THE Skanner
SPECIAL SECTION

FAIR HOUSING

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During Fair Housing Month, Waters Convenes Hearing on Housing Discrimination in America

Congresswoman Maxine Waters (D-CA), Chairwoman of the House Financial Services Committee

WASHINGTON – Congresswoman Maxine Waters (D-CA), Chairwoman of the House Financial Services Committee, convened a hearing entitled, "The Fair Housing Act: Reviewing Efforts to Eliminate Discrimination and Promote Opportunity in Housing."

See the Chairwoman's opening statement below.

(As Prepared for Delivery)

"Good morning, everyone. Today, the Committee convenes for a hearing on the Fair Housing Act, to review efforts to eliminate discrimination and promote equal opportunity in housing.

"April is National Fair Housing Month, and last April marked the 50th Anniversary of the Fair Housing Act, the landmark 1968 legislation that outlawed housing discrimination.

"But here we are 51 years after the Fair Housing Act became law, and housing discrimination remains a widespread problem in this country. According to the National Fair Housing Alliance, individuals filed 28,843 housing discrimination complaints in 2017.

"Under the Trump Administration, fair housing protections are under attack. In 2018, HUD Secretary Ben Carson halted implementation of the Affirmatively Furthering Fair Housing (AFFH) rule, an important rule finalized by the Obama Administration that provides communities with greater clarity on how to help break down barriers to fair housing opportunity, including by providing local authorities with better data to analyze their housing needs.

> "Under the Trump Administration, fair housing protections are under attack

"According to news reports, Secretary Carson proposed taking the words "free from discrimination" out of HUD's mission statement. He also reportedly halted fair housing investigations, and sidelined top advisors in HUD's Office of Fair Housing and Equal Opportunity. These are unprecedented attacks on fair housing that must not go unanswered.

"Let's not forget that Donald Trump and his father were once charged with violating the Fair Housing Act, for discriminating against African American and Puerto Rican renters. Given that Trump was engaged in housing discrimination himself, it is unsurprising that his Administration has been so hostile to fair housing protections.

"My bill, the Restoring Fair Housing Protections Eliminated by HUD Act, is designed to put protections that Ben Carson and the Trump Administration have diminished back in place. The legislation requires HUD to implement the AFFH rule as soon as is possible, codifies HUD's mission statement in statute, and requires HUD to reverse other harmful actions the Trump Administration has taken to weaken fair housing.

"It is also important to recognize that as technology has evolved, so too are the ways that Americans are searching for and finding housing. A recent study found that 73 percent of all renters use online platforms to find housing. Regulators must be proactive in scrutinizing online platforms where housing is advertised to ensure that their algorithms and targeting tools are not being utilized to discriminate against minority groups.

"It is a positive development that following public pressure from advocates HUD reversed its decision to halt its investigation into Facebook and allowed HUD's Office of Fair Housing and Equal Opportunity to charge Facebook with violating the Fair Housing Act. However, much more must be done to ensure that digital platforms are not being used for housing discrimination.

—Congresswoman Maxine Waters (D-CA), Chairwoman of the House Financial Services Committee.

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"How do we ensure that future generations of all backgrounds live in neighborhoods rich with opportunity?" said Goldberg. "Fair housing. Fair housing can ultimately dismantle the housing discrimination and segregation that caused these inequities in the first place."

After 51 Years, Fair Housing Still an Unfinished Journey

By Charlene Crowell, NNPA Newswire Contributor

Fifty-one years ago, this month, the Fair Housing Act (the Act) was enacted to ensure that housing discrimination was illegal. Yet, just days before the annual observance of Fair Housing Month began, headline news articles reminded the nation that housing discrimination still exists.

For example, on March 19, the Office of the Comptroller of the Currency (OCC) fined Citibank $25 million for violations related to mortgage lending. At issue was Citibank's "relationship pricing" program that afforded mortgage applicants either a credit on closing costs or a reduced interest rate. These cost breaks were intended to be offered to customers on the basis of their deposits and investment balances. According to OCC examination at Citibank, these 'relationships" did not include all eligible customers — particularly people of color. The regulator's conclusion was that the bank's practices led to racial disparities.

The settlement calls for all 24,000 consumers affected to receive $24 million in restitution.

Days later on March 28, the federal department of Housing and Urban Development (HUD) charged Facebook with violating the Act by enabling its advertisers to discriminate on its social media platform. According to the lawsuit, Facebook enabled advertisers to exclude people based on their neighborhood – a high tech version of the historical redlining of neighborhoods where people of color lived.

With 210 million Facebook users in the United States and Canada alone, the social media mogul took in $8.246 billion in advertising in just the last financial quarter of 2018.

As April's annual observance of Fair Housing Month began, the Chair of the House Financial

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