

March 28, 2017

Housing Equality Center of Pennsylvania and Arbor Insurance Group Reach Agreement Resolving Fair Housing Allegations

Fort Washington, PA -The Housing Equality Center of Pennsylvania (“HECP”) and the Arbor Insurance Group (“Arbor”) entered into a conciliation agreement, resolving allegations that the company discriminated against African American and Hispanic testers who called to request quotes for homeowners insurance.

Arbor signed an agreement that will result in the company adopting an affirmative marketing plan and an initiative focusing on community education. Arbor also pledged to donate to the Community Action Committee of the Lehigh Valley (“CACLV”) and its FIRST-TIME HOMEBUYER PROGRAM. Arbor employees will be on hand at seminars with first-time homebuyers to discuss the benefits and technical aspects of homeowners insurance, and to educate consumers on the various insurance options available to them as they prepare to purchase their first home. HECP will also receive a payment from Arbor to cover a portion of the costs incurred to bring about the agreement, and to provide future compliance testing and technical assistance to Arbor.

“HECP commends the Arbor Insurance Group for their cooperation in coming to an agreement that will expand access to quality insurance products and increase homeownership opportunities for moderate income homebuyers and people of color in the city of Allentown,” said HECP Executive Director, Rachel Wentworth.

From August of 2012 to October of 2014, HECP conducted a testing investigation that indicated an agent of Arbor did not provide quotes for homeowners insurance over the phone to African American and Hispanic consumers who declined to provide their social security number, while not requiring this information from white consumers. Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act, makes it unlawful to discriminate in connection to any housing related transactions, including homeowners insurance, based on race, color, religion, national origin, sex, disability, or familial status.

“The market works best when everyone can participate,” commented Alan Jennings, Executive Director of CACLV. “We appreciate the work of the Housing Equality Center of Pennsylvania in helping to ensure that everyone has access to economic opportunity. We also appreciate the commitment Arbor Insurance is demonstrating in reaching out to those who, for too long, have been left behind. Together, we can make a big difference.”

“Arbor has always been committed to promoting a culture of diversity and inclusion. We consider ourselves to be an advocate for all consumers through our ongoing efforts to partner with insurance companies that can provide more flexible coverage options. As a company, we are always looking for ways to make insurance more flexible to the Lehigh Valley Community,” said Bill Hacker, President and CEO of Arbor. “In addition, we are pleased to be part of the good work done by CACLV, which will go a long way towards ensuring that every resident of the Lehigh Valley has equal access to insurance services.”

Housing Equality Center of Pennsylvania (www.equalhousing.org)

The Housing Equality Center of Pennsylvania has worked since 1956 to eliminate housing discrimination through education, advocacy, and enforcement of fair housing laws. HECP’s work serves a population of over 4.65 million in the seven-county Philadelphia and Lehigh Valley regions. As the nation’s oldest fair housing agency, HECP’s successes include eradicating discrimination at over 47,000 units of housing, opening these units to members of the protected classes. HECP’s investigations are funded by the Fair Housing Initiatives Program of the U.S. Department of Housing and Urban Development.

Arbor Insurance Group (www.arborig.com)

Arbor has been serving the diverse needs of Lehigh Valley individuals, families, and businesses for more than 50 years. Arbor prides itself on unparalleled customer service and the most effective protection for its customers. Arbor works to fully understand its customers’ goals, their dreams, and the different ways they think about their futures. What works for one customer may not work for another. Each customer is unique, and so is every policy Arbor creates.