



MIAMI VALLEY FAIR HOUSING CENTER NEWSLETTER

Published by the Miami Valley Fair Housing Center, Inc.

WINTER 2022-2023

JIM MCCARTHY, PRESIDENT/CEO

Fair Housing Month Celebration Returns



*Demetria L. McCain,
Principal Deputy
Assistant Secretary,
Office of FHEO, HUD*

After a three year absence due to the COVID-19 pandemic, the Fair Housing Month Celebration is returning. Join the Miami Valley Fair Housing Center and the Dayton REALTORS on Wednesday, April 5, 2023 at the Sinclair Conference Center. The event will consist of a training session in the morning followed by a luncheon and keynote address.

The morning training session, The Cost of Poverty Experience (COPE), is a 2 1/2 hour role-playing event that allows the participants to experience the lives of low-income families by facing some of the real life scenarios they have to manage every day trying to survive for a condensed equivalent of one month.

Watch [MVFHC's website](#) for additional information, to be posted soon.

Real Estate Firm Lures In Homeowners with Quick Cash

As gas and food prices shot up this past summer, Brian Oliver was desperate for some extra cash to tide him over until his next disability payment. So when he found an offer for no-interest cash while searching for a loan online, he jumped at it. "They said, 'We're going to give you \$400 and you don't have to give it back,'" said Oliver, 64. "We just want to be your real estate agent."

What the Baltimore resident says he missed in the fine print was that by accepting the cash, he was granting the company, MV Realty of Maryland, LLC, the long-term exclusive right to list his modest Park Heights rowhome. If he sells with someone else, he stands to owe the company thousands of dollars.

The length of the agreement: 40 years. Oliver is one of hundreds of Maryland homeowners who have signed "homeowner benefit agreements" with MV Realty since the company incorporated in Maryland in late 2021 — agreements that lawyers, real estate professionals, and consumer advocates have described as predatory and deceptive.

The company has locked homeowners across the state — many perhaps enticed by the cash offer without a full understanding of the agreement — into decades long agreements breakable only by paying a "termination fee" equal to 3% of the home value as estimated by the company. If a homeowner, or any heir — on purpose or by accident — does break the agreement, the termination fee is secured by a lien on the property.

Consumer advocates worry that homeowners' options are severely limited once they sign on the dotted line. The agreements require that disputes be settled by arbitration rather than in court, a process that research shows is more likely to resolve in a company's favor. They also require homeowners to waive their right to participate in any class action lawsuit or any class relief.

In exchange for signing the agreements, many homeowners have received just a few hundred dollars. The average payment received by Baltimore homeowners in the 35 full agreements available in public land records was just \$662.26. In Baltimore, the vast majority of affected homes are located in predominantly African American neighborhoods on the east and west sides of the city.

MV Realty, which operates in 33 states, was formed in 2004 in South Florida by real estate broker Amanda Zachman. But it wasn't until 2017 that the company began executing its "right to list agreements," of which the company has secured 30,000 across the country, according to London.

Continued on Page 3 ...

Meeting the Housing Needs of Formerly Incarcerated and Justice-Involved People

The Department of Housing and Urban Development opened a new webpage on its site named *Meeting the Housing Needs of Formerly Incarcerated and Justice-Involved People*.

The page opens with this introduction:

Stable housing is the foundation for successful reentry from prisons and jails and to public safety. HUD is working to improve access to HUD's housing programs for formerly incarcerated and justice-involved people, as well as help communities meet the housing needs of people returning to the community from prison and jail.

This webpage includes recent guidance, communication, and resources related to improving access to HUD programs for people with criminal records and creating housing opportunities for formerly incarcerated people.

The page continues with three sections devoted to web links to articles about HUD's reentry work in *Policy Actions*, *Programs* and *Additional Resources*. Click here to go to the page: <https://www.hud.gov/reentry>

Information for this article was gathered by John Zimmerman, Vice-President of the Miami Valley Fair Housing Center from HUD resources.

Our America: Lowballed. Black & Latino Home Appraisal Discrimination



The **Our America: Lowballed** documentary debuted on ABC Owned Television Stations and streaming platforms along with Hulu in early December 2022.

Black and Latino families have had their homes appraised for up to \$500,000 less than expected, and they believe racial bias played a significant factor. According to an ABC Owned Television Stations data analysis of more than 50 million home loans, refinance applications in predominantly Black neighborhoods are nearly 5 times more likely to be under-appraised than in white communities.

[Click here to watch the documentary trailer](#)

Real Estate Firm continued from page 1 ...

After receiving numerous consumer complaints that the homeowner benefit agreement was unfair and unclear, the Better Business Bureau, a national consumer protection nonprofit, launched an investigation of the company and requested voluntary cooperation to address the complaints. In one such complaint posted on the Better Business Bureau's website, a homeowner wrote that they were unable to take out a loan to upgrade their roof without owing MV Realty the \$12,500 termination fee.

This is an excerpt from *"Real estate firm lures in homeowners with quick cash. But some say there's a 'predatory' 40-year catch."* You can read the full article on The Baltimore Banner by [clicking here](#).

People Should Not Be Discriminated Against Due To Religion

Finding the right home has long been part of the American dream. That dream should not be denied because of discrimination or harassment based on religion. These housing protections apply to discrimination in the sale or rental of housing, and also apply to the "terms and conditions" of the sale or rental of housing. Thus, if people are permitted to put decorations on their apartment doors, religious individuals should be able to put religious items or decorations on their doors, such as a Jewish mezuzah or a Christian cross. Similarly, when condominiums or apartments have a common room that can be reserved by residents for private activities like parties or book studies, residents seeking to hold a Bible study or other private religious activity may not be discriminated against.

Does a housing provider have to accommodate a tenant's religion? Unlike in the world of employment, housing providers generally do not need to accommodate the religious practices of a tenant or homeowner. Housing providers are entitled to impose neutral rules that apply to everyone. For example, if there were a rule that prohibited the use of candles on the property, the housing provider would not be required to waive this rule so that a tenant could use candles in an important religious ceremony. It's polite and good practice to accommodate religious beliefs, but the law does not require it.

Information for the article was gathered by John Zimmerman, VP Miami Valley Fair Housing Center from Justice Department's Housing and Civil Enforcement Section which enforces the Fair Housing Act and information came from Project Sentinel, a HUD approved housing counseling agency. See <https://www.justice.gov/crt/combating-religious-discrimination-and-protecting-religious-freedom-5> and <https://housing.org/fair-housing/religious-discrimination/>.



February 8, 2023

April 5, 2023

MVFHC Annual Meeting

Fair Housing Month Celebration

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, the State of Ohio, and nationally.

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 our region, the State of Ohio, and nationally.

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.

MIAMI VALLEY FAIR HOUSING CENTER, INC.

505 Riverside Drive

Dayton, OH 45405

Phone: 937-223-6035

E-mail: info@mvfairhousing.com

Visit us online

www.mvfairhousing.com



Copyright 2023 Miami Valley Fair Housing Center, Inc.