

## **National Fair Housing Alliance and Metro Fair Housing Services Announce Major Partnership with United Bank to Expand Lending Opportunities for Communities of Color in Middle Georgia**

The National Fair Housing Alliance® (NFHA™) and Metro Fair Housing Services (MFHS) have announced a major partnership with United Bank to increase homeownership and access to credit in communities of color in the middle Georgia region. Through this initiative, United Bank will create a \$2.165 million loan subsidy fund; invest in NFHA and MFHS's Inclusive Communities programs for increasing homeownership opportunities in underserved communities in middle Georgia; enhance fair housing and lending policies, training, and monitoring; and increase marketing and outreach efforts to promote the Bank's home loan products in communities of color.

“We are pleased that United Bank is committed to continuing its efforts toward increasing homeownership opportunities in underserved communities in Georgia. United is setting an example for all financial institutions throughout the country to proactively find solutions that address historical and current inequities and make homeownership a reality for first-generation and other underserved homebuyers,” noted Lisa Rice, President and CEO of NFHA.

Gail Williams, Executive Director of MFHS, added, “Metro Fair Housing Services welcomes the opportunity to partner with the National Fair Housing Alliance and United Bank to increase home lending and access to credit in the Bank's 11-county service area in middle Georgia. One of the most important prerequisites to meeting this goal is the provision of fair housing and financial literacy training, comprehensive homebuyer education, and grants that impact affordability to residents in communities of color.”

The initiative aims to expand mortgage lending opportunities for majority-minority neighborhoods in the middle Georgia region through the following activities:

- 1. Loan Subsidies:** To promote homeownership in communities of color in the areas it serves, United Bank will invest at least \$2.165 million in loan subsidies for prospective homebuyers in those neighborhoods. These may include grants for down payment and closing cost assistance, payment of initial mortgage insurance premiums, and/or buydown

subsidies to reduce interest rate payments.

- 2. Fair Housing and Lending Initiatives:** United Bank will enhance its Fair Housing and Lending Policy, and it will provide enhanced fair housing and fair lending training and instructions to its employees, agents, and vendors. United Bank also will continue to assess, on a yearly basis, its lending performance in communities of color within the areas it serves.
- 3. Marketing and Outreach:** In addition, United Bank will work to ensure that its home loan products and the above programs reach all prospective homebuyers by investing additional funds in marketing and outreach efforts directed to communities of color.
- 4. Expansion of Community Development Program:** United Bank will invest in NFHA's and MFHS's Inclusive Communities programs to support their work and mission and fund additional activities to promote homeownership opportunities for underserved people and communities.

To learn more about the NFHA Inclusive Communities initiative, please click [here](#).

The work that provided the basis for this press release was supported by funding under a grant from the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.

---

*The National Fair Housing Alliance (NFHA) is the country's only national civil rights organization dedicated solely to eliminating all forms of housing and lending discrimination and ensuring equal opportunities for all people. Through its community development, education and outreach, responsible AI, member*

*services, public policy and advocacy, consulting and compliance, and enforcement initiatives, NFHA works to dismantle longstanding discriminatory barriers and build inclusive, resilient, well-resourced communities where everyone can thrive. For more information, visit <https://nationalfairhousing.org/>.*

*Metro Fair Housing Services is dedicated to promoting social justice and eliminating housing and lending inequities for all people, through leadership, education and outreach, public policy advocacy and enforcement. For more information, visit <https://www.metrofairhousing.com/about.htm>.*