



For Immediate Release  
June 26, 2018

Contact: William Tisdale, President & CEO  
Metropolitan Milwaukee Fair Housing Council  
(414) 278-1240

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

*The Metropolitan Milwaukee Fair Housing Council, the National Fair Housing Alliance, 18 Other 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 Metropolitan Milwaukee Fair Housing Council (MMFHC), the National Fair Housing Alliance (NFHA), 18 other fair housing organizations, 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.

In the Milwaukee metropolitan area, MMFHC investigated 134 Bank of America REO properties. Of these 134 REO properties, 74 were located in African American neighborhoods, 21 were located in predominantly Latino neighborhoods, 8 were located in predominantly non-white neighborhoods, and 31 were located in predominantly white neighborhoods.

- 83.9% of the REO properties in predominantly white neighborhoods had fewer than 5 maintenance or marketing deficiencies, while only 21.4% of REO properties in neighborhoods of color had fewer than 5 maintenance or marketing deficiencies.
- 78.6% of REO properties in neighborhoods of color had 5 or more marketing or maintenance deficiencies, while only 16.1% of the REO properties in white neighborhoods had 5 or more marketing or maintenance deficiencies.
- 8.7% of REO properties in neighborhoods of color had 10 or more marketing or maintenance deficiencies, while none of the REO properties in white neighborhoods had 10 or more marketing or maintenance deficiencies.

“Bank of America and Safeguard are proud to claim the mantle of industry leaders, but the stark reality of the hundreds of properties intentionally neglected and allowed to remain in disrepair because the practices of these companies, isn’t conduct that should be emulated in America’s housing markets,” said William Tisdale, President and CEO of MMFHC. “This form of racial discrimination is no different, and has no less an impact, than slamming the door in the face of qualified African American and other persons of color who seek equal housing opportunities,” Tisdale continued.

This lawsuit is the result of a multi-year investigation undertaken by MMFHC, NFHA, and eighteen (18) 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 and its partners, including MMFHC, 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.

“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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The Metropolitan Milwaukee Fair Housing Council (MMFHC) is a private, membership-based civil rights enforcement agency founded in 1977. The purpose of MMFHC is to promote fair housing throughout the State of Wisconsin by combating illegal housing discrimination and by creating and maintaining racially and economically integrated housing patterns. MMFHC operates satellite offices in Dane County (the Fair Housing Center of Greater Madison) and in Northeast Wisconsin (the Fair Housing Center of Northeast Wisconsin). Wisconsin residents who feel they may have experienced illegal housing discrimination should call 1-877-647-FAIR, a toll-free number. Callers in the Milwaukee area may call 414-278-1240.

Founded in 1988, NFHA is a consortium of more than 220 private, nonprofit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States. Headquartered in Washington, D.C., NFHA works to eliminate housing discrimination and ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, community development, advocacy, and enforcement.

**List of Co-Plaintiffs**

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

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

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