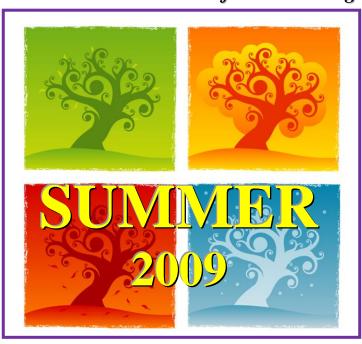
# CAMBRIDGE HUMAN RIGHTS COMMISSION



# DATELINE

### Newsletter of the Cambridge Human Rights Commission



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From the Desk of the Acting Executive Director Nancy B. Schlacter





I was appointed Acting Executive Director on December 4, 2008, a position I hold in addition to my role as Assistant to the City Manager, a position I have held since May 2005. I am an attorney, with a background in civil rights law and general civil litigation. I was an Assistant City Solicitor, starting in January 2000, before I started working in the City Manager's Office. I have worked with Cambridge Human Rights Commission (CHRC) staff and Commissioners to improve reporting on pending cases and inquiries; redrafted the departmental budget narrative; met with Massachusetts Commission Against Discrimination (MCAD) Commissioners to discuss the possibilities of reviving a work share agreement on cases that could be dual filed with MCAD; revised the CHRC website and have met with City departments (Office for Persons with Disabilities and Law Department) and programs (LeadSafe) to explore ways to better serve persons whose needs can be addressed through coordinated efforts between departments. We have welcomed the addition of four new Commissioners and look forward to working with them to achieve the goals the CHRC has set for itself.



### **Cambridge City Council**

E. Denise Simmons, *Mayor*Sam Seidel, *Vice Mayor*Henrietta Davis
Marjorie Decker
Craig Kelley
David P. Maher
Kenneth E. Reeves
Timothy J. Toomey, Jr
Larry Ward

### City Executive Administrators

Robert W. Healy, *City Manager* Richard C. Rossi, *Deputy City Manager* 

### **CHRC Staff**

Nancy B. Schlacter

Acting Executive Director

Carmen S. Negrón

Office Manager/ Project

Coordinator

Colleen Johnston

Investigative Attorney

Joseph Johnson

Outreach Coordinator

# CHRC Board of Commissioners

Marla Erlien, Chair
Daniel Klubock, Vice Chair
Elaine Angelone
William Donovan
Mercedes Evans
Christopher Hope
Charles Kavanagh
Peik Larsen
Maria Marroquin
Susan Ostrander
Randa Shedid



### WELCOME OUR 4 NEW COMMISSIONERS

The Cambridge Human Rights Commission has a board of 11 Commissioners. Since our last newsletter we had a vacancy of 3 Commissioners and in May a fourth Commissioner left, leaving us with 4 vacancies. We are glad to announce that those 4 vacancies have since been filled with the following Commissioners who have been appointed in April by the City Manager:

Elaine Angelone – she's an Attorney who has been in private practice since 1994. Her areas of practice are in Children and Family Law, Mental Health, Guardianship and License Revocation Hearings for Nurses.

Christopher Hope – is studying to be a Minister at Harvard Divinity School. He has completed a Bachelor's degree in Comparative Religion at Tufts University.

Peik Larsen – he's a Manager at Kendall Square Hotel.

Maria Marroquin – is an Asset Management Portfolio Accountant.

### HAVE YOU BEEN DISCRIMINATED AGAINST? WE ARE HERE TO HELP!

The Cambridge Human Rights Commission wants to reach out to the Cambridge community to let them know that discrimination is against the law, and that everyone has the right to equal treatment in employment, housing opportunities, education, and public accommodations. We are here to help if you feel like you have been discriminated against. Our offices are open Mondays 8:30 a.m. - 8:00 p.m., Tuesdays-Thursdays 8:30- 5:00 p.m. and Fridays 8:30 - 12:00 (noon) and our telephone is 617-349-4396.

Hablamos Español.

The Cambridge Human Rights Commission does not discriminate on the basis of disability. The CHRC will provide auxiliary aids and services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request. Our office is wheelchair accessible, and the TTY phone number we can be reached at is 617-492-0235.





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# FAIR HOUSING IN CAMBRIDGE YES WE CAN!

This is this year's theme. Yes we can, because housing discrimination affects us all and we need to make Cambridge a place where anyone can live if they want to. We really appreciate that some of the teachers encourage their students to participate in our contest, because we understand how busy their curriculum is each year. They know the importance of teaching students at an early age about discrimination and about the laws we have to protect them. That is why the Cambridge Human Rights Commission each year goes to the schools to do a brief presentation on Fair Housing and to explain the Fair Housing Poster and Essay Contest. Students make posters and write essays to show what they've learned.

On Tuesday, April 29, 2009, we celebrated our 16<sup>th</sup> Annual National Fair Housing Month with an Award Ceremony at Cambridge City Hall. Student winners as well as their teachers, parents and friends attended the ceremony. Mayor Denise Simmons greeted the crowd and commended the students for the beautiful posters that were decorating City Hall and the great essays they wrote. We also had some city officials in attendance including City Councilors, Human Rights Commissioners, and Bank Officials. FaruQah A. Rushdan, Equal Opportunity Specialist came as a representative of the U. S. Department of Housing and Urban Development. Ms. Rushdan spoke a bit about Fair Housing Laws and she congratulated all the winners. Then Eva Dilanni-Miller, a student from the

Graham & Parks School, read her essay, which won her first prize. Second and third prize winners also read their essays. We were honored to have as guest speaker *David J. Harris*, Managing Director of the Charles Hamilton Houston Institute for Race and Justice at Harvard Law School and as Master of Ceremonies *Joseph Johnson*, Outreach Coordinator of the Cambridge Human Rights Commission. They, along with the members of the Cambridge Bank's Housing Association, handed out the certificates to the student winners and teachers.

Top prize winners received U.S. Savings Bonds which the *Cambridge Bank's Housing Association* has been donating for the last 16 years. They also donated the t-shirts for all participating students and tote bags for the teachers. This year we also received generous gift certificate donations from *ABC*, *Blockbuster*, *Boston Duck Tours*, *Cambridgeside Galleria*, *Charles Hotel*, *Cinderella's*, *Harvard Coop*, *Izzy's Restaurant*, *Lanes and Games*, *MIT*, *Newbury Comics*, *Picante and Redbones*.

**Many thanks** to these businesses, which even in tough times continue to collaborate with us.



### KEYNOTE SPEAKER



David J. Harris

Mr. Harris is the Managing Director of the Charles Hamilton Houston Institute for Race and Justice at Harvard Law School. He has extensive experience in many facets of civil rights issues from police brutality and racial profiling, to redistricting and domestic violence, as well as fair housing community development.

### MASTER OF CEREMONIES

**Joseph Johnson** 



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Joe works in the Cambridge Human Rights Commission as Outreach Coordinator and he is also the Investigator for the Police Review & Advisory Board. Joe has been the MC for several years for this event, so he received an appreciation award.

# **2009 Fair Housing Month Award Winners**





**Eva Dilanni-Miller** 



**Jessie Rubin** 

### **ESSAY WINNERS (Graham & Parks)**

1<sup>st</sup> Prize Eva Dilanni-Miller 2<sup>nd</sup> Prize Jessie Rubin 3<sup>rd</sup> Prize Zedal Berhane 4<sup>th</sup> Prize Casey McKinney 5<sup>th</sup> Prize Joseph Holtzman 5<sup>th</sup> Prize Claire Chan 6<sup>th</sup> Prize Sam Ingersoll

### ESSAY HONORABLE MENTIONS (Graham & Parks)

Arun Kabir Isabel Bryant Benjamin Costa Emerson McNerney **Ouiearah Cook** Kemmly Marcellus Piper Galyean Harriet Small Jaylen S. Holley Maya Halprin-Adams Autumn Harrison



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### POSTER WINNERS

1 st Prize Amy Zhao (Kenn/Long.) 2<sup>nd</sup> Prize Sula Malina (G&P) 3<sup>rd</sup> Prize Zedal Berhane (G&P) 4<sup>th</sup> Prize Grant Baker (G&P) 5<sup>th</sup> Prize Mara Zinky (G&P) 6<sup>th</sup> Prize Lyvenie St. Pierre (G&P)

### POSTER HONORABLE MENTION

Cynthia Bonilla (Kenn/Long) David Bryant (G&P) Esther Jules (G&P) Julia Leonardos (G&P) Kathleen Bury (G&P) Frankie Jones (Kenn/Long) Marissa McFarland (Kenn/Long) Rusha Prajapati (G&P) Lauren Stubbs (G&P) Harry Nineberg (G&P) Kyia Jones (Peabody) James Yearwood (Middle School Partnership) Jamil Daniel (G&P) Lydia Vital (G&P) Emma Munson-Blatt (G&P)

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Hannah Ashe (G&P) Simon Morrison (G&P)

# **2009 Fair Housing Month**



















































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### FIRST PRIZE WINNING ESSAY

NOTE: This Essay was typed exactly how Eva Dilanni-Miller, the student wrote it.

### Fair Housing

I wrote this story to dramatize the problem of discrimination in housing. When I learned about this discrimination many people face when trying to rent or buy a house I was shocked! I believe that everyone deserves an adequate place to live. I am glad that Cambridge has an organization that is fighting for fair housing! I am glad that everyone has fair chance for getting a house so that no one has to feel discriminated against.

### There's No Place Like Home.

Mrs. Brigham was reading to a class of second graders a book titled Home. The book described how everyone has different types of homes, how bees have hives, squirrels trees, bears caves, and people houses. After Mrs. Brigham finished the book she talked to the class about their homes. Everyone went around the room telling what their room looked like, the color of their house, and who lived in it. That is everyone except one little girl named Rosita. Rosita had just moved from Guatemala and didn't talk very much to the class. The teacher noticed Rosita's silence and decided to ask her what *her* house looked like.

"Rosita... is there anything you would like to share about your home?"

Rosita looked up suddenly, blushed and then whimpered, in a voice heard only a few feet away

"No" she answered, then proceeded to bury her head in her hands and didn't say another thing. The teacher tried a few more times to get Rosita to talk, but was unsuccessful.

Later that day Mrs. Brigham asked Rosita to come and talk with her.

"Rosita will you please tell me why you ignored me this morning." Rosita looked at the floor so that teacher continued to talk "If you want you can tell me about what is going on, or your parents and I can talk. What would you like?

Suddenly Rosita burst out loudly "I don't want to talk!" Mrs. Brigham felt concerned about Rosita so she just turned away, scribbled a note, and gave it to Rosita to give to give to her parents.

Later that day when Rosita got home she slowly looked around her family's apartment, then feeling ashamed and sad ran into the bedroom and proceeded to sob into one of the five pillows her nine-person family owned.

Rosita lived in a run down old apartment that she shared with her mother, father, two baby brothers, two older sisters, one big brother, her two aunts and one uncle. The apartment only had 2 bedrooms so her parents and siblings shared a room, her aunts

shared a room and her uncle slept on a couch in the living room/dining/kitchenette. The only other room was a bathroom about as big as a closet. The paint on the walls was falling off and one of her baby brothers had to be taken to the hospital and treated for lead poisoning. Rosita was sad because of what the house she lived in looked like. Her parents, older siblings and aunts and uncles had enough money to get a slightly nicer apartment but because they were recent immigrants, it seemed to them that no one in the south of Texas would rent their family an apartment.

When Rosita's parents got home, after a long and tiring day at work they could tell immediately that Rosita had been crying.

"Rosita, darling, why have you been crying?" they asked but it took a minute for Rosita to calm down enough to tell the whole story.

"Today in school my teacher...she...she asked me what my home looked like...and....." Rosita started to cry again but her parents knew what was wrong. They were very sad that they could do nothing to help. Rosita gave them the note, which they quickly read, and then wrote a reply to the teacher briefly describing their situation.

When Rosita got into school the next day she gave the note her parents had written for her to Mrs. Brigham then sat down her chair. For the rest of the day Mrs. Brigham said nothing more to Rosita. Then just before the end of school Mrs. Brigham sent another note to Rosita's parents.

Dear Mr. and Mrs. Ricardo

I am sorry to hear of your situation and I think I can help, I have rented an apartment, on the other side of town for many years and the landlord is very kind. I also know that the janitor/maintenance man is moving out and the landlord needs someone to fill the position. I can tell him about you and I am sure he will give you a fair interview and the job comes with a nice apartment.

Sincerely, Mrs. Brigham

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A few weeks later, everyone in Mrs. Brigham's second grade class was assigned a presentation on an aspect of their lives that they were proud of. Rosita wrote a story called *Me and My Home*.

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# **Mortgage Borrowers' Rights**

### **ATTENTION BORROWER!**

This may be the largest and most important loan you get during your lifetime. You should be aware of certain rights before you enter into any loan agreement.

- 4 You have the RIGHT to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
- 4 You have the RIGHT to be informed about the total cost of your loan including the interest rate, points and other fees.
- 4 You have the RIGHT to ask for a Good Faith Estimate of all loan and settlement charges before you agree to the loan and pay any fees.
- ♣ You have the RIGHT to know what fees are not refundable if you decide to cancel the loan agreement.
- 4 You have the RIGHT to ask your mortgage broker to explain exactly what the mortgage broker will do for you.
- ♣ You have the RIGHT to know how much the mortgage broker is getting paid by you and the lender for your loan.
- 4 You have the RIGHT to ask questions about charges and loan terms that you do not understand.
- 4 You have the RIGHT to a credit decision that is not based on your race, color, religion, national origin, sex, marital status, age, or whether any income is from public assistance.
- ♣ You have the RIGHT to know the reason if your loan was turned down.
- 4 You have the RIGHT to ask for the HUD settlement costs booklet "Buying Your Home."

For the first time in more than 30 years, the U.S. Department of Housing and Urban Development has issued long-anticipated mortgage reforms that will help consumers to shop for the lowest cost mortgage and avoid costly and potentially harmful loan offers. HUD will require, for the first time ever, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate (GFE) that clearly discloses key loan terms and closing costs. HUD estimates its new regulation will save consumers nearly \$700 at the closing table.

### **Derechos de los Prestatarios**

### **IATENCIÓN, PRESTATARIO!**

Éste quizás sea el préstamo más importante y de mayor magnitud que obtenga en toda su vida. Antes de realizar cualquier acuerdo de préstamo, debe conocer ciertos derechos.

- Usted tiene el DERECHO de buscar el mejor préstamo y comparar los costos de los diversos prestamistas y agentes hipotecarios.
- ↓ Usted tiene el DERECHO de estar informado sobre el costo total de su préstamo, incluyendo la tasa de interés, puntos y otros honorarios.
- Usted tiene el DERECHO de solicitar un Cálculo de Buena Fe sobre todos los costos del préstamo y de cierre antes de acordar el préstamo y pagar los honorarios correspondientes.
- ☐ Usted tiene el DERECHO de conocer qué honorarios no son reembolsables si decide cancelar el acuerdo del préstamo.

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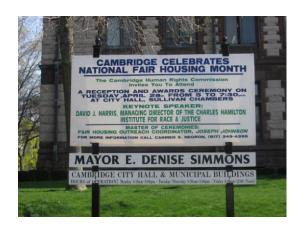
- ↓ Usted tiene el DERECHO de consultar sobre costos y términos del acuerdo que no tenga en claro.
- Usted tiene el DERECHO a una decisión crediticia que no esté basada en su raza, color, religión, nacionalidad, sexo, estado civil, edad, o si el ingreso proviene de asistencia pública.
- ♣ Usted tiene el DERECHO de saber la razón por la cual su solicitud de préstamo fue rechazada.



This information provided by the U.S. Department of Housing and Urban Development

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