Annual Report 2006

Montgomery County Office of Human Rights

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Mission

The mission of the Office of Human Rights is to work in a cooperative team effort to:

- enforce Montgomery County equal rights laws and make the public aware of its rights and obligations;
- provide effective resolution of complaints of unlawful discrimination and hate/violence in order to reduce the negative impact on the community;
- promote harmony in Montgomery County by educating and training the community to cultivate sensitivity to civil rights and cultural awareness issues;
- establish and maintain positive open lines of communication between the Office of Human Rights and the community; and
- be responsive and sensitive to community needs and concerns by leading, advocating, and supporting community efforts toward civil rights progress.

Vision

A cooperative team effort which:

- is responsive to issues of discrimination with fairness, equity, and sensitivity;
- is effective in fostering human rights and community harmony;
- provides an atmosphere encouraging a free exchange of ideas, creativity, innovation, empowerment of employees, providing them with a sense of autonomy and respect; and
- is founded on the belief that justice for all and equal protection are not cliches, but are realistic pursuits.

Office of Human Rights Staff

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Under the direction of the Director, the Office of Human Rights investigates complaints of discrimination, conducts community relations and community education activities and promotes and monitors fair housing activities. This staff also assists the Commission on Human Rights, the Case Review Board, Partnership Board for Victims of Hate/Violence and the Committee on Hate/Violence in fulfilling their mandate.

Message from the Director

Dear Friends and Supporters:

The Office of Human Rights is pleased to present its' Annual Report for 2006.

The Office has a two-fold mission: ensuring timely and thorough investigations and increasing outreach and education about human rights and responsibilities to the residents of Montgomery County.

We believe we have worked hard to accomplish both of these missions. This year, the Office was responsible for the resolution of complex cases resulting in substantial six-figure awards to a few complainants, and for the resolution of other cases, with both non-monetary awards, including rehires, promotions and references, and monetary relief in the thousands of dollars. Our mediation program, staffed with volunteers, successfully resolved 44% of referred complaints.

Outreach programs in 2006 have focused primarily on housing discrimination in its many forms, an increasingly difficult area to get one's hands around because it is subtle and sophisticated, invisible to the uninformed, but so important to the lives and well being of our residents. As Douglas Massey and Nancy Denton have argued in "American Apartheid", housing segregation is at the heart of inequality in contemporary America. Where one lives is highly determinative of one's quality of life. The poor in America, especially those of color, too often find themselves confined in bleak settings, isolated from the currents of opportunity and prosperity.

The Aspen Institute's Roundtable on Community Change attributes much of the housing, employment and other problems to structural racism, defined as the "ways in which history, ideology, public policies, institutional practices and culture interact to (allow) . . . the disadvantages associated with color to endure and adapt over time."

Racism simmers beneath the surface of much of what we do. However, we usually attack the attendant problems one at a time, or assign the problem to one entity at a time. This approach results in a complete and total disregard for the interaction of all of our systems, public, private and individual. Marilyn Frye, Professor of Philosophy, Michigan State, uses a wonderful 'bird in the birdcage' metaphor to illustrate this scenario. She said if we approach the problem of durable racial inequality one "bar" of the birdcage at a time, it is
hard to appreciate the fullness of the bird's entrapment.

As the Office of Human Rights continues to try to fulfill its' mission, we invite and indeed urge every organization and individual interested in attacking all of the bars of the birdcage, to join us in our efforts to improve the lives of all.

Odessa Shannon
Director

Compliance

Process

According to the Montgomery County Human Rights and Civil Liberties ordinance, individuals who are victims of illegal discrimination in employment, commercial or residential real estate transactions, public accommodations or intimidation may file a complaint with the Office of Human Rights. These complaints are investigated and resolved by the Compliance Division and the Commission's Case Review Board using the procedures described in Chapter 27, Article I of the Montgomery County Code and the Human Rights Commission Rules of Procedure. During Fiscal Year 2006, there were 8,481 personal contacts via telephone calls and office visits. Relief obtained for complaining parties was $242,809.26.

BASES FOR COMPLAINTS FILED FY2006 TOTAL = 207

Race	48	Mental Disability	1
Color	5	Physical Disability	23
Sex	33	Marital Status	1
Sexual Orientation	0	Presence of Children	1
Age	27	Source of Income	3
Ancestry	10	Family Responsibilities	4
National Origin	21	Genetic Status	1
Religion	7	Retaliation	22

TOTALS MAY EXCEED NUMBER OF COMPLAINTS FILED AS COMPLAINTS MAY BE FILED ON MORE THAN ONE BASIS.

There are 15 prohibited bases for discrimination in commercial and residential real estate, public accommodations, employment and intimidation in the Human Rights and Civil Liberties Code. Age discrimination is prohibited only in employment and real estate transactions; presence of children and source of income discrimination is prohibited only in real estate transactions; and genetic status discrimination is prohibited only in employment.

During the initial interview with the Complainant, the Intake Investigator determines if the Office of Human Rights has jurisdiction over the complaint. After the interview process is completed and jurisdiction is established, the complaint is drafted and sent to the Complainant who is required to sign, notarize, and return it to the Compliance Office where the complaint is formally filed. Once the case is assigned to an Investigator, a detailed investigation into the allegations is conducted. Necessary data and information are collected. The Compliance staff encourages the parties to settle complaints on terms which are mutually agreeable through a Negotiated Settlement. A mediation program, which is a joint project of the Office of Human Rights and the Montgomery County Bar Association, is also available for parties who want to try informal resolution for their complaints. This process occurs prior to the Director's determination on the merits of the complaint. If a negotiated settlement is not reached, further investigation is conducted. There are approximately 35 volunteer mediators who are an integral part of the complaint resolution program.

Once the Office of Human Rights completes the investigation, the Director determines if there are "reasonable grounds" or "no reasonable grounds" to believe discrimination occurred based on an evaluation of the evidence collected. In the event that conciliation is unsuccessful after a "reasonable grounds" finding

COMPLAINTS REFERRED TO MEDIATION

Successful Mediation	24
Unsuccessful Mediation	30

TOTAL = 54

SUCCESS RATIO = 44%

*THESE CASES ARE REFERRED TO INVESTIGATIORS FOR A FULL CIVIL RIGHTS INVESTIGATION.

is made, a public hearing before the Case Review Board (CRB) is conducted to determine if discrimination has occurred. The CRB may appoint a hearing examiner to conduct the hearing whose findings are reviewed before they are officially issued. The Complainant may also ask the CRB to review a "no reasonable grounds" finding. The CRB may affirm the Director's determination in such cases, remand it for further investigation or schedule a public hearing.

COMPLAINTS TAKEN	DOCKETED	ACCEPTED BUT NOT FILED	CLOSED	DOLLAR RELIEF
Employment	126	18	172	$242,809.26
Real Estate/Housing	14	4	7	0
Public Accommodation	10	7	15	0
Intimidation	0	0	0	0
TOTAL	150	29	198	$242,809.26

COMPLAINTS CLOSED	EMPLOYMENT	REAL ESTATE /HOUSING	PUBLIC ACCOMM.	INTIMIDATION
No Reasonable Grounds	68	4	8	0
Reasonable Grounds	1	0	0	0
Withdrawal w/Settlement	25	1	2	0
Pre-Determination Settlement	10	2	0	0
Complaint Withdrawn	6	1	1	0
Administrative Closure	17	2	0	0
Termination of Investigation	45	1	4	0
TOTAL	172	11	15	0

2006 Public Hearing Activity[1]

1. **Elaine Walker & Montgomery County Commission on Human Rights v. Privacy World at Glenmont Metro Centre:** two complaints (consolidated for hearing) alleging illegal source of income discrimination in a residential real estate transaction. Complainants allege respondent refuses to accept federal Housing Choice Vouchers (Section 8) for rent at its property. The Director found reasonable grounds (direct evidence) to believe the respondent violated the fair housing statute. Conciliation efforts were unsuccessful so the complaint was referred to the Case Review Board for public hearing. After the hearing, the Hearing Examiner found the respondent to be in violation of the fair housing statute and recommended relief. This Recommendation was sent to the Case Review Board which must issue the final Decision and Order. The Case Review Board affirmed the Hearing Examiner's recommendation that the respondent violated the fair housing statute and ordered the respondent to pay complainant $5,000 for embarrassment and humiliation damages, $15,000 in civil penalties to Montgomery County, $9,000 in attorney's fees and other equitable relief. The respondent appealed the Case Review Board's Decision and Order to the Circuit Court. On December 1, 2006, Circuit Court Judge Durke Thompson reversed the Decision of the Case Review Board. Montgomery County appealed Judge Thompson's decision to the Maryland Court of Special Appeals.

2. **Elena Torbenko, MSc. v. Bethesda Dance Studio:** complainant alleged illegal sexual harassment discrimination in employment. The Director found reasonable grounds to believe discrimination occurred but conciliation failed so the complaint was referred to the Case Review Board for a public hearing. After the respondent, Bethesda Dance Studio, filed for bankruptcy the public hearing was postponed while waiting for a decision from the bankruptcy court.

3. **Lorena Seipp v. Montgomery County Department of Fire & Rescue Services:** complainant alleged illegal sex and retaliation discrimination in

employment. The Director found reasonable grounds to believe discrimination occurred but conciliation failed so the complaint was referred to the Case Review Board for public hearing. After an administrative trial the Hearing Examiner found the respondent had subjected complainant to unlawful retaliation discrimination and recommended relief. The Case Review Board affirmed the Hearing Examiner's Recommendation and ordered relief (2 years back pay, embarrassment and humiliation damages, interest plus attorney fees and expenses). Both complainant and respondent appealed the decision of the Case Review Board to the Montgomery County Circuit Court. Prior to a hearing on the appeal the parties arrived at a mutually agreeable settlement.

4. **Kathryn A. Fox v. Carroll Publishing, Inc:** Ms. Fox alleged she was the victim of prohibited discrimination in employment on the bases of sex and retaliation. The Director determined there were reasonable grounds to believe discrimination occurred but conciliation efforts were not successful so the complaint was referred to the Case Review Board for a public hearing. The Hearing Examiner found that sex and retaliation had occurred and recommended certain damages. Carroll Publishing requested oral argument on the Hearing Examiner's Recommendation before the Case Review Board issued a Decision and Order. Oral argument was held on December 5, 2006.

5. **Jillian L. Brown v. Prospect Center of the American Institutes for Research:** complainant alleged she was discriminated against on the bases of race and retaliation in employment. The Director determined there were reasonable grounds to believe discrimination occurred on the basis of retaliation but conciliation efforts were not successful so the complaint was referred to the Case Review Board for a public hearing. This public hearing was postponed at the request of the complainant so she could investigate the possibility of filing suit in court. Ms. Brown filed suit against the respondent in federal court so the complaint was closed to avoid duplicate processing.

Proposed Human Rights and Civil Liberties Ordinance

On October 26, 2004, Councilmember Thomas Perez introduced Bill 36-04 to amend the Discrimination in Real Estate section of the Human Rights and Civil Liberties Act. The bill strengthened protections against predatory lending in residential real estate and raised the monetary penalty for embarrassment and humiliation to $500,000. The Montgomery County Council passed the legislation on November 29, 2005 and it was signed by the County Executive on December 7, 2005. The bill would have become effective on March 8, 2006 but American Financial Services Association, et. al., filed suit in Montgomery County Circuit Court seeking declaratory and permanent injunctive relief. Following a hearing, Judge Michael Mason enjoined enforcement of the Bill pending a trial. After the trial Judge Mason issued a written decision in which he found that Bill 36-04 was a "general" law and not a "local" law and thus was "beyond the authority of the county to enact and is unconstitutional." Montgomery County elected not to appeal Judge Mason's ruling and promised to work with the financial community and other stakeholders to find other alternatives to protect the public from predatory lending practices.

[1] Public hearings and administrative trials are conducted by the Office of Zoning and Administrative Hearings, an independent agency that is not a part of the Office or Commission on Human Rights.

Community Mediation

Network of Neighbors

The Network of Neighbors program was founded in 1977 on the belief that the local community can play an important role in combating acts of hate and violence. These acts are committed against persons or institutions because of race, religion, ethnicity, disability or sexual orientation.

Once the Office of Human Rights is notified about an incident, a member contacts the victim and listens to the complaint, conveys concern, and offers assistance. The member assists in whatever way possible. The Network member maintains confidentiality, unless permission is received from the victim to share the particulars. Currently, 100 residents of Montgomery County are active participants in the Network of Neighbors program.

Study Circles

For almost a decade, the Montgomery County Office of Human Rights and the Human Rights Commission have been sponsoring an innovative program called Study Circles. Study Circles are small groups of 8-12 persons who share firsthand their knowledge of particular issues, examine different views on root causes, and draw on diverse experiences and insights to decide on practical measures which can be taken.

In the program, people from all over a neighborhood, city, school district or region meet in diverse groups. All of the Study Circles work on the same issue, Racism and Race Relations and seek solutions for the entire community. Everyone has an equal voice and people try to understand each other's views. They do not have to agree with each other. The idea is to share concerns and look for ways to make things better. A facilitator helps the group to focus and ensure the discussion goes well. Study Circles not only lead to new ideas, but to the kind of broad-based public support necessary to effect permanent changes.

Membership in a Study Circle requires a commitment of meeting on four occasions. The goal is to start with a few groups and expand exponentially until most residents, young and old, are involved in efforts to know and understand people of other backgrounds. In 2006, four new study circles were formed.

Police Advisory Committee

On a quarterly basis, representatives from all of the police agencies providing services in Montgomery County gather to discuss hate crime incidents. This meeting provides an opportunity to discuss potential hot spots and identify trends.

Budget

The Montgomery County general revenue fund provides finance for the Human Rights Commission and the Office of Human Rights. The budget is used for programs and services and is supplemented by contracts with the United States Equal Employment Opportunity Commission.

Hall of Fame

The Director of the Montgomery County Office of Human Rights conceived and inaugurated the Montgomery County Human Rights Hall of Fame in 2001. Since then, 62 residents have been recognized for their visionary leadership, outstanding achievement, and altruism on the road to eliminating discrimination, diminishing the effects of discrimination and advancing human rights. The inductees have made great personal sacrifices and contributed in making Montgomery County a better place. The fourth induction was on March 19, 2006, where 13 people were honored at a ceremony and reception.

All nominations are received from the community and are then judged by a panel of distinguished residents. The selection criterion for the Hall of Fame members, living or deceased, is the demonstration of the following: contribution to the elimination/ mitigation of discrimination in Montgomery County; lasting community impact; exemplary leadership; outstanding achievements; selfless contributions/personal sacrifices; visionary; and community recognition.

Names of all Hall of Fame inductees are on permanent display at the Montgomery County Executive Office Building in Rockville, Maryland. The next induction ceremony is scheduled for March 2008.

Hall of Fame Sculpture by Lalrozami Henkai, *Artist*

2006 Inductees

Christine Clarke
Noah E. Clarke*
Hyman Cunin*
Emily C. Edmonson*
Hugh G. Gallagher*
Lee Jordan*
Shirley S. Lynne*
Michael S. Morris*
Anita Neal Powell
George H. Sealey*
John W. Smith
F. Wilson Wims
Harvey Zeigler

Previous Inductees

Sammie Abbott*
Frances L. Abrams
Thomas Baltimore, Sr.
Bonnie J. Berger
Mary Betters
Fernando Bren
Ralph Brown
Judge David Cahoon
Norman Christeller*
Alan Dean
Lincoln Dring
Roger Farquhar
William Gibbs*
Charles Gilchrist*
Robert Hill
Samira Hussein
Leonard Jackson*
Shirley Johnson
Leonard Kapiloff*
Bertram Keys, Jr.
Blanca Kling
Rose Kramer
Isiah Leggett
James Macdonell
Inez McAbee
Margaret (Peg) McRory
Margit Meissner
James C. Moone*
Roscoe Nix
Hanley Norment*
K. Patrick Okura
Florence Orbach
Chung Pak
Linda Plummer
Silvia Rodriguez
Ruby Rubens
Elizabeth Scull*
Eunice Kennedy Shriver
Joyce Siegel
Sue Shoenberg
Jackie Simon
Gary Howard Simpson*
Carolyn Snowden
Edith Throckmorton*
Gustavo Torres
Judith Vaughan-Prather
Leroy Warren, Jr.
William Wims
Gladys Young

**** Awarded Posthumously***

Human Rights Camp

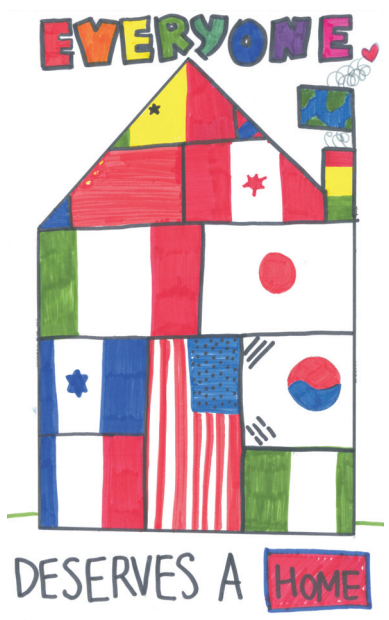
The Montgomery County Office of Human Rights celebrated the return of the "Human Rights Camp", after a 15 year absence. The 3-day program, included transportation, activity materials, meals and refreshments for 20 eighth-grade students who attended Montgomery County Public Middle Schools. The students attended Benjamin Banneker, Col. E. Brook Lee, Earle B. Wood, Eastern, Forest Oak, John Poole, Julius West, Key, Lakeland Park, Martin Luther King, Neelsville, Newport Mill, North Bethesda, Parkland, Redland, Robert Frost, Silver Spring International, Sligo, Takoma Park, Tilden, White Oak and William Farquhar middle schools.

The camp took place on March 31 - April 2, 2006 and on October 6-8, 2006, at the YMCA's licensed and accredited Camp Letts facility in Edgewater, Maryland, (near Annapolis). Students departed from the Office of Human Rights by Montgomery County Public School (MCPS) bus on Friday afternoon and return to the Office of Human Rights on Sunday afternoon. Students were responsible for their personal toiletries, clothing and bedding.

Participants were selected based on students who have demonstrated the following types of actions, words and activities; or have an interest in diversity, tolerance or human rights:

- Students who have consistently demonstrated small (and large) acts of kindness and respect for alienated or neglected students and/or community members or people who may be perceived as "different";
- Students whose actions or words have broken barriers between groups, increased the representation of under-represented groups in activities, healed divisiveness among groups, and who otherwise acted responsibly to promote respect and bridge differences;
- Students who have taken moral stances on issues that might otherwise have been neglected; and
- Students who have initiated or modified existing programs or projects, or taken action by themselves to respond to current school and community needs.
- Teachers, counselors and administrators may also have recommended a student who has exhibited a need in diversity, tolerance or bully aversion training.

Groups protected by law and MCPS policy are as follows: race, color, national origin, ethnicity, religion, gender, age, marital status, social-economic status, intellectual ability, sexual orien-tation, physical characteristics and disability.



Michelle Cho
Robert Frost Middle School

Hate/Violence Complaints

The chart below is a breakdown of reports received by protected class and type of violation.

RACE	18
SEXUAL ORIENTATION	0
DISABILITY	0
ETHNICITY	4
RELIGION	29
TOTAL PER YEAR	51

Partnership Board for Victims of Hate/Violence

Acts of prejudice and hate are traumatic for both the targeted individuals and the community as a whole. The Partnership Board for Victims of Hate/Violence's goal is to demonstrate community support for the victims and ease the financial consequences of such violence. The Partnership Board which began in 1987 provides partial compensation for property damage to victims of racial, ethnic, religious, sexual orientation, and disability based hate/violence.

The Partnership Board reviews and approves applications from victims for compensation from the Partnership Fund for Victims of Hate/Violence. Members seek public awareness for the fund, and also publicize and work with local media, businesses, schools, churches and community organizations.

The seven members of the Partnership Board are volunteers from the community who may serve a total of two three-year terms, without compensation. The County Executive selects the Board, and the County Council confirms membership. The Partnership Board meetings are scheduled on the first Wednesday of each month.

Individual and private institutions may be eligible to receive financial assistance from the Partnership Board to repair or replace their property in instances where:

- The property was damaged by a hate/violence act;
- the hate/violence incident occurred in Montgomery County; and
- a prompt application is made to the Office of Human Rights.

Legislation expanded awards to include personal injury expenses and lost wages. In 2006, the Partnership Board became a sub-committee to the Committee on Hate/Violence.

2006 Partnership Board Awards

22 Victims Contacted $1,500.00 Awarded

Religion 12	Race 8	Ethnicity 2

Fair Housing

Since its transfer from the Department of Housing and Community Affairs, the Fair Housing unit of the Office of Human Rights has endeavored to provide equal housing opportunities for the citizens of Montgomery County. It has pursued this objective through five major approaches: education and outreach; gathering and analyzing data; legislative analysis; testing; and the investigation of complaints.

Education and Outreach

The education and outreach activities of the fair Housing unit project the Office of Human Rights into the communities, businesses and schools of Montgomery County. Its focus is to disseminate information which in turn provides the tools to (1) identify situations of possible discrimination, and (2) develop strategies to avoid or remedy these situations. Staff members make presentations to community organizations to inform residents of their rights as well as their responsibilities. Training is provided to real estate owners, managers and their employees to inform them of the federal, state, and county laws that address housing issues. The fair housing curriculum developed by the Office of Human Rights in conjunction with the Montgomery County Schools continues to be an integral part of the social studies curriculum in high schools throughout the county. Education is further served by the sponsoring of activities; some of which grant continuing education credits, which address laws and issues dealing with fair housing.

During 2006, the Office of Human Rights conducted 10 training sessions, made numerous community presentations and participated in many community forums. These presentations included a program for the NAACP on housing discrimination, panel participation for the Association of African American Financial Advisors' forum on predatory lending and an HHS seminar on accessible housing. The Fair Housing unit teamed up with the Compliance unit to offer a program to property management and real estate professionals. This program brings together legal experts, as well as experts from Fair Housing, Consumer Affairs, Landlord Tenant and the Housing Opportunities Commission to educate property professionals about their rights and responsibilities under the law.

One of the most rewarding 2006 programs featured a partnership with the Montgomery County Public Schools. The Fair Housing unit paired with the wonderful fifth graders at Whetstone Elementary School. The program began with an overview of the Civil Rights Movement and its relationship to segregation and fair housing. Subsequently, each student was given a copy of the book, "The Other Side", by Jaqueline Woodson". (It is the story of children living along a fence which segregates their neighborhood by race.) After reading and discussing the text, each student created an original work; a poem, an essay or a poster depicting the themes of the story. Their work was exceptional. The Fair Housing staff is grateful to MCPS and the dedicated professionals at Whetstone Elementary for their enthusiastic support of the program.

Legislative Analysis

Housing seekers in Montgomery County have Source of Income as a prohibited basis for discrimination in the County code. The Office of Human Rights and the Commission on Human Rights supported the same protections for Maryland residents as a whole when legislation in Annapolis was submitted to add that protection to the Annotated Code of Maryland. Although the effort failed, it demonstrated the commitment of the Office of Human Rights and the Commission on Human Rights to support improvements to the quality of life.

Testing

In 1968, Chapter 27 of the Montgomery County Code was revised to include an "open housing law" which prohibits discrimination in the sales and rental of housing. Enforcement of that law was given to the Human Relations Commission, now the Office of Human Rights. In 1999, the County further demonstrated its commitment to fair housing by developing an in-house testing program.

Fair housing testing is a controlled method for measuring and documenting variations in the quality, quantity and content of information and services offered or given to various home seekers by housing providers. The basic element of a fair housing test involves sending a matched pair of testers to the same apartment complex on the same day usually two to three hours apart. The testers are matched by the date housing is needed, type of unit requested, income, gender, marital status and employment history.

Upon completing their visit to the apartment complex, each tester provides a detailed and objective account of the testing experience. Comparing the accounts of these test visits often makes it possible to identify and document differences in treatment, information, and/or service that is provided to each of the testers.

Tests have been conducted on the bases of race, source of income, national origin and familial status. Plans for disability testing are being implemented and projected plans call for extending testing into the sales and lending areas of the housing industry. During this period, 70 tests were completed.

Interagency Fair Housing Coordinating Group

Established by ordinance to facilitate and promote the County's efforts to prevent discrimination in housing, the Interagency Fair Housing Coordinating Group of public and private housing professionals, along with concerned citizens, acts as a sounding board of concerns and advocates for diligence in dealing with housing issues. This group also provides informational input, greatly enhancing the Office of Human Rights' knowledge of the dynamics of the local housing situation. This coupled with its member's dissemination of useful information back to their agencies, communities and organizations makes this group a valuable partner to the Office of Human Rights in its mandate to protect the rights of the county's citizens.

Gathering and Analyzing Data

In its continuing efforts to stay abreast of the issues, the Office of Human Rights is in the process of contracting a study on Mortgage Lending, Federal Housing Assistance (FHA), and Sub-Prime Lending. The constantly changing economic infrastructure alters the landscape in which citizens pursue funding for housing. These studies will provide the agency with data to identify current and emerging areas of concern with which it can focus activities to address the relevant issues.

The Office of Human Rights has also reviewed the results of the U.S. Census to decipher (1) trends that may impact the housing market, and (2) inhibitors of the market. The Office of Human Rights staff constantly reviews and evaluates studies by governmental agencies and educational institutions such as HUD and Harvard University, as well as advocacy groups, to stay abreast of the effects of social and economic factors on the housing industry.

Predatory Lending

The topic of predatory lending has become commonplace in newspaper headlines and in housing discussions. Discriminatory predatory lending targets borrowers for loans with exorbitant or abusive terms based on race, national origin, sex, age, or other discriminatory categories. Some abusive home-lending practices occur in the so-called "sub-prime market" and many address home loan opportunities for people with limited credit histories.

In response to community demand for more information about predatory lending, the Office of Human Rights, in partnership with the Inter-agency Fair Housing Coordinating Group, sponsored an educational forum on predatory lending. The forum entitled, "*Predatory Lending: Protecting Your Home and Your Credit*", offered attendees an opportunity to hear the best ways to protect themselves from unscrupulous lending practices. In addition to discussions about understanding consumer credit and obtaining home mortgages, the experts also shared information about the best ways consumers can protect themselves from predatory lending practices during home improvement refinancing, mortgage refinancing, and when obtaining home equity lines of credit. There were separate discussions of "reverse mortgages" and "foreclosure saviors" tailored to other specific needs. The experts all agree that consumer information and education are the best weapons against predatory lending practices.

Common characteristics of a predatory loan:

- High and unnecessary closing costs
- Excessive late fees
- Prepayment penalty
- A payment schedule with a large "balloon" payment
- Vague loan terms or terms that change
- Inflated appraisal costs
- Additional unwanted services like credit life insurance
- High loan-to-value ratio (in excess of home's value)
- Backdated or forged documents
- Rushed loan closing
- Multiple refinancing or "flipping"

Commissioners

Nancy O'Connor, Chair
Peter Nickoloff, Vice-Chair

Sambhu Banik
Harold Brittain
Charles Butler
Russell Campbell
Robert Cephas
Richard Fein
Janet Friedman
Melanie Goldstein
A. Diane Graham
Beth Harrison
Nicolle Nogueras
Tanzila Sheikh
Gail Street

The Commission on Human Rights is a 15-member board that is appointed by the County Executive and confirmed by the County Council. The members are men and women who are broadly representative of the County's diverse population. Each commissioner may serve two three-year terms without compensation. General duties include the following:

- Research, analyze and disseminate information about activities and programs to eliminate prejudice, intolerance, bigotry and discrimination.
- Conduct educational and other programs to promote equal rights and opportunities to all persons regardless of race, color, religious creed, ancestry, national origin, sex, age, marital status, disability, sexual orientation, genetic status, and presence of children or source of income.
- Promote goodwill, cooperation, understanding and human relations for all.
- Cooperate with interested citizens, racial, religious and ethnic groups; as well as community, business, professional, technical, educational and civic organizations.
- Study and investigate, through public and private meetings, conferences, and public hearings, conditions that could result in discrimination, prejudice, intolerance, or bigotry.
- Advise county residents, the County Council, the County Executive, and the various departments about prejudice, intolerance, bigotry and discrimination.
- Recommend procedures, programs and laws to promote and protect equal rights and opportunities for all persons.