



DISTRICT OF COLUMBIA



TENNESSEE



VIRGINIA



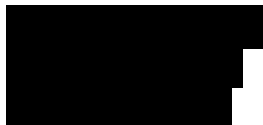
October 1, 2026

VIA EMAIL AND FEDERAL EXPRESS

Mr. Frank Martinez
Community Association Manager
Carillon North Homeowners' Association



Ms. Mary Williams
President, Board of Directors
Carillon North Homeowners' Association



Dear Mr. Martinez and Ms. Williams,

The American Center for Law & Justice ("ACLJ")¹ represents [REDACTED], a resident of Carillon North Homeowners' Association ("Carillon" or "HOA") regarding the HOA's recent decision to prohibit religious groups, including [REDACTED]'s Bible study, from using the HOA clubhouse. The purpose of this letter is (1) to bring to the HOA's attention that limiting a privilege of homeownership based solely on a protected characteristic violates the Fair Housing Act; and (2) to obtain written assurances that [REDACTED] may reserve and use the HOA's clubhouse on the same terms without regard to his religion.

¹ The ACLJ is a not-for profit organization dedicated to the defense of constitutional liberties secured by law. The ACLJ engages legal, legislative, and cultural issues through advocacy, education, and litigation that includes representing clients before the Supreme Court of the United States and international tribunals around the globe.

Statement of Facts

██████████ has resided at Carillon, a 55+ residential community in Grayslake, Illinois, since March 2017. Carillon promotes its clubhouse as the “heart” of the community and as a place where residents and their guests may “meet and participate in various activities.” The resident guide further lists a variety of group indoor/outdoor activities, table games, and hobbies and crafts that residents can participate in. Page five goes on to give residents instructions on how to start a new activity and/or club along with how to reserve a meeting room at the clubhouse for the activity and/or club using a room reservation. Clubhouse rooms available to resident-led group activities include the main activity room, south activity room, craft room, and computer room. The HOA Rules and Regulations govern the use of the clubhouse by residents and guests and provide residents with the forms needed to reserve a space. Although residents that reserve a space have priority, the rules permit “spur of the moment gatherings of [r]esidents . . . if they do not conflict with scheduled events and comply with all other [r]ules and [r]egulations governing use of the facilities.” § 5.56.010(2).

Consistent with the HOA’s rules and community practices, ██████████ established a men’s Bible study called “Man-to-Man” in or around November 2023. He attempted to start the group in October 2023, but the then-HOA president said he could not hold religious meetings in the clubhouse. The administrative assistant, Jenny Leonhardt, told ██████████ to wait until November 2023 because a new HOA president would be starting. The new president then approved the Bible study in November 2023.

The resident-led Bible study was open to all residents and met every Wednesday from 9:00 a.m. to 10:30 a.m. in the clubhouse’s craft room. Behind closed doors, the participants would read and discuss scripture, share prayer requests, and pray together. The Bible study typically consisted of three to four Carillon residents along with four guests. Although the Bible study consists of nonresident guests, the HOA’s rules expressly allow such use if guests are accompanied by a Carillon resident. *See* § 5.36.010. Each Carillon household is permitted to have four guests in the clubhouse for activities or gatherings, but more guests are permitted with written approval from the community manager. *Id.* at 5.36.010(2). Before the Bible study began using the clubhouse, ██████████ sought permission from HOA management to reserve the craft room for the gathering. At the beginning of each calendar year, ██████████ completed the required reservation form to retain the same day and time for the year. For more than two years, the Bible study regularly met in the clubhouse with the Carillon’s knowledge and approval.

Following the Bible study’s August 12, 2026, meeting, ██████████ was advised by Carillon’s community association manager, Mr. Frank Martinez, that the clubhouse could no longer be used for the Bible study. Mr. Martinez explained that a group of women in the Carillon community wanted to use a room in the clubhouse for an annual Catholic Mass, but the HOA did not want to permit the Mass to take place there. According to Mr. Martinez, after discussions with attorneys, the HOA decided to prohibit the Bible study from using the clubhouse as well because, if the ladies sought legal counsel, their attorneys could point to the Bible study’s use of the clubhouse in challenging the HOA’s refusal to allow the Catholic Mass. ██████████ subsequently exchanged a series of text messages with the current HOA president, Mary Williams. On the

evening of August 27, 2026, Ms. Williams informed [REDACTED] that the Board met in executive session and that “it was the consensus of the Board to not allow religious groups to meet in the clubhouse.” To date, [REDACTED] is unaware of any resident complaints made against him, the Bible study, or any of its participants. [REDACTED] and the Bible study have not met in the clubhouse since August 12. Moreover, the Bible study, which previously appeared as “MantoMan” on the Carillon activities calendar, is no longer listed on the calendar.

Statement of Law

Religious freedom is one of the most revered rights in the United States. The federal Fair Housing Act (FHA) protects the free exercise of religion in the provision of housing and makes it unlawful “[t]o discriminate against any person 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 . . . religion” 42 U.S.C. § 3604(b).

The United States Supreme Court has instructed that the FHA must be given “generous construction” because of the Act’s “broad and inclusive” language. *Trafficante v. Metro. Life Ins. Co.*, 409 U.S. 205, 209, 212 (1972). Emphasizing Congress’s broad mandate, the Seventh Circuit has recognized that “the protections afforded by the Fair Housing Act do not evaporate once a person takes possession of [his] house, condominium, or apartment.” *Wetzel v. Glen St. Andrew Living Cmty., LLC*, 901 F.3d 856, 861 (7th Cir. 2018) (citing *Bloch v. Frischholz*, 587 F.3d 771 (7th Cir. 2009)). FHA protections are not left on the doorstep as homeowners enter their homes.

In addition, post-acquisition rights are protected by regulations promulgated by the U.S. Department of Housing and Urban Development (HUD), the federal agency charged with administering the FHA. Specifically, HUD regulations prohibit “limiting the use of privileges, services or facilities associated with a dwelling because of race, color, religion, sex, handicap, familial status, or national origin of an owner, tenant or a person associated with him or her.” 24 CFR § 100.65(b)(4). Accordingly, prohibited actions under 42 U.S.C. § 3604(b) include limiting the use of privileges, services, or facilities associated with a dwelling because of the religion of an owner. The United States Department of Justice (DOJ), responsible for enforcing the FHA, emphasizes that the FHA’s prohibition of religious discrimination “covers instances of overt discrimination against members of a particular religion as well [as] less direct actions.” U.S. DOJ, Civil Rights Div., The Fair Housing Act, <https://www.justice.gov/crt/fair-housing-act-1> (last visited Sept. 25, 2026).

Specifically relevant to the unlawful decision by Carillon’s Board to deny the use of the clubhouse by religious groups is the DOJ’s guidance regarding residents’ rights to engage in religious speech and other activities in common areas and meeting rooms:

No one may be discriminated against in the sale, rental or enjoyment of housing because of their religious beliefs. This includes equal access to all the benefits of housing: someone could not, for example, be excluded from reserving a common

room for a prayer meeting when the room may be reserved for various comparable secular uses.

U.S. DOJ, Know Your Rights: Federal Laws Protecting Religious Freedoms, https://www.justice.gov/sites/default/files/crt/legacy/2010/12/15/know_your_rights.pdf (last visited Sept. 25, 2026). Thus, the FHA prohibits owners' associations and apartment complexes from treating religious activities differently, such as prohibiting or limiting the use of common rooms for religious events or activities where non-religious events or activities are permitted or by subjecting religious gatherings to different rules than those applicable to secular gatherings. The DOJ's guidance expressly prohibits what Carillon has done here.

The FHA also prohibits an HOA from inconsistent application of rules or regulations to single out religious speech and/or beliefs for different treatment. In the Seventh Circuit case of *Bloch v. Frischholz*, for example, plaintiff homeowners sued under the FHA against a condo association following the association's refusal to allow the owners to display a mezuzah on their exterior doorpost pursuant to a facially neutral rule that barred the placement of "mats, boots, shoes, carts or objects of any sort" outside a co-owner's door. *Bloch v. Frischholz*, 587 F.3d 771, 773 (7th Cir. 2009). The court upheld the Blochs' claim of discriminatory intent against the association where evidence showed that the association ordered the removal of the mezuzah but allowed other tables and coat racks to remain in place. *Id.* at 786. "Selectively interpreting 'objects of any sort' to apply only to the mezuzah but not to secular objects creates an inference of discriminatory intent." *Id.* Moreover, the court reasoned, "because the Blochs purchased dwellings subject to the condition that the Condo Association can enact rules that restrict the buyer's rights in the future, §3604(b) prohibits the Association from discriminating against the Blochs through its enforcement of the rules, even facially neutral rules." *Id.* at 780. If an association cannot apply a facially-neutral policy in a way that singles out religion, it certainly cannot, as here, expressly single out religious groups for disparate treatment.

Moreover, according to our client's conversations and communications with Mr. Martinez and Ms. Williams, the HOA suggests that a ban on religious groups from using the clubhouse is lawful as long as it applies to all religions equally. This reasoning flips the FHA on its head. In assessing whether a religious restriction results in unequal treatment, the relevant comparison is between the treatment afforded to the victim and similarly situated persons outside the victim's protected class, not whether every member of the protected class is equally treated unequal. The *Bloch* case is determinative on this point as the court compared the association's treatment of the Blochs' religious mezuzah with its treatment of *secular* objects. *Bloch*, 587 F.3d at 786. That same principle applies here. Thus, the relevant question in this matter is whether Carillon permits comparable secular resident groups and activities to use the clubhouse while excluding [REDACTED] because his Bible study is religious. The answer is clearly yes, and therefore, Carillon's ban on the use of the clubhouse by religious groups violates the FHA.

We are aware of *Savanna Club Worship Service, Inc. v. Savanna Club Homeowners' Ass'n*, 456 F. Supp. 2d 1223 (S.D. Fla. 2005), in which a federal district court in Florida rejected an FHA

challenge to an HOA rule that stated “[n]o portion of the common areas of Savanna Club may be used for any religious service.” *Id.* at 1225. But *Savanna Club* is not controlling in Illinois. It is a decision from the Southern District of Florida, decided outside the Seventh Circuit, and it predates the Seventh Circuit’s en banc decision in *Bloch*. As such, the relevant binding precedent, especially *Bloch*, makes it clear that Carillon’s refusal to permit religious groups to use the clubhouse violates the FHA.

Demand

In light of Carillon’s violation of federal law, we demand **written assurances by 5:00 pm CST on Thursday, October 8, 2026**, that it will cease any and all religious discrimination and allow [REDACTED] to use the clubhouse for his Bible study in the same manner as secular gatherings. If we do not receive the above written assurances within the time permitted above, [REDACTED] is prepared to file a federal lawsuit to vindicate his rights under the FHA.

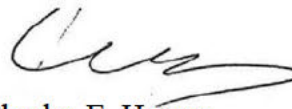
Respectfully,



Garrett Taylor*
Associate Counsel
American Center for Law & Justice

[REDACTED]

* *Licensed to practice in Tennessee*



Charles E. Hervas
Hervas, Condon & Bersani, P.C.

[REDACTED]