

The Virgin Islands Consortium

Sunday Edition: Honor Dr. Martin Luther King, Jr.'s Dream By Promoting Fair Housing

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Fair housing is a bedrock civil rights principle that is needed to ensure the promise of equal opportunity for all. This was true 52 years ago when Dr. Martin Luther King, Jr. delivered his famous "I Have A Dream" speech in front of the Lincoln Memorial in Washington, DC. It was true when Dr. King was in the trenches and streets describing the dream of every American, and it is still true on February 1, 2015, the first day that commemorates Black History Month.

Dr. King's speech and soaring voice that day on August 28, 1963, gave hope to millions of people. The principles he eloquently outlined may seem obvious in the 21st century, but for the third time in three years, *Inclusive Communities Project v. Texas Department*

of Housing & Community Affairs brought and has pending before the Supreme Court the question of whether disparate impact claims are clearly identifiable under the Fair Housing Act of 1968.

With this lawsuit, the Justices examination of the Fair Housing Act and the ability of African Americans, Latinos, Hispanics, and Asians to adequately challenge discrimination that renders them isolated and marginalized hangs in the balance.

In the 1960s, segregation of people by race was accepted in the United States. Blacks and whites could not live in the same communities, attend the same schools, drink from the same water fountains, or sit next to each other on buses. Those laws do not exist anymore and many milestones have been achieved, but the current case before the Supreme Court threatens the progress that has been made since that time.

Examples of disparate impact include:

- African American, Latino, Hispanic and Asian populations experiencing lending discrimination and receiving bad loans
- Single women and single men being discriminated against because they do not adequately qualify on their salary
- Single women and single men being discriminated against because they are divorced or have never been married
- Banks and sub prime lenders approving loans that place people of color in economically disadvantaged communities
- Sub prime lenders approving loans they know will implode
- Limiting the construction of affordable housing in high income communities
- Increasing the cost of mortgage credit for the African American, Latino, Hispanic, and Asian population
- Real estate agents and rental housing providers recommending and showing fewer available homes to minority families, thereby increasing their costs and restricting their housing options
- African Americans, Latinos, Hispanics, and Asians learn about fewer housing options than equally qualified whites

Disparate impact permits legal challenges to policies that disproportionately affect people based on their race, color, national origin, religion, sex, disability status, or familial status. Discriminatory practices like limiting the construction of affordable housing in high-income communities and increasing the cost of mortgage credit for the African-American, Latino, Hispanic, and Asian populations is still prevalent today.

While discrimination may not be as blatant as it was in the 1960s, the current Supreme Court challenge to disparate impact reminds us that we still are not living up to the principles that Dr. King died for.

To realize Dr. King's dream is to promote desegregation and fair housing, and ensure that every American has equal access to housing opportunities and integrated communities. Between the laws passed years ago in the courts that victims can use disparate impact to prove their allegations, and Congress enacting the Fair Housing Act in 1968, the Supreme Court has within its power the ability to respect Congress and honor the legacy of Dr. Martin Luther King, Jr.

Sunday Edition with Teri Helenese -- Each Sunday at 9 a.m., the VI Consortium community will be treated to a diverse offering of articles that touch on various topics to help stimulate the minds of those ever seeking to succeed in business...and in life.

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