



MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

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JIM MCCARTHY, PRESIDENT/CEO

Miami Valley Fair Housing Center and partner agencies find that banks discriminate in their treatment of foreclosed properties

The Miami Valley Fair Housing Center (MVFHC) and its partners, the National Fair Housing Alliance (NFHA) and two other NFHA member agencies, released the findings of a year-long investigation into the ways that banks secure, maintain, and market the foreclosed properties they own, finding that banks are discriminating in the treatment of their properties.

The report, entitled, “Here Comes the Bank, There Goes Our Neighborhood: How Lenders Discriminate in the Treatment of Foreclosed Homes,” details the results of an investigation of 624 bank-owned properties in the greater Dayton area as well as in Washington, DC’s Maryland suburbs, New Haven and Hartford, CT, and Richmond, VA. The investigation found that banks generally take greater care to maintain and secure the properties they own in white neighborhoods than they do in African-American and Latino neighborhoods.

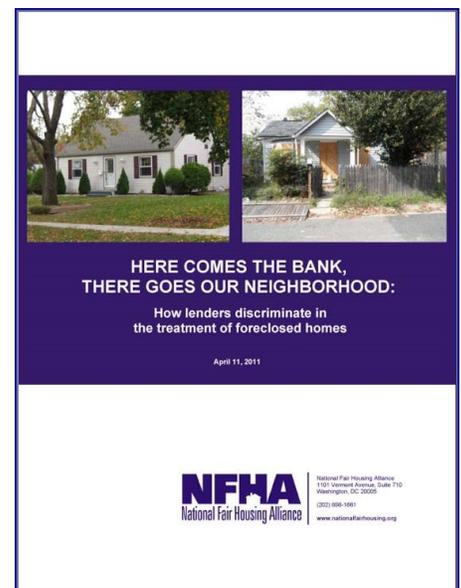
“The pattern of neglect of bank-owned foreclosed properties in the Miami Valley is unmistakable,” said Jim McCarthy, MVFHC’s President and CEO. “The negligence of lenders in maintaining these properties not only devalues the private investment of neighboring properties but also jeopardizes thousands, and in some cases millions, of dollars of public money—Community Development Block Grant and HOME dollars—that have been invested by the City of Dayton and Montgomery County in attempts to stabilize neighborhoods that not only have been historically redlined but also have been grossly under-served by the lending industry.”

MVFHC, NFHA, the Connecticut Fair Housing Center and Housing Opportunities Made Equal of Virginia evaluated the maintenance of bank-owned homes in their areas on a 100-point scale, subtracting points when properties were poorly maintained or created eye sores with poor curb appeal.

Although many properties in white neighborhoods received passing grades and had well-maintained and trash-free lawns, secured entrances and generally nice upkeep, properties in African American neighborhoods were more likely to receive below average or failing grades due to cracked foundations, leaky roofs, and warning signs out front.

MVFHC and its partners contend that banks risk violating the Fair Housing Act when they fail to maintain bank-owned homes in African American and Latino neighborhoods, as they must provide these services without regard to the race or national origin of residents living in the areas in which the properties are located. The Fair Housing Act makes it illegal to discriminate based on race, color, national origin, religion, sex, disability or familial status. This law applies to housing and housing-related activities, including the maintenance, appraisal, listing, marketing and selling of homes.

The report, available for download in PDF format, outlines the steps that MVFHC and its partners took in their investigation, what they found, and recommendations as to how banks, federal and local governments, and residents can begin to address the situation.



[Download the report in PDF format](#)

The Annual Waikiki Party is back!



Please join us on Saturday, August 20th for an evening of fun, food, drink, prizes, live music and dancing. This years event will again be held in the Ponitz Center at Sinclair Community College.

When: Saturday, August 20, 2011 6 p.m. to 10 p.m.
Where: Sinclair Community College Ponitz Center
Cost: \$50 per person. Reserve a table of 8 for \$400
Register: online at www.mvfairhousing.com or call our office at (937) 223-6035

Raffle Tickets are available from any Miami Valley Fair Housing board member or staff member for \$5 each or five (5) for \$20.

MVFHC, in collaboration with NFHA and partner agencies, releases report on mortgage loan modification scams

The Miami Valley Fair Housing Center (MVFHC), in conjunction with the National Fair Housing Alliance (NFHA) and two other NFHA member agencies, has completed a year-long investigation of the mortgage modification and foreclosure prevention industry, recently released a report entitled "Have I Got a Deal for You! An Undercover Investigation of Mortgage Loan Modification Scams."

With funding from the Department of Housing and Urban Development through its Fair Housing Initiatives Program, MVFHC, NFHA, the Connecticut Fair Housing Center and Housing Opportunities Made Equal of Virginia worked collaboratively on a national scam investigation project that examined scamming techniques. From April 2010 through March 2011, the project identified more than 150 companies suspected of being scammers based on information from their websites and initial contact with company representatives. The partner organizations conducted 84 investigations including testing of 80 companies.

The investigation found that the market is rife with corrupt practices: firms are over-promising, under-delivering and charging for services that are readily available from non-profit organizations for free. Also, in a troubling trend, some companies are advising homeowners to commit acts of fraud against their lenders.

The report, available for download in PDF format, includes a brief description of the foreclosure crisis, the steps that MVFHC and its partners in the project took to investigate scammers, what they found, and the recommendations they propose to begin addressing this problem.

[Download report in PDF format.](#)

Homeowners should avoid any companies that:

- require advance fees for their services
- promise to find an error in your loan documents that will force your lender to cancel or modify a loan
- guarantee to stop foreclosure or to obtain a loan modification
- advise you to stop making payments or to stop communicating with your lender

**Looking for a good book or movie about fair housing issues or civil rights?
Check your local library, video/book store or online for availability.**



Not a Genuine Black Man. My Life as a Outsider by Brian Copeland

The book reveals a little-known chapter of Bay Area history. In 1971, San Leandro California was named one of the most racist suburbs in America. Congressional hearings were held. The next year, the then eight-year-old Brian and his African-American family moved to San Leandro. In a monologue that's both funny and poignant, Brian explores how our surroundings make us who we are.



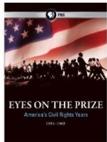
Gran Torino (2008)

Clint Eastwood plays a disgruntled Korean War vet who sets out to reform his neighbor, a young Hmong teenager, who tried to steal his prized possession: his 1972 Gran Torino.



The Color of Courage (1998)

Based on the landmark civil rights case Sipes vs. McGhee, The Color of Courage chronicles the friendship between a white woman and a black woman whose family, the McGhees, has moved into a previously all-white neighborhood.



Eyes on the Prize (1987 and 1990)

A PBS documentary about the American Civil Rights Movement from 1952 to 1965.



Mark your calendars for these UPCOMING EVENTS!



- June 4-7, 2011 NFHA 2011 National Conference in Washington, D.C.
- June 29, 2011 "Fair Housing Affair on the Square" from 11 am to 2 pm on Courthouse Square. Sponsored by the City of Dayton Human Relations Council
- August 20, 2011 MVFHC Waikiki Party

MVFHC Mission Statement

The mission of the Miami Valley Fair Housing Center (MVFHC) is to eliminate housing discrimination and ensure equal housing opportunity for all people in our region.

Specifically, the Miami Valley Fair Housing Center seeks to eliminate housing discrimination against all persons because of race, color, religion, national origin, sex, disability, familial status, or any other characteristic protected under state or local laws. In furthering this goal, MVFHC engages in activities designed to encourage fair housing practices through educational efforts; assists person who believe they have been victims of housing discrimination; identifies barriers to fair housing in order to help counteract and eliminate discriminatory housing practices; works with elected and government representatives to protect and improve fair housing laws; and takes all appropriate and necessary action to ensure that fair housing laws are properly and fairly enforced throughout the Miami Valley.

MVFHC Vision Statement

The Miami Valley Fair Housing Center recognizes the importance of "home" as a component of the American dream. We envision a country free of housing discrimination where every individual, group and community enjoys equal housing opportunity and access in a bias-free and open housing market. We envision a country where integrated neighborhoods are the norm, and private and public sectors guarantee civil rights in an open and barrier-free community committed to healing the history of discrimination in America.

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