

# — HOUSING DISCRIMINATION: SALES AND LENDING —

## WHAT IS THE FAIR HOUSING ACT AND HOW DOES IT APPLY TO HOME SALES AND LENDING?

The Fair Housing Act makes it illegal nationwide to discriminate in housing on the basis of your membership in 7 “protected classes” – including race, color, religion, disability, national origin, sex (including sexual orientation and gender identity), and familial status (the presence of children under the age of 18 in one’s household). State and local fair housing laws may have additional protected characteristics. You can view a [list of all locally protected classes](#) in the DC region on the ERC's website.

The Fair Housing Act applies to most housing transactions, including buying or selling a home, applying for a mortgage or home loan, receiving a property appraisal, and seeking homeowner’s insurance.

## WHAT CAN HOUSING DISCRIMINATION LOOK LIKE?

Signs of housing discrimination during sales or lending transactions might include:

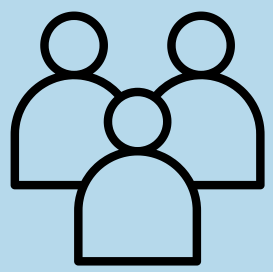
- A realtor only shows you homes in certain neighborhoods, even though you expressed an interest in other neighborhoods within your budget;
- A bank or mortgage broker steers you to a particular loan product—for example, an FHA loan—without knowing your financial qualifications;
- A bank or mortgage broker denies your loan application or offers you less favorable terms because you are on or about to take maternity leave;
- A realtor, bank, or mortgage broker provides you with bad customer service—for example, they ignore you or send repeated requests for the same information; or
- A real estate agent, lender, or insurance company tells you that they simply do not sell, lend, or insure houses in the neighborhood where you’re interested in living.



## WHO SHOULD I CONTACT IF I BELIEVE I'VE BEEN DISCRIMINATED AGAINST IN HOUSING?

If you have experienced illegal housing discrimination, you may be able to obtain compensation for the harm you experienced or request policy changes. You can report housing discrimination to the Equal Rights Center by calling 202-234-3062 or emailing [info@equalrightscenter.org](mailto:info@equalrightscenter.org). You can also file a complaint directly with HUD on their [website](#).

### HOW CAN THE ERC HELP?



#### ***Civil rights testing***

Trained civil rights testers pose as potential buyers or borrowers to find out if and how discrimination is occurring.



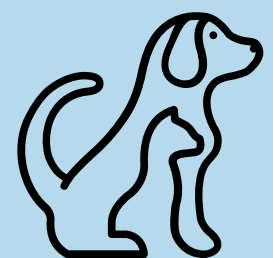
#### ***Advocacy***

Advocating on your behalf with a housing provider to address possible discrimination.



#### ***Fair housing complaint***

Assisting you with filing a housing discrimination complaint with HUD or the appropriate state/local agency.



#### ***Reasonable accommodations and modifications***

Assisting people with disabilities with requesting reasonable accommodations or modifications.



[www.equalrightscenter.org](http://www.equalrightscenter.org)

