Fair Housing In-the-Know

Newsletter

December 2024 – March 2025

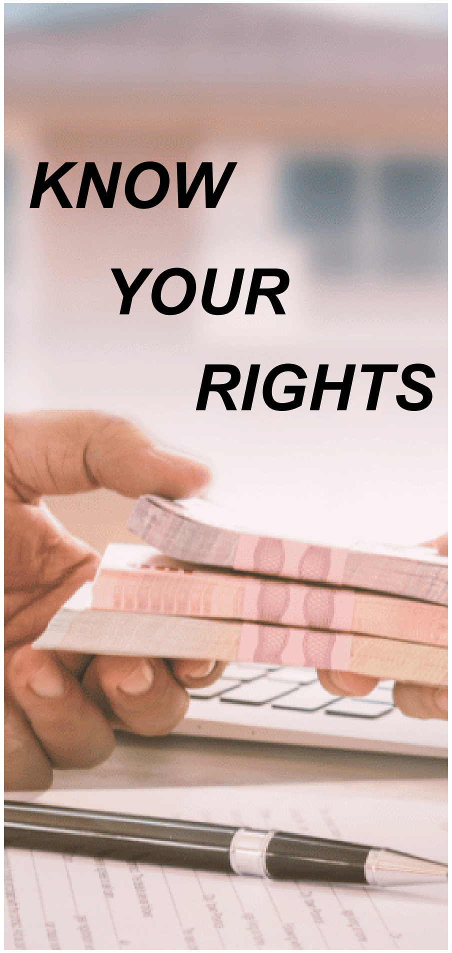
A Quarterly Insight into Housing Discrimination

Stark County Fair Housing Department ~ Division of Stark County Regional Planning Commission

If you have been denied your housing rights...you may have experienced unlawful discrimination.

Mortgage Lending Discrimination Is Illegal

Lending Discrimination Cases



U.S. Bank allegedly required a Minnesota disabled man to provide proof of his disability income benefits before approving his mortgage loan. The lender allegedly wanted assurance that the man would continue receiving disability-related income for the next three years. However, such behavior is prohibited by the Fair Housing Act. Lenders may not impose different loan application or qualification criteria on disabled applicants. U.S. Bank agreed to settle for $12,000.

Wells Fargo Bank agreed to pay $125,000 to a customer. HUD approved a Conciliation Agreement between Wells Fargo Bank and the customer resolving a claim that the mortgage lender denied her loan after learning it was for a group home for persons with disabilities.

Bank of America agreed to pay $4,000 per loan to individuals affected by a discriminatory policy. The U.S. Department of Justice filed a complaint alleging that the bank began a policy of denying mortgage and home equity loans to adults with disabilities who were under legal guardianships or conservatorships even when applicants met all requirements.

U.S. Department of Justice settled a complaint alleging between 2017 and 2020, City National Bank avoided marketing and underwriting mortgages in majority Black and Latino neighborhoods in Los Angeles County. City National will pay more than $31 million by creating a $29.5 million loan subsidy fund for Black and Latino borrowers, and $1.75 million on advertising, community outreach and financial education programs to reach minority borrowers.

EQUAL HOUSING OPPORTUNITY

HUD approved a Conciliation Agreement between the parties to a lawsuit alleging familial status and disability discrimination. The complaint alleged that Philadelphia's Police and Fire Federal Credit Union denied the couple a home renovation loan because the wife was on maternity leave. The settlement calls for policy revisions, training and $50,000 in damages and attorneys' fees.

Lending Discrimination

EQUAL HOUSING OPPORTUNITY

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to make a mortgage loan
- Fail to provide information regarding loans
- Deny or make different terms for home loans, such as different interest rates, points, or fees
- Discriminate in appraising the property
- Refuse to purchase the loan or set different terms or conditions for purchasing a loan

In addition, it is illegal for anyone to:

- Coerce, intimidate, threaten, or interfere with anyone exercising their rights granted under the Fair Housing Act or assisting others who are exercising that right.
- Make, print, publish, or post statements or advertisements that a house or an apartment is available only to persons of a certain race, color, religion, sex, familial status, or disability.

The **Fair Housing Act** makes it illegal to discriminate against someone because of race, color, religion, sex (including gender, gender identity, sexual orientation, and sexual harassment), familial status, national origin or disability at any stage of the mortgage process, including:

- Approvals and denials
- Terms, *e.g*. interest rates, points, fees and other costs
- Advertising
- Mortgage broker services
- Property appraisals
- Servicing
- Home loan modification assistance
- Homeowners insurance

The Fair Housing Act prohibits discrimination in loans that are secured by residential real estate or that are for the purchasing, constructing, improving, repairing or maintaining a dwelling. This includes mortgages, refinancing, home equity loans and home improvement loans.

More Examples of Lending Discrimination

- Denying a mortgage because the property is located in a majority-minority neighborhood
- Refusing to consider an applicant's disability-related income, such as SSI or SSDI
- Steering a borrower to a loan with less favorable terms
- Charging a higher interest rate, points, or fees because of his or her race
- Refusing to provide mortgages to a person on maternity leave

My race is NOT part of a mortgage discussion.

Knowing your rights is the first step in fighting housing discrimination. Educate yourself with the facts. Contact Stark County Fair Housing!

KNOWLEDGE IS POWER!

WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?

Some hurdles are expected in the race to purchase a home. But if you feel that you have been denied because of your race, because you are on maternity leave, because of your disability-related income, or any other Protected Class, Contact Stark County Fair Housing!

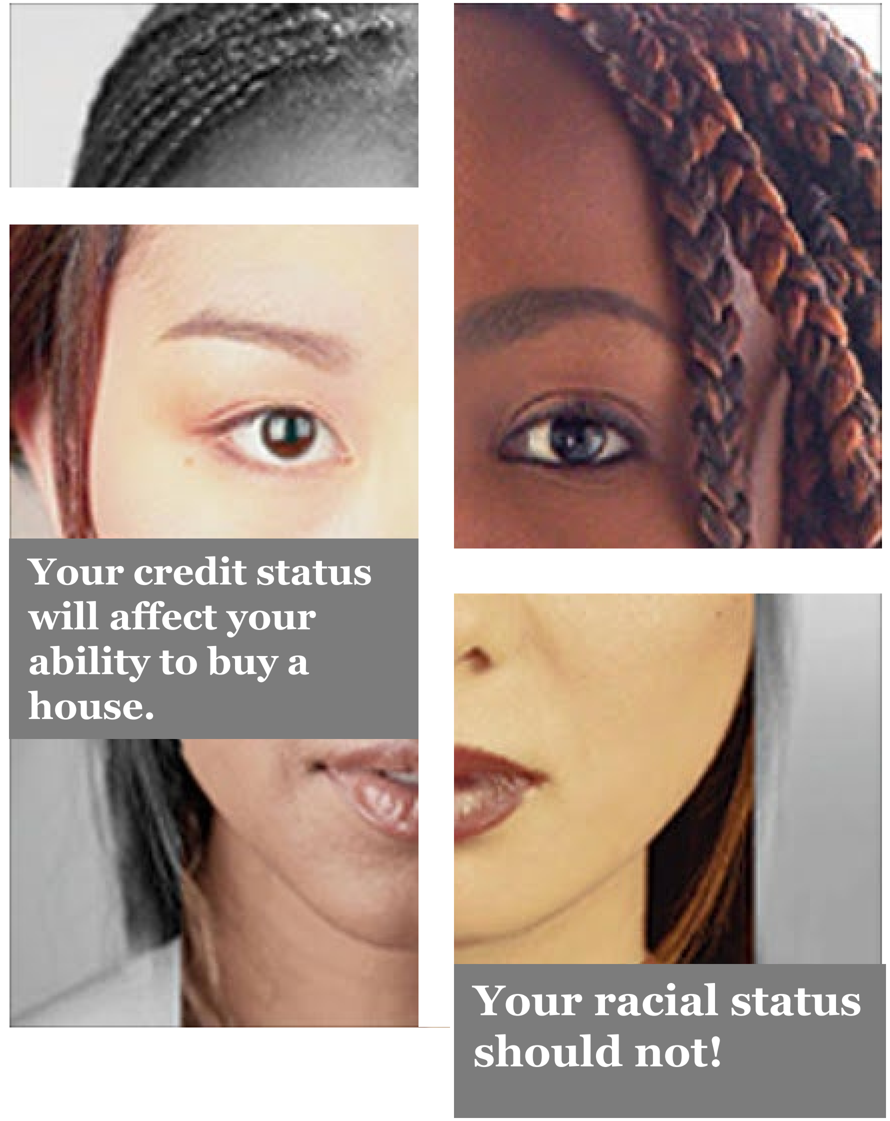
Racial Discrimination Is Illegal

Examples of Racial Discrimination

- Denying to sale, rent, or finance because of race
- Denying a mortgage because of the applicant's race
- Steering a borrower to a loan with less favorable terms because of his or her race
- Charging a higher interest rate, points, or fees because of race

It is against the law to consider **RACE, COLOR,** national origin, religion, sex, disability or familial status in any decision regarding rental, sales or mortgage lending.

If you believe you may be a victim of housing discrimination, contact Stark County Fair Housing Department.



EQUAL HOUSING OPPORTUNITY

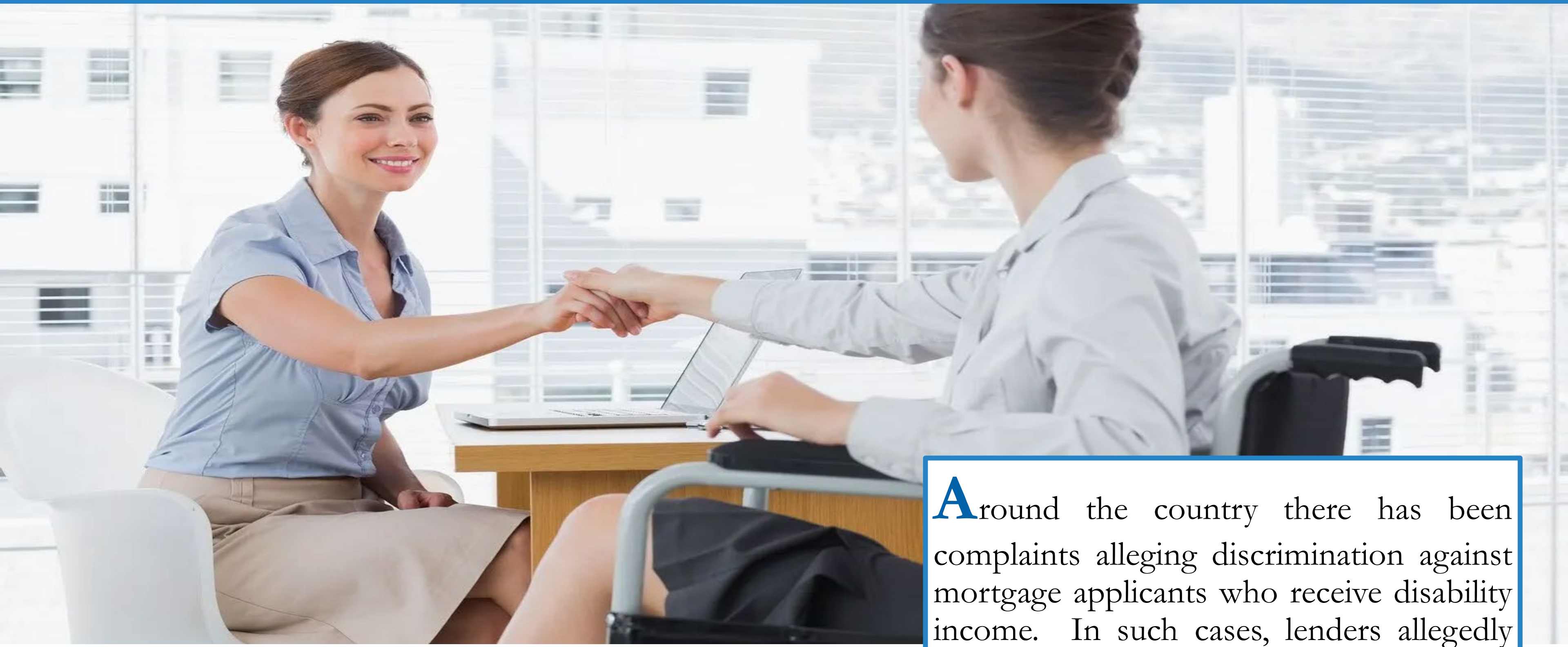
LENDING DISCRIMINATION WAS NOT WHAT I WAS EXPECTING

Maternity Leave Discrimination

If you are qualified for a mortgage, but the lender denies the loan because you are on maternity leave, that's a violation of the Fair Housing Act.

Over the years there have been a steady stream of complaints alleging discrimination against borrowers who are on maternity leave. In these cases, lenders allegedly denied or delayed loans to working women because they were pregnant or on maternity leave. Sometimes, a lender allegedly treated women differently by requiring women to end their maternity leave and return to work in order to be approved for a loan.

If you suspect you are a victim of Lending Discrimination, please report it.



DISABILITY DISCRIMINATION IN MORTGAGE LENDING

Around the country there has been complaints alleging discrimination against mortgage applicants who receive disability income. In such cases, lenders allegedly treated individuals with disabilities less favorably than individuals without disabilities, such as applying more invasive and burdensome income documentation requirements.

The Fair Housing Act makes it unlawful to engage in disability discrimination.

STARK COUNTY FAIR HOUSING RESOLVES RACIAL DISCRIMINATION CASE

The Stark County Fair Housing Department resolves a case alleging a violation of the Fair Housing Act against a property management company. The company agreed to pay $4,500 for allegedly refusing to rent to an African-American woman because of race. After being approved for senior housing in Alliance, Ohio, the complainant started getting the runaround. The Complainant’s rent and security deposit check was returned due to management not agreeing with the dates format on the money order. Management then instructed the complainant to pay online, but calls were allegedly not returned to provide the required link for online payments. When the complainant finally spoke with management, she was told that the apartment was rented because they didn’t have first months’ rent and deposit on hand. Management did not offer the complainant another unit, nor did they place her on a waiting list.

Under the terms of a Conciliation Agreement approved by the Ohio Civil Rights Commission on January 16, 2025, the property management company will pay the complainant $4,000, Stark County Fair Housing Department $500 and all the defendants will submit to fair housing training. The defendants deny any violation of the law, and their entering into the Conciliation Agreement doesn’t constitute an admission of wrongdoing.

The Fair Housing Act prohibits discrimination based on race. *“Race should never be a factor that determines the way home seekers are treated. No one should be denied housing whether by blatant and obvious refusals to rent on the basis of race, or by subtle disguises like discriminatory terms, false information, or other factors,”* said Valerie Watson, Fair Housing Manager.

The Fair Housing Act prohibits discrimination in housing based on race, color, religion, national origin, sex, disability and familial status. Report Housing Discrimination!

HOUSING DISCRIMINATION

Disability
Gender Identity
Sex
Color
Race
Familial Status
National Origin
Sexual Orientation
Religion

EQUAL HOUSING OPPORTUNITY

Protected Classes

Racial and Ethnic Mortgage Rate Disparities, 2000-2023

Borrowers in Black and Hispanic communities were charged higher interest rates than similarly qualified borrowers in white communities from 2000-2022, but this pattern broke in 2023.

On November 13, 2024, the Federal Housing Finance Agency (FHFA) announced that in the past two years, disparities fell sharply and the pattern broke with mortgage pricing disparities approaching close to zero in 2023.

The last several years have seen sweeping changes in housing markets. The COVID-19 pandemic that began in early 2020 and the subsequent lockdowns and rise in remote work increased the demand for larger homes and led to migration to more affordable areas.

Falling disparities coincide with the sharp increase in mortgage rates that began in early 2022, with rates rising from an average of 3.4 percent to 7.4 percent by late 2023.[6] Rising mortgage rates led to a collapse in refinance volume to the lowest levels of the 24-year period.

These rapid changes might have impacted racial and ethnic gaps in mortgage rates in a variety of ways. Sharply rising housing costs may have made borrowers more price sensitive, reducing mortgage rate disparities.

The mortgage pricing inequalities between black and white was a chronic trend that finally broke. That is progress. However, there is still work to be done. The struggle continues for people of color, disabled individuals, women, LGBTQ+ individuals, religious groups, and families with children. The fight for fair housing continues, but together we can make a difference to close the persistent gaps in access to housing and credit.

Report Housing Discrimination

If you were robbed, would you report it? Don’t let them rob you of your civil rights. If you feel as though your rights have been violated and you think you may have been discriminated against when seeking housing, REPORT IT. Housing discrimination often goes unreported and unresolved. Housing discrimination significantly affects the neighborhood families can live in; the schools children attend; and their access to transportation, jobs, grocery stores and public services. Housing discrimination even affects the amount of wealth people are able to build from the equity in their homes. Call Stark County Fair Housing at (330) 451-7775 to report Housing Discrimination!

EQUAL HOUSING
OPPORTUNITY

Fair Housing

TESTERS

NEEDED ! ! !

Contact

Stark County Fair Housing

Help us fight housing discrimination. Become a fair housing tester. We are seeking honest, well-organized individuals of all ages, gender, races, and nationalities to assist in fulfilling our mission to ensure everyone has access to housing free from discrimination in Stark County. Send an email with your name and cell number to sign up. Email to . . .

vjwatson@starkcountyohio.gov

Tester Compensation

$50 stipend per completed on-site test

$20 stipend per completed telephone or email test

Note: Testers are not employees and are utilized on an as needed basis.

Skills we look for. . .

- Ability to follow instructions and remember details
- Good oral and written communication skills
- Attention to detail and accuracy
- Dependable
- Good active listening and observation skills
- Can act the role of a home seeker in a variety of situations
- Able to be reached by cell phone/email
- Have means of reliable transportation

What is Testing?

Fair housing testing is an effective way of protecting people against housing discrimination and securing the rights established under the Fair Housing Act. Fair Housing tests measure the quality, quantity and content of information provided to potential renters and homebuyers based on protected classes under the law.

What do Testers do?

Fair Housing Testers help ensure that people are not denied housing due to unlawful discrimination by meeting with landlords, property managers and or real estate agents. A factual report of the events is then compiled by the Tester. The Tester's experience is then compared to the experience of a partner tester. The reports are analyzed by the Test Coordinator and the results either support or dispel allegations of discrimination. Testers can make the difference when it comes to moving a case forward. Testers are paid a stipend for the training, as well as for each test they complete. We will send you an application form and reserve a space for you in our up-coming tester training session.

If you or someone you know has been discriminated against, contact:

Stark County Fair Housing Department
Valerie Watson, Fair Housing Manager
Phone: (330) 451-7775
Email: vjwatson@starkcountyohio.gov

Do you think you have been discriminated against?

Don't Wait

Don't Hesitate

Let Us

Call Stark County Fair Housing!

STARK COUNTY
REGIONAL PLANNING
COMMISSION

The Stark County Regional Planning Commission administers the Fair Housing Program on behalf of the Stark County Commissioners

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EQUAL HOUSING OPPORTUNITY