



# Fair Housing Advocates of Northern California

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## FOR IMMEDIATE RELEASE

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## Resolution Reached with Appraiser, Appraisal Management Company, and Lender in Discrimination Complaints Alleging Race and National Origin Discrimination in Home Appraisal Process

San Rafael, CA – Fair Housing Advocates of Northern California (FHANC) and Ronald and Dominique Curtis have reached resolutions with an appraiser, appraisal management company (AMC), and lender of a discrimination complaint alleging race and national origin discrimination in the home appraisal process. The complaint against the appraiser was settled in November 2024 for \$90,000 and other non-monetary terms. The resolutions reached with the AMC and lender, both of which denied liability or wrongdoing, were for an undisclosed amount and additional terms.

“We are pleased to have reached resolutions with the appraiser, AMC, and the lender,” said Caroline Peattie, Executive Director of FHANC. “We hope that the injunctive relief – that is, the non-monetary terms of the resolution – will have a positive impact on the appraisal industry and the community it serves.”

The lender agreed to continue its policies and practices for evaluating loan applicant allegations of appraisal discrimination, offering second appraisals from a different appraiser where the original contains objective indicia of discrimination or otherwise contains uncorrected, material defects in violation of appraisal standards, and providing training to employees on when to order a second appraisal.

Resolution was reached after FHANC and the Curtises filed a complaint with the California Civil Rights Department (CRD) in January 2022 against the appraiser, the AMC, and the lender. The complaint alleged that the Curtises were the owners of a duplex located on Alcatraz Ave. in North Oakland. They purchased their home in 2019, hoping to build equity and someday leave the home to their young daughter. Mr. Curtis, a real estate agent, is Black and Mrs. Curtis, an appraiser, is Latina. After purchasing the home, they made significant renovations and in April 2020, their home was appraised at \$1,154,000. In December 2020, in order to take advantage of low interest rates and lower their monthly mortgage payments, they applied to refinance their home loan.

*A local non-profit helping communities eliminate housing discrimination*



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In connection with that refinance application, the Curtises received a valuation from the appraiser for \$900,000 that they felt was too low and the result of discrimination by the appraiser. They submitted a 60-page appeal requesting a reconsideration of value. In response, the appraiser refused to change the appraised value. As a result, the Curtises were unable to secure the loan.

In October 2021, the Alcatraz house sold for \$1.2 million – \$300,000 more than the appraiser’s valuation.

The Curtises contacted FHANC for assistance. FHANC subsequently investigated their case and filed a complaint on their behalf with CRD. FHANC also filed its own companion complaint with CRD alleging that the challenged conduct interfered with FHANC’s mission to promote equal housing opportunity and eliminate unlawful housing discrimination.

Despite the passage of the federal Fair Housing Act (FHA) in 1968, homes in Black and Latinx neighborhoods and homes owned by people of color continue to be valued lower than homes in white neighborhoods and homes owned by white people. Research shows that homes in majority Black neighborhoods are valued 23% less than properties in mostly white neighborhoods, even after controlling for home features and neighborhood amenities, leading to an estimated \$156 billion cumulative loss in value nationwide.

“Research suggests that appraisers contribute to the undervaluation of Black and Latinx neighborhoods,” said Julia Howard-Gibbon, FHANC’s Supervising Attorney, “by considering neighborhood racial and ethnic composition in their determination of the market area from which to choose comparable sales; allowing biased assumptions about the race or ethnicity of the homeowner to influence the perceived value of a home; and solely valuing homes based on recent local sales (the sales comparison approach), which recycles home values that were initially determined under explicitly racist appraisal criteria. We believe all three happened in this case.”

“We applaud the Curtises for their decision to pursue this complaint and to shed light on appraisal practices affecting Black and Latinx families in the Oakland area, and are hopeful that this resolution will prevent others from having to face the same experience,” said Maria Callahan, FHANC’s Director of Investigations & Staff Attorney representing the couple.

“FHANC’s mission is to ensure housing opportunity and educate the community on the value of diversity in our neighborhoods,” said Ms. Peattie. “For years, we have been dedicated to investigating appraisal bias in Northern California and educating the community about appraisal discrimination. We filed this action to effect change in the way the industry does business, and we hope that this is a step in the right direction.”

The Curtises and FHANC are represented by FHANC counsel Julia Howard-Gibbon and Maria Callahan of FHANC as well as Yiyang Wu, Tara Ramchandani, and Valerie Comenencia Ortiz of Relman Colfax PLLC.

If you feel you may have been discriminated against in a recent home appraisal, contact FHANC’s office to complete an interview. Contact FHANC at [fhanc@fairhousingnorcal.org](mailto:fhanc@fairhousingnorcal.org) or 415-457-5025 x101.

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*Fair Housing Advocates of Northern California is a non-profit organization serving several Bay Area counties that provides free counseling, enforcement, mediation, and legal or administrative referrals to persons experiencing housing discrimination. Fair Housing Advocates of Northern California also offers foreclosure prevention counseling, pre-purchase education, seminars to help housing providers fully understand fair*

*housing law, and education programs for tenants and the community at large. Fair Housing Advocates of Northern California is a HUD-Certified Housing Counseling Agency. Please call Fair Housing Advocates of Northern California at (415) 457-5025 or TDD: (800) 735-2922 for more information. Note: This material is based on work supported by the Department of Housing and Urban Development (HUD) under FHIP PEI Grants FPEI190035 and FPEI220095. Any opinion, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of HUD.*