



**For Immediate Release**

July 26, 2017

Contact: Jessica Aiwuyor, National Fair Housing Alliance, 202-898-1661  
[jaiwuyor@nationalfairhousing.org](mailto:jaiwuyor@nationalfairhousing.org)

Amy Nelson, Fair Housing Center of Central Indiana, 317-644-0673 x1001  
[anelson@fhcci.org](mailto:anelson@fhcci.org)

**Civil Rights Organizations Accuse Deutsche Bank, Ocwen Financial, and Altisource of Housing Discrimination in 30 Metropolitan Areas**

***National Fair Housing Alliance and 19 Fair Housing Organizations Charge Deutsche Bank and its Preservation Maintenance Companies with Housing Discrimination based on Race and National Origin***

Today, the National Fair Housing Alliance (NFHA) announced that it has found substantial new evidence in support of allegations that Deutsche Bank, Ocwen Financial, and Altisource continue to discriminate against communities of color in 30 metropolitan areas throughout the United States, including Indianapolis. NFHA has filed an amended administrative complaint with the Department of Housing and Urban Development (HUD). NFHA alleges that Deutsche Bank AG, Deutsche Bank National Trust, Deutsche Bank Trust Company Americas, Ocwen Financial Corporation, and Altisource Portfolio Solutions, Inc. fail to provide required routine maintenance on bank-owned homes in middle- and working-class African American and Latino neighborhoods, while Deutsche/Ocwen/Altisource consistently provide routine maintenance on similar bank-owned homes in white neighborhoods.

Poorly maintained bank-owned properties create a harmful and dangerous environment for the local community. They also drive down the property value of homes owned by neighbors—causing the overall community to be economically depressed. The practice of neglecting bank-owned properties in African American and Latino communities increases the economic divide, perpetuates segregation, and denies the people who live in these communities the right to fair and safe housing.

NFHA filed its original complaint against Deutsche Bank, et al. on February 26, 2014. This complaint adds Ocwen and Altisource as respondents in the 30 metropolitan areas. Deutsche Bank contracts with Ocwen and Altisource to provide preservation maintenance and marketing for the overwhelming majority of properties for which the Bank is listed as owner of record.

Nineteen fair housing organizations, including the Fair Housing Center of Central Indiana, joined NFHA in filing this administrative complaint. The evidence presented in this complaint includes

approximately 30,000 photographs of Deutsch Bank-owned homes in communities of color and predominantly white neighborhoods in 30 metropolitan areas. This [substantial photographic evidence](#) shows a stark pattern of discriminatory conduct in the maintenance of bank-owned homes in communities of color. The amended administrative complaint brings to 1,100 the number of Deutsche-owned homes investigated by NFHA and its partners.

View photos of the properties at <http://nationalfairhousing.org/deutsche-property-photos/>

“Our neighborhoods continue to suffer due to the lack of basic maintenance by the banks of their properties. Those who reside in these neighborhoods are having their property values, and health, dramatically affected as a result of absolutely nothing that they did except end up living next to a Deutsche owned home,” said Amy Nelson, Executive Director of the Fair Housing Center of Central Indiana (FHCCI).

NFHA asserts that Deutsche Bank’s properties in predominantly white working- and middle-class neighborhoods are far more likely to have the lawns mowed and edged regularly, invasive weeds and vines removed, windows and doors secured or repaired, litter and trash removed, leaves raked, and graffiti erased from the property. “Yet, Deutsche Bank-owned homes in predominantly middle- and working-class African American and Latino neighborhoods are more likely to be left neglected with debris and trash on the property, wildly overgrown grass, and invasive plants covering the yards. Windows and doors are often unsecured, left wide open, or boarded, and graffiti as well as dead animals are left on the premises,” said Shanna Smith, President and CEO of NFHA.

Smith added, “Poor maintenance destroys a home’s curb appeal and invites vandalism or squatters because the home appears to be abandoned. Also, the blight caused by this neglect results in declining home values for African American and Latino families who live nearby, deepening the racial wealth gap and inequality in America.”

Poorly maintained bank-owned properties have a negative effect on the health of a local community. According to a report by Mariana Arcaya, Sc.D., M.C.P, of the American Heart Association, living near a foreclosed home can increase a person’s blood pressure “due in part to unhealthy stress from residents’ perception that their own properties are less valuable, their streets less attractive or safe and their neighborhoods less stable.”

Windows, doors, and holes left open, unsecured, or broken at vacant bank-owned properties allow for water to accumulate and stagnate. As a result, Deutsche Bank’s poorly maintained homes serve as the perfect environment for mold and discoloration to develop. In fact, a recent study conducted by Midwest Aerobiology Labs found 36 molds specific to foreclosed homes and also concluded that 88 percent of foreclosed homes contained a dangerous mold capable of causing childhood asthma and other diseases in humans.

Stagnant water and overgrown grass were frequent issues at homes for which Deutsche Bank is the owner of record, in African American and Latino neighborhoods. These provide a fertile habitat for mosquitos, rodents, termites, roaches, and other pests. These pests often carry diseases such as Zika and Hantavirus and present serious health risks to nearby residents. These vermin infestations commonly spread to nearby homes.

"Just imagine the health impact the families in communities of color experience living near these poorly maintained Deutsche Bank homes," said Smith. "By neglecting their properties, Deutsche

Bank, Ocwen, and Altisource are putting at risk the health of African American and Latino residents living near these properties.”

This isn't a new problem for Deutsche Bank. In June 2013, Deutsche Bank settled a lawsuit with the City of Los Angeles for \$10 million after it was accused of allowing hundreds of bank-owned properties to fall into slum conditions, leading to the destabilization of communities. “It's my understanding that Deutsche Bank required its preservation maintenance companies to pay most of the \$10 million to resolve that case, so you would expect Deutsche/Ocwen/Altisource to monitor maintenance to ensure these shameful, discriminatory practices of neglecting routine maintenance in middle/working class communities of color ended. Unfortunately, we still find these horrid conditions at too many bank-owned homes in communities of color,” said Smith.

View a map of affected communities at <http://nationalfairhousing.org/community-map/>

Below is a list of the 30 metro areas involved in the investigation:

Baltimore, MD	Memphis, TN
Baton Rouge, LA	Miami, FL
Chicago, IL	Milwaukee, WI
Cleveland, OH	Minneapolis, MN
Columbus, OH	Muskegon, MI
Dallas, TX	New Orleans, LA
Dayton, OH	Orlando, FL
Denver, CO	Philadelphia, PA
Detroit, MI (suburban communities)	Prince George's County, MD/Washington, DC
Gary, IN	Providence, RI
Grand Rapids, MI	Richmond, VA
Greater Palm Beaches, FL	Tampa, FL
Hampton Roads, VA	Toledo, OH
Hartford, CT	Richmond/Vallejo, CA
Indianapolis, IN	
Kansas City, MO	

The fair housing organizations joining NFHA in filing the complaint include:

HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton IL 60185

Toledo Fair Housing Center  
432 North Superior Street  
Toledo, OH 43604

Open Communities  
614 Lincoln Avenue  
Winnetka, IL 60093

Fair Housing Continuum  
4760 N US Highway 1, Suite 203  
Melbourne, FL 32935

South Suburban Housing Center  
18220 Harwood Avenue  
Homewood, IL 60430

Greater New Orleans Fair Housing Action Center  
404 S Jefferson Davis Pkwy  
New Orleans, LA 70119

Housing Opportunities Made Equal of Virginia  
626 East Broad Street #400  
Richmond, VA 23219

Denver Metro Fair Housing Center  
3280 Downing Street, Suite B  
Denver CO 80205

Metropolitan Milwaukee Fair Housing  
Council  
759 N Milwaukee Street, Suite 500  
Milwaukee, WI 53202

Fair Housing Center of West Michigan  
20 Hall Street SE  
Grand Rapids, MI 49507  
The Miami Valley Fair Housing Center  
505 Riverside Drive  
Dayton, OH 45405

Housing and Research & Advocacy Center  
2728 Euclid Avenue, Suite 200  
Cleveland, OH 44115

Fair Housing Center of the Greater Palm  
Beaches  
1300 W Lantana Road, Suite 200  
Lantana, FL 33462

Fair Housing Advocates of Northern California  
1314 Lincoln Avenue, Suite A  
San Rafael, CA 94901

Fair Housing Center of Central Indiana  
445 N. Pennsylvania Street, Suite 811  
Indianapolis, IN 46204

Central Ohio Fair Housing Association  
175 South 3rd Street, Suite 580  
Columbus, OH 43215

Housing Opportunities Project for  
Excellence, Inc.  
11501 NW 2nd Avenue  
Miami, FL 33168

Connecticut Fair Housing Center  
221 Main Street, 4th Floor  
Hartford, CT 06106

North Texas Fair Housing Center  
8625 King George Drive, Suite 130  
Dallas TX 75235

NFHA and its member agencies are represented by Relman, Dane & Colfax PLLC and Soule, Bradtke & Lambert.

Detailed statistics and photos are available at [www.nationalfairhousing.org](http://www.nationalfairhousing.org)  
Additional information, including a copy of the filed complaint, can be found at the FHCCI's  
News Page at: <http://www.fhcci.org/news/>

The federal Fair Housing Act makes it illegal to discriminate based on race, color, national origin, religion, sex, disability, or familial status, as well as the race or national origin of residents of a neighborhood. This law applies to housing and housing-related activities, which include the maintenance, appraisal, listing, marketing, and selling of homes.

### **[National Fair Housing Alliance](#)**

Founded in 1988, the National Fair Housing Alliance is a consortium of more than 220 private, non-profit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States. Headquartered in Washington, D.C., the National Fair Housing Alliance also provides comprehensive fair housing education, advocacy and enforcement programs.

### **[Fair Housing Center of Central Indiana](#)**

Is a private, nonprofit fair housing organization founded in 2011 and based in Indianapolis, IN. Its mission is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education and outreach. More information on the FHCCI at: [www.fhcci.org](http://www.fhcci.org)

*The work that provided the basis for this investigation was supported in part by funding under a grant from the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this release. Such interpretations do not necessarily reflect the views of the Federal Government.*