A Tale of Two Recoveries: Separate and Unequal

Evidence that Bank of America Continues to Neglect its Foreclosures in African American and Latino Neighborhoods Across the United States

NATIONAL FAIR HOUSING ALLIANCE
Shanna Smith
This map shows all the cities where complaints against Bank of America are alleging poor maintenance in African American and Latino neighborhoods across the U.S.A. The red stars show new cities being added to the complaint in August 2016. The yellow stars show cities already in the complaint against Bank of America with new evidence.
Methodology Used to Investigate Bank of America Foreclosures
Methodology for Investigation

- Neighborhoods selected for investigations were 50% or greater:
  - Majority African American
  - Majority Latino
  - Majority Non-White
  - Majority White

- Neighborhoods selected had high number of foreclosed homes owned or under the control of Bank of America in the zip codes evaluated.

- **100%** of Bank of America’s REOs were evaluated within the zip codes.
Evaluation Measures

- Curb Appeal
  - Accumulated mail, trash, overgrown or dead grass/shrubbery, invasive plants

- Structure
  - Unsecured/broken doors, locks, windows, damaged roof, fence, deck, holes, wood rot

- Signage
  - Trespass/warning signs, “bank owned” “Auction” and “For Sale” signs, broken/discardrd signs, unauthorized occupancy
Evaluation Measures

- **Paint/Siding**
  - Graffiti, severe peeling/chipped paint, damaged siding, missing/broken shutters

- **Gutters**
  - Missing, out of place, broken, hanging, obstructed

- **Water Damage**
  - Mold, discoloration, water damage, erosion

- **Utilities**
  - Tampered with or exposed
National Data
The investigation encompasses 30 metropolitan areas including 201 cities. Zip codes within each city were identified and every Bank of America foreclosure in those zip codes were investigated.

- 85 cities with predominately African American or Latino neighborhoods
- 116 cities with predominately white neighborhoods

The Fair Housing Partnership investigated 1,267 Bank of America foreclosures:

- 567 foreclosures in African American neighborhoods
- 130 foreclosures in Latino neighborhoods
- 147 foreclosures in majority non-white neighborhoods
- 423 foreclosures in white neighborhoods
Evidence showing Bank of America fails to maintain and market its foreclosures in African American and Latino neighborhoods as compared to maintaining its foreclosure in white neighborhoods.
Racial Disparities

- **90% or 766** foreclosures in African American and Latino neighborhoods had **five or more maintenance deficiencies** compared to **only 256** foreclosures in white neighborhoods with 5 or more deficiencies.

- **80% or 675** foreclosures in African American and Latino were **missing “For Sale” signs to market** the home while **only 289** foreclosures in white neighborhoods were missing signs.

- **63.4% or 535** foreclosures in African American and Latino neighborhoods had **significant amounts of trash and debris** on the property while **only 143** foreclosures in white neighborhoods did.

- **51.5% or 435** foreclosures in African American and Latino neighborhoods had **damaged, broken or boarded windows** while **only 99** foreclosures in white had damaged windows.
Racial Disparities

- **50.5% or 426** foreclosures in African American and Latino neighborhoods had **overgrown or dead shrubs** while **only 153** foreclosures in white neighborhoods did.

- **49.9% or 421** foreclosure in African American and Latino neighborhoods had **overgrown or dead grass** while **only 142** foreclosures in white neighborhoods did.

- **38.3% or 323** foreclosures in African American and Latino neighborhoods had **damaged, boarded or unlocked doors** while **only 63** foreclosures in white neighborhoods had damaged or unlocked doors.

- **30.1% or 254** foreclosures in African American and Latino neighborhoods had **uncovered holes in the structure** while **only 54** foreclosures in white neighborhoods did.
Health and Safety Concerns

American Heart Association
http://newsroom.heart.org/news/living-near-foreclosed-property-linked-to-higher-blood-pressure

National Center for Healthy Housing

*How foreclosed homes and used tires can threaten public health in the age of Zika.*

*Washington Post Sonia Shah July 29, 2016*
Mosquito breeding grounds: These breeding grounds are found at too many foreclosed homes in communities of color across America simply because banks fail to do routine maintenance.
How foreclosed homes and used tires can threaten public health in the age of Zika.

- “...Just such an epidemic occurred in 2009, when dengue broke out in Florida.”

- “When Florida Keys mosquito-control expert, Lawrence Hribar, explained what had happened, he didn’t point to an invasion of bugs or infected people. He began his explanation with the following: “There were houses in foreclosure.”

- The housing crisis forced 3.1 million American properties into foreclosure in 2008 alone, leaving behind a rash of abandoned homes and neighborhoods that have yet to be fully re-occupied. Even today, there are more than 1 million abandoned properties across the country, and Florida counts more “zombie closures” than almost every other state. And their neglect amplifies and spreads vectors of disease even more effectively than the wild landscapes they replaced.”
“Today, abandoned properties and deteriorating infrastructure, brought on by housing crises and climate change, similarly threaten us with epidemics of mosquito-borne pathogens such as Zika.

...first...critically acknowledging and assessing our role in bringing about the conditions driving epidemics, whether abandoned homes or neglected neighborhoods, aging infrastructure or trade patterns. And then we would need to enlist a response not just from the biomedical establishment but from all sectors of society, from consumers to banks to builders.”
Health and Safety Impact on Neighbors Living by Foreclosed Properties.

- Studies indicate that people living next to or near foreclosed homes suffer from stress, high blood pressure, asthma, and anxiety. People report feeling their neighborhood is stigmatized by a foreclosed home—even a well-maintained foreclosure. These health conditions have to be intensified when you live next to a poorly maintained foreclosure with boarded windows, unlocked doors, graffiti, dead animals or trash left on the property.

- Bank of America is guilty of allowing these conditions to fester at its poorly maintained foreclosed homes in communities of color across the United States.
American Heart Association

- The American Heart Association examined families living in an upper middle class neighborhood outside of Boston where there was one well-maintained foreclosed home. AHA found:

- “The increases in blood pressure observed could be due in part to unhealthy stress from residents’ perception that their own properties are less valuable, their streets less attractive or safe and their neighborhood less stable,” said Mariana Arcaya, Sc.D., M.C.P.

- “Safety could also be a concern that affects their ability to exercise in these neighborhoods.”

- “Because the study involved predominately white, middle-class, suburban neighborhoods with single-family homes, research on different populations in urban and rural settings is needed,” Arcaya said.
The Impact of Vacancy on Health.

According to the National Center for Healthy Housing...
Increase in Crime

Abandoned homes and vacant buildings cause rapid neighborhood decay and blight. *(Broken Window Theory)*

Residents feel unsafe walking on streets with boarded homes, broken windows, unsecured doors.
Poor Quality of Life

Boarded up housing and vacancies contribute to social isolation, anxiety, and feelings of stigmatization.

Residents’ fear of crime in neighborhoods with high vacancy rates may cause significant barriers to exercise and physical activity.
Unsafe Neighborhood

Unattended and unmaintained properties result in:

Illegal dumping and rodent infestation
Health Risks

Vacancy, along with other housing indicators, is associated with pre-term birth and poor birth outcomes that can increase the risk of developing other diseases, such as asthma, later in life.
Too many of the Bank of America foreclosures in Communities of Color had standing water in pool covers or in containers where mosquitoes can breed, dead animals decomposing in the yards, mounds of garbage and trash where rats and mice can nest or wasps/hornets nests on the structure.

The following slides show a few examples of these conditions in Tampa, Orlando, and Memphis.
Bank of America took possession of this home in 2015 in Orlando. It was investigated in February and July 2016 and its condition did not improve. The curb appeal is a problem because the bushes are wildly overgrown and the lawn is dead and covered in dead leaves. There is old trash laying around the property. But dangerous conditions are around the back.
This part of the yard is overgrown, but it doesn’t hide the swimming pool that is accessible through this unsecured gate. Bank of America is fostering a dangerous situation for adults and children living nearby.
Bank of America is allowing this giant breeding ground for mosquitoes in Orlando—an extremely hazardous practice with the Zika virus infecting more than 2,200 people in the U.S.
This Bank of America foreclosure is dangerous for many reasons--not only is the pool a breeding ground for mosquitoes, but the screen blocking access to the pool is missing and the pool cover is unsecured so children or animals could fall in and be unable to escape.
This dead frog hanging from the house certainly detracts from its appeal. Bank of America again fails to check on its foreclosure in this Latino neighborhood.
This Bank of America property in **Tampa, FL** in an African American neighborhood should have great potential for a perspective homebuyer.

However, Bank of America has failed to market the home with a “for sale” sign and the home looks blighted from the curb with its various boarded windows.
Above the front door Bank of America has left an active wasps nest.

Potential homebuyers and their agents are at risk of getting stung if they want to view the inside of the home.
This Bank of America foreclosure in Tampa, FL is also located in an African American neighborhood.

From the curb, trash is already visible.
In the backyard, there is a large pile of tree and shrub debris mixed with significant amounts of trash. Instead of disposing of it properly, Bank of America has chosen to hide it among the trees.
Also in the yard was an unidentified decomposing animal that was emitting a terrible smell.

How does Bank of America expect to sell this home with a smelly dead animal in the yard?

How can Bank of America say they have constant eyes on the property when this dead animal proves otherwise?
Yet another Bank of America property in Tampa, FL in an African America and Latino neighborhood with no “for sale” sign and a dead animal.

The fence of the home is almost completely missing and takes away from the home’s curb appeal before you even step foot on the property.
On the side of the front porch there is a dead lizard.

The lizard has already decomposed and appears to have petrified – how long has it been since Bank of America visited its foreclosure?
This Bank of America property, located in Memphis in a community of color, was listed “for sale” on Bank of America’s website.
The backyard of this Memphis foreclosure is covered in dead leaves and overgrown shrubbery. Bank of America has chosen to board, rather than replace, the back door.
Also in the backyard is an unidentified dead animal – if Bank of America is regularly servicing this property in Memphis, why is this dead animal decomposing in the yard?

This is a health and safety issue that Bank of America ignores.
Bank of America Routinely Let Trash and Debris Accumulate at its Foreclosures in African American and Latino Neighborhoods

63.4% or 535 foreclosures in African American and Latino neighborhoods had significant amounts of trash and debris on the property while only 143 foreclosures in white neighborhoods did.

Trash and debris encourages rats, mice, possums, raccoons, snakes, and insects to nest and reproduce. Who wants to live next to a Bank of America foreclosure that is a filthy mess? Certainly the leaders at BoA would never tolerate this in their own neighborhoods.

The following slides contain a few examples of the 535 foreclosures in African American and Latino neighborhoods with trash and debris from Columbus, OH, Chicago, Minneapolis, Memphis, Milwaukee, and River Rouge, MI.
This Google Maps screenshot shows this home in **Columbus, OH** in an African American neighborhood (August 2014) prior to Bank of America taking possession in April 2015.

Neither the front or side yards are overgrown and no trash is on the property.
This August 2015 Google Maps screenshot shows the same home approximately four months after Bank of America took possession.

You can see there’s been no lawn maintenance and the side yard is very overgrown making it a perfect habitat for rats, mice and snakes.
Google Maps shows this same home in an African American neighborhood in October 2015, six months after Bank of America took possession. The yard continues to deteriorate and trash is starting to accumulate near the front door. The side yard is overgrown and some trash is around the home.

One month later on 11/9/15, the City of Columbus declared the home “hazardous.”
Bank of America allowed the property in **Columbus, OH** to deteriorate to this point by January 2016.

It clearly poses health and safety hazards for neighbors and the children who play in the neighborhood.
The City of Columbus declared the home hazardous in November 2015 and yet, Bank of America still had not cleaned it up by January 2016.
This Bank of America foreclosure’s yard is filthy and a perfect home and breeding ground for rodents and insects.
This is the next door neighbor’s clean, well-maintained home with trimmed bushes and lawn.

They were forced to live next door to this “hazardous,” filthy Bank of America foreclosure, but they still took care of their home.
This Bank of America foreclosure is located in River Rouge, MI in an African American neighborhood and has no “for sale” sign marketing the home.

The Bank let the bushes become so overgrown they block the entrance and look unsightly—hurting curb appeal.
The front porch has zero curb appeal, with trash and debris littering the flowerbeds and ripped carpet on the stairs.

There is also a discarded tire on the front porch—a perfect breeding ground for mosquitoes.
The side door of this home is boarded and without a padlock. The home’s fence is in complete disrepair and instead of removing the debris, Bank of America has left leaning on the side of the house.
Along the other side of the home there are boarded windows and another window completely missing and open to the elements as well as cats, squirrels or and birds looking for places to nest.
Bank of America has completely neglected the back of its foreclosure in River Rouge and has left trash, debris, dead tree limbs, and dead leaves to accumulate.
These well-maintained neighbors are stuck living next to the poorly maintained Bank of America property.
This Bank of America foreclosure in an African American neighborhood in Chicago actually has 3 “for sale” signs.

But when you see how the Bank maintains it—you’ll understand why they need so many signs to interest a buyer.

Trulia reports this home sold in April for $53,000 while similar properties sold for two times as much.
Bank of America left these newspapers next to the front steps.
Bank of America left tile, broken cement, bricks, and dead weeds in this corner next to a boarded area.
Bank of America left a cinder block, wood, leaves, and trash along this side of the house.
Along this fence, Bank of America left more trash.
Bank of America left this backyard just filthy and if you think it couldn’t get any worse—you would be wrong.
More trash and...
More trash and...
More trash and...
More trash and ...
In Chicago, this Bank of America foreclosure also is boarded and trash is left behind and the Bank left overgrown weeds and shrubs in the front yard. But the back yard is worse.
How can the neighbors enjoy the summer without worrying about rats, mice, and insects infesting their yards and homes?
The home is boarded up. The handrail is broken. Weeds have taken over the front yard and trash and dead branches fill the yard.

This Bank of America foreclosure completely lacks curb appeal.
This is the next door neighbor. She takes the time to plant flowers and keeps her home and yard clean and attractive.

Why can’t Bank of America simply keep its foreclosure clean?
This Bank of America foreclosure is located in an African American neighborhood in Minneapolis.

From the curb a boarded window is visible, and many more maintenance issues appear as a closer look is taken.
Bank of America is actively marketing this home with significant amounts of trash located throughout the property.

How can Bank of America even think this is an appropriate way to market a home?
Bank of America allowed multiple broken and boarded windows to remain on the foreclosure creating blight for the entire neighborhood.
Investigators revisited this Bank of America home in Memphis, TN twice—in May of 2016 this is what it still looked like.

The shrubs have now completely covered the front window, and the roof and holes are in the same state as before.

Perhaps, at least, Bank of America removed the debris in the backyard?
Bank of America has left it in the same, deplorable condition for an entire month.

Investigators spoke with next-door neighbors who stated there are now rats living among the trash and debris.
Bank of America has left this backyard in deplorable condition. It is very clear that this trash and debris has been sitting for a long time – the accumulated leaves are inches thick and long dead.
The backyard of this **Memphis** foreclosure has also not been touched by Bank of America in the last month and has continued to grow out of control.
This Bank of America foreclosure in **Milwaukee, WI** an African American neighborhood has no “for sale” sign and no sign at all indicating who is responsible for the maintenance of the home.

But it does have trash and broken glass around the property. You can see trash next to the steps and dead weeds and branches.
While Bank of America replaced the broken windows, it left the glass on the porch—a real danger to people visiting the home, and it certainly hurts the curb appeal of the home.

The Bank also failed to put up another sign providing information about who is responsible for caring for and marketing the home.
Bank of America left trash, trash bags, and dead leaves and branches along this broken fence that they did not remove from the property.
38.3% or 323 foreclosures had damaged, boarded or unlocked doors while only 63 foreclosures in white neighborhoods had damaged or unlocked doors.

There really is no excuse for doors being left unsecured at Bank of America foreclosures. The failure to secure the foreclosure poses great risk to the property and greater risk to neighbors, especially to children in the neighborhood.

The next few slides show examples from the 323 foreclosures in African American and Latino neighborhoods in Orlando, FL; Baltimore, MD; Roselle and Irvington, NJ Newark, NJ; Chicago ad Dolton, IL and Atlanta and East Point, GA.
The BoA foreclosure in Orlando was poorly maintained on each visit, but it is in even worse shape in 2016—seven years after the National Fair Housing Alliance put Bank of America on notice about its problems maintaining foreclosure and four years since this specific foreclosure was part of the October 2012 webinar news conference featuring this house.

On the left is the photo from the July 2016 investigation. On the right is the photo from September 2012.
The doors to the foreclosure were unsecured in 2012 and 2016. Squatters were in the home in July 2016 because Bank of America failed to properly secure the home or routinely check on the property.

These photos on the right side were taken in 2012.
The photo of the squatters’ belongings was taken in July 2016.

The inside of the home in 2012 shows graffiti and mold on the walls.
This is a picture of the garage area in July 2016. The doors are unsecured and trash, dead leaves and branches, and overgrown weeds are everywhere—creating a breeding ground for mosquitoes and inviting rats, snakes, mice, and stray animals onto the property.

This is a picture of the garage area in 2012. The door is secured, but dead leaves and branches are accumulating in the yard.
This slide and the next four slides show the current condition of the Bank of America foreclosure in Orlando.
This is the same Bank of America 2016 foreclosure with debris and trash.
The corner of the same Bank of America foreclosure in 2016 has weeds growing from the overhang, dead branches piled against the house, and trash strewn around.
This Bank of America foreclosure located in Memphis, TN in an African American neighborhood has zero curb appeal.

The grass is completely overgrown, and the weeds are almost as tall as the mailbox.
The front door of this home was left unlocked and ajar. This invites vandals into the home and poses a safety issue for the neighbors.

Another door on the property was damaged and deteriorating.
In **Baltimore, MD**, the investigators waited at the property for 20 minutes because the front door was wide open and they thought perhaps the Bank of America foreclosure was being shown to a buyer. But that was not the case.

The home was completely unsecured and according to neighbors no one had been by recently.
When the investigators went to the door they found water coming from the upstairs and covering the floor.

There was no one they could call to report the problem because there was no for sale sign or Bank of America emergency notice on the foreclosure.
This Bank of America foreclosure in an African American neighborhood in Dolton, IL has accumulated mail in the box—a telltale sign that no one is checking on the home.

Bank of America simply has to place a “do not deliver mail” note in the box and the US Post Office won’t deliver mail.
Bank of America failed to secure the side door to the home – putting the neighbors and children in the neighborhood at risk.

The rest of the yard was littered with trash—signaling to vandals that no one is taking care of the home.
Bank of America allowed the back yard to become overgrown.
Here you can see leaves, invasive weeds, and trash on the side of Bank of America’s property.
Branches, trash, and lumber are laying around this Bank of America foreclosure.
More trash just pushed into the overgrown weeds by Bank of America.
More trash and wood just left in the yard by Bank of America.
Now Bank of America lets the trash pile up around a broken fence.

Are you tired yet of seeing so much neglect by the Bank?
This neighbor must be tired of seeing the Bank of America poorly maintained home and must be worried about the unsecured door.

But since there is no for sale sign or other signage on the property saying who to contact in case of a problem, there isn’t much the neighbors can do.
A Bank of America foreclosure in East Point, GA in an African American neighborhood.

The front of the home is not bad, but wait until you see the rest of the property, including the inside...
Bank of America chose to board up these windows which sends a message that the home is not safe or worth making presentable for owner-occupant buyers.

And then the Bank leaves the property’s doors unsecured!
Bank of America left these doors unlocked at its East Point, GA foreclosure in an African American neighborhood. Anyone can come into the property. The Bank also failed to clean up the home to make it attractive to buyers.
Bank of America left the garage filled with garbage, including a yellow toilet.

Leaving the garage and home unsecured makes it very dangerous for children and neighbors living nearby. It also encourages vandalism and unauthorized occupancy.
Pictured here are the neighbors’ well-maintained homes. They must worry about living by Bank of America’s neglected and unsecured foreclosure.
NFHA visited this Bank of America property in a predominantly African American neighborhood in Roselle, NJ in August 2015. It was barely visible from the street because of overgrown bushes and trees.
Bank of America left the front door of its foreclosure unsecured which would explain how vandals apparently got in and damaged the home.
Bank of America signage is in the window and the backyard is overrun with tall weeds and dead shrubs. You can also see a gutter laying in the yard.
The properties neighboring the Bank of America foreclosure are in great condition and are clearly being maintained. These neighbors must be frustrated and angry about the Bank’s failure to maintain its property.
This Bank of America foreclosure in Irvington, NJ in an African American neighborhood had trash, dead grass, unsecured door, damaged steps, holes, a missing “for sale” sign, and broken gutters.
Every time Bank of America fails to secure its foreclosure, it put children and others in the neighborhood at risk and allows vandals to damage the property.
The routine maintenance calls for reattaching gutters and downspouts, cleaning up the property and covering holes to keep animals from entering and nesting inside the foreclosure.

Bank of America did none of the routine maintenance on this foreclosure in an African American neighborhood.
Again and again, we see neighbors taking great care of their homes only to suffer from the poorly-maintained Bank of America foreclosure nearby or next door.
Once again, this Bank of America foreclosure located in Redford Charter Township outside of Detroit in an African American neighborhood has no “for sale” sign marketing the home.

It also has an unsecured door and broken windows, trash, accumulated dead leaves, and more.
Bank of America has completely neglected the driveway of its foreclosure--allowing dead leaves and trash to accumulate.
It is clear that these dead leaves have been sitting and decaying in the backyard for a long time since this photo was taken in March 2016.

Among the leaves sits a damaged utility meter and other debris at this Bank of America foreclosure.
The back door of this Bank of America foreclosure was left completely open.

This invites vagrants and vandals into the home and puts neighbors, especially children, at risk.

The home is also now open to the elements.
As usual, the neighbors have nicely maintained homes yet have to live next to the poorly-maintained and unsecured Bank of America property.
Bank of America foreclosure in Atlanta, GA in an African American neighborhood is a real eyesore.

It is overgrown, and leaves, trash, and tire cover the front yard.
Google Maps shows the same Bank of America foreclosure just 3 months after the investigation. **It is even worse!**

But you can see the neighbors are mowing their lawns and trimming their shrubs.
This is the front porch photo from the investigation in **Atlanta, GA.**

You see a boarded door, lots of trash and beverage containers, but look to the left and you will see a homeless person sleeping on the porch.

Now let’s take a look around the home...
The basement door is missing!

Bank of America is literally letting people and animals just walk into the property.
Anyone can come into the home and steal or destroy the piping, furnace, or worse—set a fire.
Another boarded window.
Bank of America allowed the backyard to become overgrown and leaves from the Fall are still on the ground killing any grass that was there.
Across the street is the neighbor’s home with a well-maintained yard. Do they worry about the vagrant sleeping on the front porch of the Bank of America foreclosure?
51.5% or 435 foreclosures in African American and Latino neighborhoods had damaged, broken or boarded windows while only 99 foreclosures in white neighborhoods had damaged windows.

Curb appeal is an important factor to attract owner-occupant buyers to neighborhoods and specific homes. Boarded doors and windows send a negative message about the neighborhood to potential buyers and many real estate agents are hesitant to show homes that are boarded. So when Bank of America fails to maintain doors and windows in more than half of its foreclosures in African American and Latino neighborhoods, it is hurting property values, sales and refinance opportunities for people living in the community.

This Bank of America foreclosure in Philadelphia, PA in an African American neighborhood was visited in October 2011 and had no “for sale” sign and a severely overgrown front yard that was accumulating leaves and trash.
This boarded Bank of America foreclosure in an African American neighborhood lacks curb appeal. It had no “for sale” sign. The front steps to the home were covered in discarded mail and glass shards.
Another boarded Bank of America foreclosure in Philadelphia, PA in an African American neighborhood had no “for sale” sign. The front steps were in complete disrepair, the front yard was covered in weeds, and there was a boarded window and wood rot.
This boarded Bank of America foreclosure in **Gary, IN** in an African American neighborhood was also listed on Bank of America’s website, and again it has **no** “for sale” sign.

This property has overgrown grass and shrubbery, broken and boarded doors and windows, trash, and more...
Bank of America has failed to remove fallen tree branches covering the sidewalk. This home is unappealing from the curb.
This boarded Bank of America foreclosure in Chicago is right next to another poorly maintained foreclosure.

These two poorly-maintained foreclosures really hurt property values and create safety and health concerns for the neighbors.
Basically, anyone even interested in buying the home couldn’t get inside. Bank of America boarded up every single door and window.
Bank of America boarded the basement door and left trash in the stairwell and weeds growing at this Chicago foreclosure.
Bank of America allowed weeds to take over the house providing a good breeding ground for snakes, mice, and rats.
As you take a closer look, the front doors of this Bank of America foreclosure in 
**Gary, IN** are boarded, and debris covers the front steps.
Bank of America has left these windows completely open and leaves the home open to the elements as well as birds and squirrels.
In Gary, IN This foreclosure is listed for sale on Bank of America’s website, yet the back porch is covered in trash and debris.

How does Bank of America expect to market and sell this home with boarded doors, missing windows and trash all around?
In Milwaukee, WI, Bank of America boarded this foreclosure all around and there is no for sale sign posted or any information to contact the Bank in case of an emergency.
Rather than take care of the foreclosure, Bank of America piled up dead branches and left a destroyed mattress and box spring in the yard. You can also see a gutter that should be reattached.
Here is the next door neighbor. Yes, this beautifully maintained home is right next door to the boarded up, poorly maintained Bank of America foreclosure in Milwaukee.

What impact did the boarded up foreclosure have on the value of this neighbor’s home?
Bank of America boarded all the windows of this foreclosure in **Dallas, TX** and left trash in driveway. This is no way to market a home, but then again, BoA did not market it—there is no for sale sign.
Back of home is boarded as well. This means a potential buyer will not be able to see the inside with sunlight.
Bank of America leaves trash in the driveway and front lawn.
Bank of America Allows Weeds, Grass and Invasive Plants to take over Foreclosures in Communities of Color.

50.5% or 426 foreclosures in African American and Latino neighborhoods had overgrown or dead shrubs while only 153 foreclosures in white neighborhoods did.

These weeds and overgrown grass/shrubs become perfect nesting places for rats, mice, snakes, mosquitoes and wasps nest.

Following examples from: Toledo, OH, Columbus, Milwaukee, Decatur, and Temple Hills, MD
This Bank of America foreclosure in **Toledo, OH** in an African American neighborhood has a for sale sign and the lawn is fine, but...
But invasive plants and shrubbery overtaken the garage and backyard fence. This unsecured shed is a safety hazard for children in the neighborhood.
Both of the porch lights were removed, but Bank of America failed to cap off the electrical wires at this foreclosure in Toledo, OH.
Bank of America failed to mow this backyard for so long that the grass is probably 18 inches high!

This is a great breeding and nesting place for snakes, mice, and rats.
This is a large yard and the whole back yard is out of control.
In 2015, this Bank of America foreclosure in **Milwaukee, WI** in an African American neighborhood has no “for sale” sign and the grass is overgrown, but the invasive plants get even worse...
This side of the foreclosure is bad but wait until you actually see the backyard.
Weeds have taken over the yard and the back gate is unsecured, but there is more...
Bank of America hasn’t been in this backyard for months! But there is more...
The weeds and vines are growing over the fence!
This Bank of America foreclosure in **Columbus, OH** is poorly-maintained.

The front porch rail is not safe and you can see the discarded auction sign on the sidewalk and the missing gate. Weeds are also starting to take over the front of the foreclosure.
TELLTALE SIGNS THAT BANK OF AMERICA HAS NOT CHECKED ON HOME
Accumulated mail and a vine are covering the lockbox.
The gutters have trees growing in them!!

Routine maintenance means cleaning the gutters so there is no roof damage from rain or ice.

These invasive vines and weeds certainly hurt customer appeal for this home in Columbus.
The next door neighbor has a manicured lawn, no invasive plants and clean gutters.

But they are stuck living next door to Bank of America’s wildly overgrown poorly maintained foreclosed property.
This Bank of America foreclosure in an African American neighborhood in Temple Hills, MD is just a few down from another Bank of America foreclosure which was neglected as well.

The mailbox is full.
It is the end of November 2015 and Bank of America still hasn’t rakes the leaves, but the neighbors all have clean yards.
You can see trash, branches and dead leaves in the back yard. Notice the neighbors’ green lawns.
Bank of America left more dead leaves and debris in the side yard.
It has been so long since Bank of America even visited this foreclosure in Temple Hills, MD that a bird built its nest in an open window, raised its young and headed South for the winter.
Bank of America is marketing this foreclosure in **Decatur, GA** in an African American neighborhood in this poor condition.

The yard is so overgrown that the City of Decatur issued a code enforcement warning for open trash and debris and high grass and weeds.

The Bank is auctioning the home instead of using a local real estate company.
Here is a photo of the Code Enforcement Warning
Here is the back yard with high grass and weeds and a broken gate.

This is simply no way to market a home unless you are targeting investors instead of preserving homeownership in the neighborhood.
This is a view of the side yard, overgrown with invasive weeds and high grass.
Bank of America’s Foreclosures in White Neighborhoods

Bank of America routinely provides good maintenance to its foreclosures in white neighborhoods. Here are examples that include modest homes and middle class homes—just like the homes in African American and Latino neighborhoods.
This property in a predominantly white neighborhood has a freshly mowed lawn and visible for sale signage.
The back view of the Bank of America foreclosure in this white neighborhood shows that there is no trash or overgrown bushes or weeds or belongings left from the former owners.
This Bank of America foreclosure in a white neighborhood has a lawn that is mowed and edged!

There is no accumulated mail or grass clippings left on the lawn, sidewalk or driveway.
The pool is secured and the cement area is free of leaves.
There is no accumulated mail or trash around this Bank of America foreclosure in a white neighborhood.
No invasive plants are crawling up the siding and whatever the family left behind after they moved out has been removed from the property---not left in the backyard.
These photographs show the front view of a Bank of America foreclosure in a white neighborhood outside Newark. The front of the property appears clean and well-maintained and there is a for sale sign in the front window.
The side view of the Bank of America foreclosure in this white neighborhood also shows that no trash or debris were found on the property.
Bank of America made sure the pool in the backyard is securely and neatly covered.
This Bank of America foreclosure in Gary, IN a White neighborhood in Crown Point has a recently mowed and edged lawn and has no accumulated mail in the mailbox.

The property is free of trash and debris and also has no overgrown shrubbery or broken doors or windows.
The backyard of this home is just as clean and well-maintained as the front. Bank of America cleaned this foreclosure home up nicely and made it presentable for an owner-occupant buyer.
This Bank of America foreclosure in a White neighborhood in Schererville has a professional “for sale” sign in the front yard and is mowed with trimmed shrubbery.
The side yards are free of leaves and grass clippings. The family’s belongings have been properly removed by the Bank. The yard is neatly maintained.
The backyard is mowed and there are no invasive plants or overgrown weeds or shrubs.

This home was well-maintained and properly marketed, and ultimately sold to an owner-occupant.
Here is a Bank of America property in a White neighborhood in Munster. This yard is maintained and all of the shrubs have been trimmed.

There is a “for sale” sign and another sign providing information about financing the home.
The shrubs on the side of the home are trimmed and neat. The grass is mowed and there are no broken or damaged windows.
The maintenance of the back of this Bank of America property is consistent to the front – the yard is clean and well-maintained.

This home also sold to an owner-occupant.
This Bank of America foreclosure in a white neighborhood suburban Detroit has a nice “for sale” sign in the front yard and is clear of dead leaves and trash.
Bank of America had no problem mowing the large front yard of this home.
The side of the home is clean and tidy, just like the front.
This Bank of America property in a white neighborhood has a “for sale” sign in the window and has a nicely mowed lawn.
The side of the home is also mowed and clear of trash and debris.
Another Bank of America foreclosure in a white neighborhood.

The lawn is mowed and clear of debris. No one driving by would know that it is even a foreclosed home.
The sides and backyard are also clean and free of trash.
Another Bank of America foreclosure in a white neighborhood.

The grass is cut and edged and the shrubs have been cared for.
Bank of America has mowed the backyard as well and has kept the side porch clean and presentable.
On the National Fair Housing Alliance's website, you can find this powerpoint in PDF format as well as additional powerpoints for each of the 16 cities that are part of this Fair Housing Act complaint. A copy of the national news release is also available at www.nationalfairhousing.org.