

Housing Discrimination Complaint

Case Number:

1. Complainants:

[REDACTED]
[REDACTED]
Pittsburgh, PA [REDACTED]

2. Complainant Representatives:

Fair Housing Partnership of Greater Pittsburgh
c/o Megan Confer-Hammond
2840 Liberty Avenue, Suite 205
Pittsburgh, PA 15222
Representing: [REDACTED] (Fair housing partnership of Greater Pittsburgh)

3. Other Aggrieved Parties:

Fair Housing Partnership of Greater Pittsburgh
c/o Megan Confer-Hammond
2840 Liberty Avenue, Suite 205
Pittsburgh, PA 15222

4. The following is alleged to have occurred or is about to occur:

- Discriminatory financing (includes real estate transactions)

5. The alleged violation occurred because of:

- Race (Black)

6. Address and location of the property in question (or if no property is involved, the city and state where the discrimination occurred):

716 North Saint Clair Street
Pittsburgh, PA 15206

7. Respondents:

Ditio, Inc (Appraisal Company)
830 Walnut Street
Pittsburgh, PA 15221

██████████ (Appraiser)
830 Walnut St
Pittsburgh, PA 15221

8. The following is a brief and concise statement of the facts regarding the alleged violation:

Complainant alleges the Respondents violated section 805 of the Fair Housing Amendment Act of 1988 by imposing different terms and conditions in real estate appraisals because of race (Black).

Alleged violation of section 805 Discrimination in the appraising of residential real property because of race

Complainant ██████████ alleges on or about early November 2021, she sold her previous single-family home located at 716 North Saint Clair Street, Pittsburgh, PA 15206 (hereinafter “subject property”). Complainant also alleges she resided at the subject property since purchasing it for \$172,500 on or about February 5, 2010.

Complainant alleges on or about May 24, 2021, she and the Respondents met at the subject property and the Respondent’s representative (rep) ██████████ provided an appraisal value at \$400,000.

Complainant further alleges on May 27, 2021, the subject property was appraised by a separate appraisal company at \$436,000. Complainant alleges a White woman, a family friend, met with the separate appraisal company at the subject property for the appraisal.

Complainant alleges the Respondents’ appraisal occurred with the subject property as decorated by her. Whereas the separate appraisal occurred with Complainant removing her decorations. An example of the of the subject property for the separate appraisals are below.

Subject property at Respondents’ appraisal verses the subject property at appraisal by a different appraisal company:

Both appraisals were a “Sales Comparison Approach” that used the “Adjusted Sale Price of Comparables” from comparables that were less than 0.5 miles from the subject property. Both appraisals used 608 Mellon Street, Pittsburgh, PA 15206 and 529 North

Euclid Avenue, Pittsburgh, PA 15206 as comparables to the subject property. Respondents determined adjusted sales prices for 608 Mellon Street and 529 North Euclid Avenue of \$403,250 and \$395,750, respectively. However, the separate appraisal company calculated adjusted sale prices of the same comparables as \$435,500 and \$435,700, respectively. Additionally, Respondents' appraisal used comparables.

On or about August 12, 2021, Complainant [REDACTED] listed the subject property for the sale price of \$475,000. On or about November 4, 2021, she sold the subject property for the sale price of \$447,000.

Overall, Respondents' appraisal was \$36,000 less than the different appraisal company's appraisal of the subject property. Further, the sale of the subject property was \$47,000 higher than Respondents' appraisal.

Respondents' appraisal calculated an Above Grade Gross Living Area (hereinafter "GLA") of 2,860 square feet for the subject property whereas the separate appraisal calculated a GLA of 2,735 square feet. Therefore, Respondents' appraisal calculated a \$139.86 price per square foot compared to the \$159.41 calculated by the separate appraisal.

Respondents oversized and undervalued the subject property compared to the separate appraisal and the home's subsequent sales price. The difference between the two appraisals was the race of individual who met with the appraiser and the decorations of the subject property, such as pictures of Black individuals or pictures of white individuals.

The subject property is in East Liberty, a neighborhood in the City of Pittsburgh. Additionally, the subject property is located about a block away from Stanton Avenue which is the boundary to the adjacent neighborhood of Highland Park. Objectively and subjectively, East Liberty is known as a Black neighborhood and Highland Park is known as a white neighborhood. East Liberty is 42.25% Black alone and Highland Park is 15.89% Black alone as per the 2020 U.S. Census.

Respondents' appraisal only used comparables south of Stanton Avenue which are comparables only in East Liberty. Whereas the separate appraisal used comparables north and south of Stanton Avenue which are comparables in both the East Liberty and Highland Park neighborhoods.

Complainants allege discrimination based on the devaluation of the subject property due to the property being inhabited by a readily observable Black family.

9. The most recent date on which the alleged discrimination occurred:

May 24, 2021

10. Types of Federal Funding Identified:

None

11. The acts alleged in this complaint, if proven, may constitute a violation of the following sections:

805 of Title VIII of the Civil Rights Act of 1968 as amended by the Fair Housing Act of 1988.

Please sign and date this form:

I declare under penalty of perjury that I have read this complaint (including any attachments) and that it is true and correct.





Date

N O T E: HUD WILL FURNISH A COPY OF THIS COMPLAINT TO THE PERSON OR ORGANIZATION AGAINST WHOM IT IS FILED.