-02/bu-bus022213.php)). The study's principal author, Dr. Thomas Shapiro, director of the Institute on Assets and Social Policy (IASP) at Brandeis University noted that "these particular factors provide compelling evidence that various government and institutional policies that shape where we live, where we learn and where we work propel the large majority of the widening racial wealth gap."

The connection between race and wealth was noted by Reverend Martin Luther King, Jr., just days before he was assassinated. On March 31, 1968, Dr. King, in his last Sunday sermon four days before his death, said "If a man doesn't have a job or an income, he has neither life nor liberty nor the possibility for the pursuit of happiness. He merely exists."

BNI recognizes the important link between justice in housing and equality in employment opportunities. From its beginning, BNI's founders recognized the value of a diverse, integrated neighborhood. This principle is no less relevant today as it was five and half decades ago. On the evening of May 21 2013, BNI will host a celebration of the 45<sup>th</sup> Anniversary of the Fair Housing Act and hold its 54<sup>th</sup> annual meeting. Our keynote speaker will be Baltimore native, Paulette Brown, JD, named by the *National Law Journal* as one of "the 50 Most Influential Minority Lawyers in

America" and by US News as one of the Best Lawyers in America. In addition, Ms. Brown is slated to become the first woman of color to serve as President of the American Bar Association.

We look forward to seeing you at this event, which is publicized elsewhere in this month's Insights (opposite page). Please contact me at [rstrupp@bni-maryland.org](mailto:rstrupp@bni-maryland.org) or Barbara Wilson at [bwilson@bni-maryland.org](mailto:bwilson@bni-maryland.org) with questions or for tickets and sponsorship information. Tickets may also be purchased on our website ([www.bni-maryland.org](http://www.bni-maryland.org)) using PayPal. Individual tickets are only \$45.00 and sponsorship levels are as follows:

**Housing:** \$1,500 + 2 tickets  
**Neighborhoods:** \$2,500 + 5 tickets  
**Justice:** \$4,500 + 10 tickets

All sponsors will receive acknowledgement in all promotional annual meeting materials.

We look forward to seeing you!

Rob





Working for Justice in Housing Since 1959

*The Baltimore Neighborhoods, Inc. Board of Directors*

*Cordially invite you to its  
54<sup>th</sup> Annual Meeting & Fundraiser*

*Celebrating the 45<sup>th</sup> Anniversary of the  
Federal Fair Housing Act*



*May 21, 2013*

*at the*

*Temple Oheb Shalom  
7310 Park Heights Avenue  
Baltimore, Maryland 21208*

*Reception: 5:30-7:00 p.m.*

*Meeting: 7:00-8:30 p.m.*

*Reception: \$45.00 per Ticket*

**Are you interested in sponsoring this event?  
Sponsorship levels are:**

*Housing*

*Neighborhoods*

*Justice*

*\$1,500 + 2 tickets*

*\$2,500 + 5 tickets*

*\$4,500 + 10 tickets*



# An App Today May Make Discrimination Go Away

## HUD Launches First Fair Housing App

HUD press release No.13-031 dated February 28, 2013

The U.S. Department of Housing and Urban Development (HUD) has unveiled the first housing discrimination mobile application (app) for iPhone and iPad. The app uses the latest technology to provide the public with a quick and easy way to learn about their housing rights and to file housing discrimination complaints, and inform the housing industry about its responsibilities under the [Fair Housing Act](#).

The app will also be an important tool to assist BNI and other fair housing groups and civil rights advocacy organizations in their efforts to help individuals pursue their housing rights and industry to educate their members on their fair housing responsibilities.

“Having this first fair housing mobile application equips people everywhere with the information they need to combat housing discrimination,” said John Trasviña, HUD Assistant Secretary for Fair Housing and Equal Opportunity. “We are maximizing the latest technology to make the process for filing fair housing complaints faster and easier and arm-

ing our fair housing partners with the information they need to understand their fair housing rights and responsibilities.”

In addition to facilitating real-time delivery of housing discrimination complaints to HUD, the app can be used by individuals researching their housing rights after a natural disaster, when power outages make the iPhone/iPad one of the few ways to access the Internet.

The app also provides information about the fair housing complaint process, and allows the public to access HUD’s toll-free discrimination hotline and link to HUD’s fair housing website: [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

In conjunction with the fair housing mobile application, FHEO has released HTML 5 adaptive mobile pages, which are in English and Spanish and allow web content to display properly regardless of the brand of smartphone or tablet being used. In addition, the adaptive mobile pages allow individuals to complete and submit the fair housing complaint form in Spanish. FHEO also plans to design a “Quick Response Code” ad campaign, directing mobile users to the new adaptive pages.



## News from Annapolis



### Self-Help Evictions

BNI was honored to have worked with the Public Justice Center and other partners in support of Senate Bill 642/House Bill 1308. This legislation, passed, but not signed by the Governor at press time, prohibits a party, in certain circumstances, from taking possession, or threatening to take possession, by locking the resident out.

This bill followed a Court of Appeals decision in 2012 ([NICKENS v. MOUNT VERNON REALTY GROUP LLC](#)) which recognized the common law of “peaceful self-help”. The Court held that the common law in Maryland, adopted from England in 1776, provided a landlord with the right to use peaceable self-help, repossessing the property when the occupant was out-of-town. The legislation will, in most circumstances, limit this practice and close this loop-hole.

### The “HOME ACT”

SB 487/HB 603, known as the “HOME ACT”, if passed, would have prohibited landlords and other property owners from discriminating against persons seeking housing based on their “*source of income*.” Although the bill did come out of committee favorably this Session, it was sent back to committee and was not enacted.

It is important to understand what this bill would accomplish and dispel some of the myths about the legislation. Specifically, the bill would require that housing providers consider any lawful source of funds to be used in the rental or purchase of housing, including (1) any lawful profession or occupation; (2) any government or private assistance, grant, loan, or rental assistance program; (3) any gift, inheritance, pension, annuity, alimony, child support, or other consideration; and (4) any sale of property.

The purpose of the legislation is to:

ground-floor units in most complexes be either accessible or adaptable, meaning that specialized equipment can be easily installed. Cornerstone has agreed instead to donate money to the fund that will be administered by the Washington, D.C.-based Fair Housing Alliance. That money will be available to Florida residents who need, but can't afford, to make their own homes accessible.

The search for accessible, affordable housing remains a challenge, but our hope is Cornerstone's actions will make the journey for fair housing easier for people with disabilities," said Shanna Smith, president and CEO of the National Fair Housing Alliance.

## HUD, PNC Bank Settle Maternity Discrimination Claim

HUD Press Release #13-015, February 6, 2013

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) announced today that it has reached an agreement with PNC Mortgage in Trumbull, CT, settling allegations that the lender violated the Fair Housing Act by requiring a home loan applicant on paid maternity leave to return to work before the lender would approve a home loan. PNC Mortgage is a division of Virginia-based PNC Bank National Association.

The Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status, and disability. Refusing to approve a mortgage loan or provide refinancing because a woman is pregnant or on maternity leave violates the Fair Housing Act's prohibitions against sex and familial status discrimination.

"Since 2010, HUD has been investigating lenders who have allegedly violated the Fair Housing Act by requiring women to terminate their maternity leave early in order to qualify for a home loan," stated John Trasviña, HUD Assistant Secretary for Fair Housing &

Equal Opportunity. "HUD will continue to enforce the law and take action against lenders whose loan policies establish different terms and conditions for women who are pregnant or on maternity leave."

HUD's complaint alleged that because PNC required the woman, a Navy veteran, to return to work before approving the Department of Veterans Affairs (VA) - guaranteed loan, the couple could not close on their new home in Newington, CT, until a month later than they had planned. As a result, the seller of the home allegedly required the couple to pay an additional \$3,000 for the delay.



Under the Agreement, PNC will pay \$15,000 to the couple and review applications for VA-guaranteed residential mortgage loans filed in the last two years in Maine, Vermont, Connecticut, New Hampshire, Massachusetts, Rhode Island, Pennsylvania, and New York to identify qualified loan seekers whose applications were denied because they were pregnant or on maternity leave. PNC will pay \$7,500 to each victim who is identified. PNC will also revise its Temporary Leave/Short-Term Disability Income policy if HUD finds that the policy is deficient, and will provide fair lending training to its residential mortgage loan originators, underwriters, and processors.

HUD's Office of Fair Housing and Equal Opportunity and its partners in the Fair Housing Assistance Program investigate almost 10,000 housing discrimination complaints each year.

Persons who believe they have experienced or witnessed unlawful housing discrimination may contact HUD at (800) 669-9777 (voice), or (800) 927-9275 (TTY). More information about fair housing rights is available at HUD's website, [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

- Ensure fairness for seniors, working lower-income families, veterans, and the disabled seeking housing;
- Help Maryland create more mixed-income communities and greater affordable housing;
- Deconcentrate poverty by opening up housing opportunities in different neighborhoods; and
- Lead to greater housing and economic opportunity for tens of thousands of Marylanders.

Contrary to common misunderstanding or mischaracterization, this legislation does not prohibit a landlord from determining the ability of a potential renter to comply with lease terms or pay the rental price by: 1) verifying the source and amount of income of the renter; 2) evaluating the stability and security of the renter's source of income; or 3) evaluating the renter's tenant history and suitability as a tenant.

Source of income discrimination disproportionately affects vulnerable populations: senior citizens, people with disabilities, single mothers, veterans, and lower wage workers.

In Maryland, tens of thousands of families use housing choice (section 8) vouchers (tens of thousands more are on waiting lists).

- 56% of households rely on SSI, social security or pensions;
- 36% of households include wage earners;
- 44% of people who benefit from vouchers are children;
- 47% of households are single mothers with children. <sup>1</sup>

BNI hopes for a more favorable outcome in a future session of the General Assembly.

<sup>1</sup> HUD Database, Resident Characteristics Report, Tenant Based Vouchers, October 31, 2010. <http://www.hud.gov/offices/pih/systems/pic/50058/rcr/>



## MAZEL TOV!

**BALTIMORE NEIGHBORHOODS, INC.**  
proudly congratulates  
**Rabbi Steven Fink, D. Min., D.D.**

Thank you for your  
outstanding service to  
Temple Oheb Shalom  
and the entire  
Baltimore Community!



## Truth is Stranger than Fiction...

In Rent Court, a tenant had refused to pay the rent because the landlord had not fixed the heat. The judge asked the landlord if the heat was working. The landlord, very sincerely, said that heat was just too expensive.

*"Let us continue to build on this year's theme by ensuring that we live in a nation where everyone has the right to live free from housing discrimination."*

John Trasvina Assistant Secretary for  
Fair Housing and Equal Opportunity

## Save the Dates

### April 2013 – BNI Fair Housing Month Events

- 4/12: University of Maryland Carey Law School
- 4/13: Howard County Housing Fair
- 4/20: Anne Arundel Housing Fair
- 4/20: Senior Legal Services, Baltimore City
- 4/23: City of Bowie Training
- 4/29: Shore Housing Resource Board Fair Housing Conference, Salisbury

### May 2013

- 5/21: BNI Annual Meeting and Reception (page 5)
- 5/31: DRU Judy Center Partnership

### June 2013

- 6/20: Fair Housing & Tenant-Landlord Law Training

**For event information, please call 410-243-4468.**

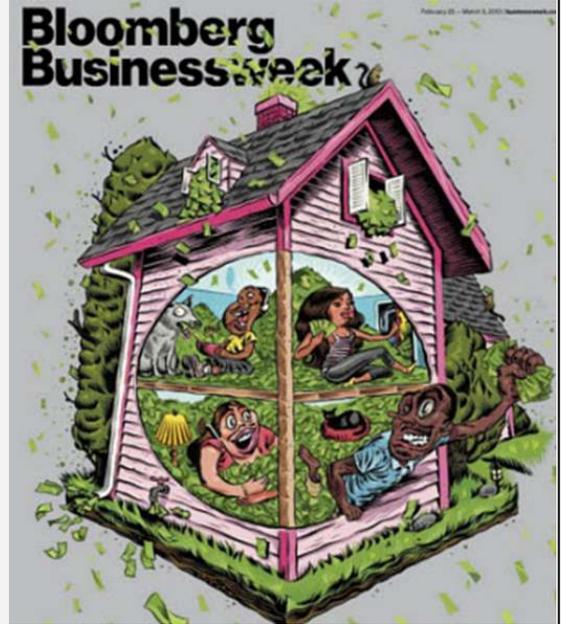
## Bloomberg Business Week Business Controversy

Bloomberg received a deluge of criticism and condemnation about its February/March 2013 cover which depicted African American and Latino homeowners as caricatures. The cover, supposedly about the housing bubble crisis, depicts a cartoon of a money-filled, two-story house inhabited by Latinos, African-Americans and a woman greedily grabbing money. Critics have challenged the image as a racist caricature reminiscent of the early 1900s.

Responding on behalf of the National Fair Housing Alliance, President and CEO Shanna Smith released a statement expressing shock and dismay and characterized the cover as offensive, flatly inaccurate and a Jim Crow era depiction. "It is so mind-boggling and even difficult to know what this news-magazine was trying to convey. A more accurate cover would have depicted Big Bank CEOs and Wall Street moguls who provided monetary incentives to push predatory loans."

The magazine did apologize and in a statement to Fox News Latino. A spokesperson for the magazine stated that they wished they had chosen a different cover. "Our cover illustration last week got strong reactions, which we regret," the statement said. "Our intention was not to incite or offend. If we had to do it over again we'd do it differently."

BNI's executive director, Robert Strupp, commented that, "The fact that people are depicted in such an offensive manner is itself confirmation that discriminatory practices persist even today, 45 years after enactment of the Federal Fair Housing Act."



## Become a BNI Member

Help BNI work to ensure that all Marylanders are treated fairly when purchasing or renting a home. You can do this by becoming a lifetime BNI member. Memberships are tax-deductible. Contact Barbara Wilson at 410-243-4468 for assistance in purchasing a membership.

### Memberships levels are:

\$35 - Individual    \$75 - Non-Profit  
\$50 - Family        \$100 - Business

Send your tax-deductible check to: 2530 N. Charles Street, Suite 200, Baltimore, MD 21218 or make your payment on our website at [www.BNI-Maryland.org/index-16.html](http://www.BNI-Maryland.org/index-16.html)

## BNI Mission

*BNI promotes justice in housing for all people in the State of Maryland through fair housing and tenant-landlord programs and public information activities.*

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2530 N. Charles Street  
Suite 200  
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[www.BNI-Maryland.org](http://www.BNI-Maryland.org)

