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Contact: Jessica Aiwuyor, National Fair Housing Alliance, (202) 898-1661,
jaiwuyor@nationalfairhousing.org
Amy Nelson, Fair Housing Center of Central Indiana, (317) 644-0673 x1001,
anelson@fhcci.org

**Civil Rights Organizations Accuse Bank of America of Housing Discrimination
In 37 Metropolitan Areas**

*National Fair Housing Alliance, 19 Fair Housing Organizations, and Two Homeowners Charge
Bank of America and Safeguard Properties Management with Violating the Federal Fair
Housing Act*

Map and photos of Bank of America-owned homes:

<http://nationalfairhousing.org/bank-of-america-property-photos>

Today, the National Fair Housing Alliance (NFHA), 19 fair housing organizations including the Fair Housing Center of Central Indiana, and two homeowners in Maryland filed a federal Fair Housing Act lawsuit against Bank of America, N.A., Bank of America Corp., and Safeguard Properties Management, LLC ("Bank of America/Safeguard"). The lawsuit alleges Defendants intentionally failed to provide routine exterior maintenance and marketing at Bank of America-owned homes in working- and middle-class African American and Latino neighborhoods in 37 metropolitan areas, while they consistently maintained similar bank-owned homes in comparable white neighborhoods.

The data presented in the federal lawsuit, which is supported by substantial photographic evidence, shows a glaring pattern of discriminatory conduct by Bank of America/Safeguard. More than 35,000 photos document the relevant routine exterior maintenance conditions of the homes. In neighborhoods of color, Plaintiffs found evidence of consistently poor exterior maintenance, such as wildly overgrown grass and weeds, unsecured doors and windows, damaged steps and handrails, accumulated trash and debris, unsecured pools, graffiti, and even dead animals decaying in yards. Plaintiffs investigated more than 1,600 Bank of America-owned homes in working- and middle-class white, African-American, and Latino neighborhoods. The lawsuit alleges that Bank of America-owned homes 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, debris and trash

removed, leaves raked, and graffiti erased from the property. Bank of America took possession of these homes after it foreclosed on the properties and became the owner of record. As owner of these homes, Bank of America is responsible for routine exterior maintenance on all of its properties.

This lawsuit is the result of a multi-year investigation undertaken by NFHA and its fair housing agency partners. In June 2009, NFHA notified Bank of America of maintenance problems that appeared to violate the Fair Housing Act. NFHA met with Bank of America officials for more than a year and offered recommendations to ensure proper treatment of its homes in communities of color. However, after seeing absolutely no improvement in routine exterior maintenance of Bank of America-owned homes in communities of color, NFHA began a multi-year, multi-city systemic investigation. Bank of America was put on notice multiple times since 2009, including the filing of a HUD housing discrimination complaint against it and publication of three reports documenting the nationwide problem of poor maintenance of bank-owned homes in communities of color.

Two Maryland homeowners joined this federal discrimination lawsuit because of Bank of America's failure to maintain and secure homes next to theirs. The lawsuit claims Ms. Wanda Onafuwa and Ms. Chevelle Bushnell and her son, Jalen Bushnell, suffered not only physical damage to their townhomes, but also experienced emotional harm from living next to unsecured, unmaintained, vacant homes. Because Bank of America and Safeguard failed to secure the homes, unauthorized people entered the homes repeatedly over many months, causing damage to Ms. Onafuwa and Ms. Bushnell's property.

Ms. Onafuwa has owned her home in Baltimore for 23 years, and Ms. Bushnell has owned her home in District Heights for 28 years. They had never had rodent problems or squatters in their neighborhoods until Bank of America/Safeguard failed to secure and maintain its foreclosed homes adjacent to their properties. Ms. Onafuwa and her neighbors battled a rat infestation at Bank of America's home in her neighborhood, as well as a squatter. Ms. Onafuwa reported the various problems many times to Bank of America and Safeguard to no avail. She and her neighbors finally got the City of Baltimore involved to evict the squatter, tear down the rat-infested garage, and secure Bank of America's home.

Ms. Bushnell battled squirrels in her attic when Bank of America/Safeguard failed to board holes in the roof of its property. In addition, after Bank of America sent a foreclosure notice to the homeowners, they vacated the property. Bank of America allowed the property to sit vacant and did not process the official foreclosure notice for several years. As a result, the property looked abandoned and was vandalized several times. During this time period, the Bushnells' home was broken into when thieves knocked a hole in the wall between the vacant home next door and Ms. Bushnell's bedroom and then ransacked her home while she was at work.

She had to report this damage to her insurance company, repair her home, and buy an alarm system and security doors to protect herself and her son. When Bank of America finally took ownership of the home, the Bank/Safeguard continually failed to secure the house, which

allowed people to enter the townhome at will and caused Ms. Bushnell and her son great distress, due to their previous experience.

“Bank of America and Safeguard’s deplorable and intentional inaction left innocent homeowners exposed to numerous health hazards and personal risks. No one should have to live like this due to Bank of America’s failure to maintain its own properties,” said Lisa Rice, President and CEO of NFHA. “NFHA and the co-plaintiffs filed this lawsuit to make sure that these discriminatory practices come to an end and that perpetrators like Bank of America are held responsible for their unjust policies and practices,” Rice continued.

The poor appearance of Bank of America-owned homes in middle- and working-class neighborhoods of color destroys the homes’ curb appeal for prospective owner-occupant buyers and invites vandalism because the homes appear to be abandoned. Additionally, the blight created by Bank of America/Safeguard results in a decline in home values for African American and Latino families who live next door or nearby, deepening the racial wealth gap and inequality in America.

Ms. Rice further said, “Bank of America and Safeguard’s intentional failure to correct their discriminatory treatment in African American and Latino neighborhoods—the same communities hardest hit by the foreclosure crisis—is systemic racism. The purposeful neglect of bank-owned homes in communities of color devalues the properties and the lives of the families in the neighborhoods around them. The health and safety hazards created by these blighted bank-owned homes negatively affect the residents, especially the children, living nearby. We have asked Bank of America and Safeguard to provide the same standard of routine exterior maintenance and marketing for all of its bank-owned homes, regardless of the age, value, or racial composition of the neighborhood in which they are located.”

The investigation documented 37 objective aspects of routine exterior maintenance that are common factors used in the preservation maintenance industry. Plaintiffs recorded deficiencies such as overgrow lawns, accumulated litter, trash and debris in yards, broken and boarded windows, unlocked doors and windows, graffiti, unsecured pool gates, lack of for-sale signs and discarded signs in bushes, and obstructed gutters and missing downspouts, among other items that are necessary for property preservation.

Nationwide, the data shows that:

- 45 percent of the Bank of America properties in communities of color had 10 or more maintenance or marketing deficiencies, while only 11 percent of the Bank of America properties in predominantly white neighborhoods had 10 or more maintenance or marketing deficiencies.
- 64 percent of the Bank of America properties in communities of color had trash or debris visible on the property, while only 31 percent of the Bank of America properties in predominantly white neighborhoods had trash visible on the property.

- 37 percent of the Bank of America properties in communities of color had unsecured or broken doors, while only 16 percent of the Bank of America properties in predominantly white neighborhoods had unsecured or broken doors.
- 49.6 percent of the Bank of America properties in communities of color had damaged, boarded, or unsecured windows, while only 23.5 percent of the Bank of America properties in white neighborhoods had damaged, boarded or unsecured windows.

The plaintiffs are represented by Brown, Goldstein & Levy, LLP.

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[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, through comprehensive education, advocacy, enforcement programs, and neighborhood-based community development programs provides equal access to apartments, houses, mortgage loans, and insurance policies for all residents in the nation.

[Fair Housing Center of Central Indiana](#)

The Fair Housing Center of Central Indiana (FHCCI) is a private, nonprofit fair housing organization founded in 2011 and based in Indianapolis, Indiana. 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

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List of Co-Plaintiffs

NATIONAL FAIR HOUSING ALLIANCE
1101 Vermont Ave. NW
Washington, DC 20005

HOUSING OPPORTUNITIES PROJECT FOR
EXCELLENCE, INC.
11501 NW 2nd Ave.
Miami, FL 33168

METRO FAIR HOUSING SERVICES, INC.
215 Lakewood Way, S.W., Suite 106
Atlanta, GA 30315

NORTH TEXAS FAIR HOUSING CENTER
8625 King George Drive
Dallas, TX 75235

FAIR HOUSING CENTER OF WEST MICHIGAN
20 Hall St. SE
Grand Rapids, MI 49507

FAIR HOUSING CONTINUUM, INC.
4760 US-1
Melbourne, FL 32935

SOUTH SUBURBAN HOUSING CENTER
18220 Harwood Ave. # 1
Homewood, IL 60430

H.O.P.E. INC. D/B/A HOPE FAIR HOUSING CENTER
202 W. Willow Ave.
Wheaton, IL 60187

METROPOLITAN MILWAUKEE FAIR HOUSING COUNCIL
759 N. Milwaukee St. #500
Milwaukee, WI 53202

FAIR HOUSING CENTER OF CENTRAL INDIANA
445 N. Pennsylvania St. #811
Indianapolis, IN 46204

DENVER METRO FAIR HOUSING CENTER
3280 N. Downing Street B
Denver, CO 80205

FAIR HOUSING OPPORTUNITIES OF NORTHWEST OHIO, INC. D/B/A TOLEDO FAIR
HOUSING CENTER
432 N. Superior Street
Toledo, OH 43604

GREATER NEW ORLEANS FAIR HOUSING ACTION CENTER, INC.
404 S. Jefferson Davis Pkwy
New Orleans, LA 70119

FAIR HOUSING ADVOCATES OF NORTHERN CALIFORNIA
1314 Lincoln Ave. Ste. A
San Rafael, CA 94901

HOUSING RESEARCH AND ADVOCACY CENTER D/B/A FAIR HOUSING CENTER FOR
RIGHTS AND RESEARCH
2728 Euclid Ave.
Cleveland, OH 44115

FAIR HOUSING CENTER OF NORTHERN ALABAMA
1728 3rd Ave. N # 400C
Birmingham, AL 35203

MIAMI VALLEY FAIR HOUSING CENTER
505 Riverside Drive
Dayton, OH 45405

CONNECTICUT FAIR HOUSING CENTER
60 F J Popieluszko Court
Hartford, CT 06106

FAIR HOUSING COUNCIL OF GREATER SAN ANTONIO
4414 Centerview Dr. #229
San Antonio, TX 78228

FAIR HOUSING CENTER OF THE GREATER PALM BEACHES, INC.
1300 W Lantana Rd. Ste. 200
Lake Worth, FL 33462

WANDA ONAFUWA
Baltimore, MD

CHEVELLE BUSHNELL
District Heights, MD

JALEN BUSHNELL
District Heights, MD