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**National Civil Rights Groups and Fair Housing Advocates File Brief
Holding Bank of America and Wells Fargo Accountable for Housing
Discrimination in Miami**

Today the NAACP Legal Defense Fund (LDF), Lawyers' Committee for Civil Rights Under Law, the ACLU Foundation, the National Fair Housing Alliance, the Poverty and Race Research Action Council (PRRAC), AARP and eight fair housing organizations filed a motion seeking leave to file a "friend of the court," amicus curiae brief in *City of Miami v. Bank of America and Wells Fargo & Co.*, a case pending in the Eleventh Circuit Court of Appeals. In 2016, the Supreme Court issued a decision in the case holding that the City of Miami had standing to bring a case against the defendant banks in which the City alleges it was harmed by the targeting of predatory high-cost loans at communities of color in Miami. At the same time, the Supreme Court remanded the case to the Court of Appeals to determine whether the alleged discriminatory actions by the banks were the proximate cause of the harm they allege to have experienced.

The brief supports the City, which alleges that the banks' lending practices discriminated against persons of color and resulted in concentrated foreclosures in predominantly African American and Latino neighborhoods in Miami. In turn, these foreclosures are alleged to have directly harmed the City's fair housing efforts, deprived it of the benefits of an integrated community, robbed properties and neighborhoods of their value, diminished tax revenues, and otherwise drained the City's resources. The types of practices that the City is challenging significantly contributed to the 2008 financial crisis and ensuing recession, which exacerbated the racial wealth gap.

"Bank of America is one of a number of financial institutions that blatantly discriminated against Blacks and Latinos seeking home loans in Miami," said [Ajmel Quereshi](#), LDF's Senior Counsel. "It's been 50 years since passage of the Fair Housing Act and we have much to do to remedy racial segregation in housing. This court must continue to hold banks accountable for their role in perpetuating housing discrimination in Miami and other cities across America."

“The deliberate targeting of African-American and Latino communities with predatory subprime mortgages has devastated cities across the country,” said [Kristen Clarke](#), president and executive director of the Lawyers’ Committee for Civil Rights Under Law. “Congress passed the Fair Housing Act in 1968 precisely in order to counteract the wide-ranging effects of practices that are the direct historical antecedents to this kind of discrimination.”

[Rachel Goodman](#), a staff attorney with the ACLU’s Racial Justice Program concurred. “As we mark the 50th anniversary of the Fair Housing Act, courts should recognize the ongoing need for this landmark law. As long as segregation and discriminatory lending continue to harm our cities, we need the Fair Housing Act to help cities fight back.”

In their brief, the civil rights groups argue that that the broad remedial purposes of the Fair Housing Act necessitate a flexible and broad standard of proximate cause and that the harm that Miami alleges from the discriminatory predatory mortgage lending meets this standard.

“The Supreme Court’s decision in *Bank of America, et al. v. City of Miami* ratified the broad scope of the Fair Housing Act for those seeking to redress harm for discriminatory conduct,” said Morgan Williams, General Counsel of the National Fair Housing Alliance. “Thus, the National Fair Housing Alliance and our local fair housing center partners in the 11th Circuit strongly support the City of Miami’s lawsuit holding Bank of America and Wells Fargo accountable for the deep injury to communities of color, suffered from the targeting of toxic loans during the foreclosure crisis.”

“Institutions like Wells Fargo don’t make their profits in a vacuum: they have an enormous effect on the communities they are supposed to serve.” added Megan Haberle, Deputy Director of PRRAC. “The claims in this case reflect that reality. As our brief makes clear, we need our civil rights laws to remain as powerful as they were designed to be. The proliferation of these discriminatory predatory mortgage lending practices is a clear dereliction of the Fair Housing Act of 1968.”

A link to the brief can be found [here](#).

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Founded in 1940, the NAACP Legal Defense and Educational Fund, Inc. (LDF) is the nation’s first civil and human rights law organization and has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957—although LDF was originally founded by the NAACP and shares its commitment to equal rights. LDF’s Thurgood Marshall Institute is a multi-disciplinary and collaborative hub within LDF that launches targeted campaigns and undertakes innovative research to shape the civil rights narrative. In media attributions, please refer to us as the NAACP Legal Defense Fund or LDF.

The Lawyers' Committee for Civil Rights Under Law (Lawyers' Committee), a nonpartisan, nonprofit organization, was formed in 1963 at the request of President John F. Kennedy to involve the private bar in providing legal services to address racial discrimination. Now in its 55th year, the Lawyers' Committee is continuing its quest to "Move America Toward Justice." The principal mission of the Lawyers' Committee for Civil Rights Under Law is to secure, through the rule of law, equal justice for all, particularly in the areas of criminal justice, fair housing and community development, economic justice, educational opportunities, and voting rights. For more information, please visit <https://lawyerscommittee.org>

For nearly 100 years, the ACLU has worked in courts, legislatures, and communities to protect the constitutional rights of all people. With a nationwide network of offices and millions of members and supporters, we take up the toughest civil liberties fights. Beyond one person, party, or side — we the people dare to create a more perfect union. Learn more at aclu.org.

Founded in 1988, NFHA is a consortium of more than 220 private, nonprofit fair housing organizations, state and local civil rights agencies, and individuals from throughout the United States. Headquartered in Washington, D.C., NFHA works to eliminate housing discrimination and ensure equal housing opportunity for all people through leadership, education, outreach, membership services, public policy initiatives, community development, advocacy, and enforcement. Learn more at <http://nationalfairhousing.org>.

The Poverty & Race Research Action Council (PRRAC) is a civil rights law and policy organization based in Washington, D.C. PRRAC's mission is to promote innovative, research-based advocacy strategies to address structural inequality and disrupt the systems that disadvantage low-income people of color. Our current work focuses on the areas of housing, education, and environmental justice, with a focus on developing actionable policies to overcome the mechanisms that continue to reproduce historical patterns of racial segregation. In addition to our federal-level law and policy research and advocacy, we provide technical assistance and support for local partners working on innovative, inclusive policies. PRRAC is a founding member of the National Coalition on School Diversity (NCSD) and helps to staff the coalition's organizing, advocacy, and outreach. Follow our work at <http://www.prrac.org>.