PREDETERMINATION SETTLEMENT AGREEMENT

CP# 05-25-83796
HUD# 07-25-3813-8

PARTIES TO THE SETTLEMENT AGREEMENT

RESPONDENTS

Keokuk Senior Lofts, LLC
9100 Centre Pointe Dr.
Ste 210
West Chester, OH 45069-4847

Pivotal Management, LLC
d/b/a Pivotal Housing Partners
9100 Centre Pointe Dr.
Ste 210
West Chester, OH 45069-4847

Steven Bryant
Property Manager
925 Main St. Ofc
Keokuk, IA 52632-4623

COMPLAINANT

Katherine Ragar
505 Avenue G
Trlr 19
West Point, IA 52656-9603

and

IOWA OFFICE OF CIVIL RIGHTS (IOCR)
6200 Park Avenue, Suite 100
Des Moines, Iowa 50321

Description of the Parties: Complainant identifies herself as female. Complainant alleges she was subjected to discriminatory terms and conditions due to her sex. Respondents Keokuk Senior Lofts, LLC; Pivotal Management, LLC; and Steven Bryant are owner, property management company, and property manager respectively of the subject property. The subject property is a multi-family residential structure located at 925 Main Street in Keokuk, Iowa.

Terms of Settlement: A complaint having been filed by Complainant against Respondents with the IOCR under Iowa Code Chapter 216 and there having been a preliminary inquiry, the parties do hereby agree to settle the above-captioned matter in the following extent and manner:

Acknowledgment of Fair Housing Laws

1. Respondents agree there shall be no discrimination, harassment, or retaliation of any kind against Complainant or any other person for filing a charge under the "Iowa Civil Rights Act of 1965" (ICRA); or because of giving testimony or assistance, or participating in any manner in any investigation, proceeding or hearing under the ICRA; or because of lawful opposition to any practice forbidden by the ICRA. Iowa Code § 216.11(2).

2. Respondents acknowledge the ICRA makes it unlawful to discriminate in the terms, conditions or privileges of sale or rental of a dwelling or in the provision of services or facilities in connection with the dwelling because of race, color, creed, sex, sexual orientation, national origin, religion, disability, or familial status. Iowa Code § 216.8(1)(b).

3. Respondents acknowledge that the Federal Fair Housing Act, as amended, makes it unlawful to discriminate in the terms, conditions or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of the person's race, color, religion, sex, disability, familial status, national origin, or disability. 42 U.S.C. 3604(b), 3604(f)(2) (§ 804 of the Fair Housing Act).

Voluntary and Full Settlement

4. The parties acknowledge this Predetermination Settlement Agreement is a voluntary and full settlement of the disputed complaint. The parties affirm they have read and fully understand the terms set forth herein. No party has been coerced, intimidated, threatened, or in any way forced to become a party to this Agreement.

5. The parties enter into this Agreement in a good faith effort to amicably resolve existing disputes. The execution of this Agreement is not an admission of any wrongdoing or violation of law by any party. The parties agree that this Agreement is executed as a compromised settlement, liability for which is expressly denied by Respondents, and that performance under this Agreement does not constitute an admission of liability or wrongdoing on the part of any person or entity. The parties further agree that the execution of this Agreement does not constitute an admission by Complainant that any claims asserted in their complaint are not fully meritorious.

6. The parties agree the execution of this Agreement may be accomplished by separate counterpart executions of this Agreement. The parties agree the original executed signature pages will be attached to the body of this Agreement to constitute one document.

7. Respondents agree the IOCR may review compliance with this Agreement. As part of such review, Respondents agree the IOCR may examine witnesses, collect documents, or require written reports, all of which will be conducted in a reasonable manner by the IOCR.

Disclosure

8. Because, pursuant to Iowa Code § 216.15A(2)(d), the IOCR has not determined that disclosure is not necessary to further the purposes of the ICRA relating to unfair or discriminatory

practices in housing or real estate, this Agreement is a public record and subject to public disclosure in accordance with Iowa's Public Records Law, Iowa Code Chapter 22. See Iowa Code § 22.13.

9. Complainant and Respondents agree not to discuss or disclose the contents of the above-captioned matter or terms of this Agreement with any third party, with the following exceptions: (a) disclosure to the Internal Revenue Service and any appropriate state taxing authorities; (b) disclosures to Complainant and Respondents' respective accountants, income tax preparers and attorneys; (c) disclosure pursuant to court order or compulsory process; or (d) disclosure in an action based upon this Agreement. Complainant and Respondents acknowledge that this Agreement is governed by the terms of Paragraph 8.

Release

10. Complainant hereby waives, releases, acquits, forever discharges, and covenants not to sue Respondents, their heirs, executors, assigns, agents, employees, and attorneys with respect to any and all liability, claims, causes of action, damages, injuries, attorneys fees, costs, expenses, or demands of whatever nature, in law or equity, whether presently known or unknown, arising out of or relating to charges which were or could have been filed with the Iowa Office of Civil Rights, the Office of Fair Housing and Equal Opportunity, Department of Housing and Urban Development, or any other anti-discrimination agency, subject to performance by Respondents of the promises and representations contained herein. Complainant agrees any complaint filed with any other anti-discrimination agency, including the Office of Fair Housing and Equal Opportunity, Department of Housing and Urban Development, which involves the issues in this complaint, shall be closed as Satisfactorily Adjusted.

Fair Housing Training

11. Respondents shall require training on the requirements of State and Federal Fair Housing Laws for Steven Bryant within ninety (90) days of their receipt of a Closing Letter from the IOCR. The training shall be conducted by a qualified person, approved by the IOCR or the U.S. Department of Housing and Urban Development, and cover the basic tenets of fair housing law, including protected bases and prohibited practices. Training which will satisfy the terms of this Agreement is offered by the IOCR on a quarterly basis, at no cost to the participants.

Relief for Complainant

12. Respondents shall pay directly to Complainant the sum of $5,000, less no deductions. Performance under this term of the Agreement shall be rendered within seven (7) days of receipt of a Closing Letter from the IOCR. Respondents shall provide the IOCR with objective evidence of performance under this term within seven (7) days of that performance.

Reporting and Record-Keeping

13. Respondents shall forward to the IOCR objective evidence of the successful completion of fair housing training in the form of a certificate or a letter from the entity conducting the

training, or sworn statement signed by the trainee stating the time and location of their training and the entity that conducted the training, as evidence of compliance with Term 11 of this Agreement. Such documentation shall be submitted within ten (10) days of the completion of the training or receipt of a Closing Letter from the IOCR, whichever occurs later. Respondents will not need to provide such documentation if they elect to participate in training provided by the IOCR described in Term 11.

All required documentation of compliance must be submitted via email or U.S. Mail to:

Mathew Gore
Iowa Office of Civil Rights
6200 Park Avenue, Suite 100
Des Moines, Iowa 50321
mathew.gore@iowa.gov
Telephone: 515-725-4101

_____ _____

for Keokuk Senior Lofts, LLC Date
RESPONDENT

_____ _____

for Pivotal Management, LLC Date
RESPONDENT

_____ _____

Steven Bryant, Property Manager Date
RESPONDENT

_____ _____

Katherine Ragar Date
COMPLAINANT

_____ _____

Kristen Stiffler, EXECUTIVE DIRECTOR Date
IOWA OFFICE OF CIVIL RIGHTS