



NAACP

Fairfax County

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Fairfax NAACP commends Fairfax County on board action to review fair housing enforcement and education and calls for prosecution of lenders and agents who discriminate against African Americans.

A new County report shows that over half of the Blacks in a paired test received disparate treatment in home mortgage lending and nearly half were treated differently by real estate agents.

Fairfax NAACP commends the Board of Supervisors for [requiring a review](#) of Fair Housing education and enforcement programs following the release of a [testing report](#) showing that many rental agents, lenders, and real estate agents treat clients differently based on their race. It also calls on the county to step up to investigate and prosecute lenders and agents who use discriminatory practices rather than simply investigating victim complaints.

The board voted Tuesday to request the office of Human Rights and Equity Programs (OHREP) to review its enforcement program and provide the Board with a plan to enhance its education and training activities that includes an ongoing review of the effectiveness of these activities

According to the Fairfax County Human Rights Commission's recent Rental, Sales, Lending Testing Report, conducted by the Equal Rights Center of Washington D.C., "The numbers reported for the lending and sales markets were even more troubling [than the results of rental tests]. They clearly show that historical practices of segregating neighborhoods through steering or offering no or worse loans to Black individuals is still very much an issue today,"

The Equal Rights Center found that in 8 of 15 tests in which matched pairs of Black and White borrowers sought home loans, Blacks were treated differently than Whites. For example, loan officers quoted testers different loan products with different interest rates. Real estate agents treated Blacks and Whites differently in 6 of 14 paired tests; for example, showing more condo units to White testers or giving a White tester a loan quote without asking their income.

Fairfax NAACP President Karen Campblin said, "Clearly Fairfax County's legacy as an exclusionary white suburb continues, according to these findings. Despite its increasingly diverse population, the county's percentage of African American residents has decreased over recent years to only 9 percent. These

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discriminatory practices may partly explain why—over half of the Black mortgage testers faced different treatment than White borrowers.”

The report noted that while rental testing was done with some frequency, “in-depth testing and investigation of lending and sales markets is highly resource intensive... the numbers clearly show that historical practices of segregating neighborhoods through steering or offering no or worse loans to Black individuals is still very much an issue today.”

Campblin said the county should further investigate discrimination by mortgage lenders and the real estate industry and make sure that those employing discriminatory practices are prosecuted and the practices stopped. She also suggested the county follow the recommendation of a 2017 Fair Housing report to withdraw county funds from banks with disparate practices in mortgage lending based on race or national origin.”

NAACP Housing committee chair Mary Paden said, “We all know these things have been going on for years, but this is 2022, and time to put an end to discriminatory housing practices. We cannot leave enforcement of the Fair Housing Law up to the victims. Counties like Fairfax need to step up to prosecute unfair housing practices.”

Rental tests cited in the report showed Fairfax housing providers were more likely to give White testers more detailed information, respond more frequently to their messages, and offer more favorable terms than to their matched pair counterparts. They noted disparate treatment between Whites and Blacks in 8 of 25 tests.

The report concluded that “The results demonstrate a need for continued attention to the ways, outright or subtle, knowingly, or unknowingly, in which housing providers and others in the housing industry discourage specific groups from seeking housing in ways that put them at a disadvantage for viewing and meeting the requirements for accessing housing in a timely manner, cost them more than other housing seekers, or inhibit or discourage them from renting or buying in specific areas. Moreover, it can lead to or maintain segregation and unequal access to resources for certain groups.”

It recommended that “the Fairfax County Human Rights Commission should consider devoting resources to investigating patterns of segregation caused by discriminatory sales and lending practices and conduct more testing in those markets.”

Campblin and Paden commended the county for commissioning the report, which was funded with a federal grant from the Department of Housing and Urban Development over several years. Fairfax County is one of only a few jurisdictions in the metropolitan area that have even conducted fair housing tests. Without paired testing, it is very difficult to detect or prove housing discrimination.

The testing report was brought to the attention of Supervisor Walter Alcorn by Fairfax NAACP Fair Housing Subcommittee chair Eugene Buck. Alcorn and Supervisor Rodney Lusk, the only Black supervisor co-sponsored the board resolution.