

Are you Looking to Buy a House?



The Fair Housing Act Protects You



**Creating Inclusive Communities
of Opportunity**



Discriminatory Housing Practices Defined

Blockbusting

Persuading owners to sell their homes based on a fear that members of a protected class are moving into the neighborhood. This is a scare tactic practiced by some real estate agents.

Steering

Directing prospective home buyers to certain neighborhoods based on their membership in a protected class. Discouraging home buyers from considering certain neighborhoods by exaggerating drawbacks or failing to mention amenities. Unwillingness to show homes in all areas.

Redlining

Unwillingness to sell homes or offer home loans in particular neighborhoods or geographic regions due to the race or ethnicity of the residents.


If You Feel You've Been Treated Unfairly

- Contact the The Fair Housing Center at 419-243-6163.
- Keep all receipts, business cards, applications, or other documents received during the transaction.
- Write down the events as they happen. Include dates, names, telephone numbers, addresses, and other important details.



What are some warning signs of discrimination in home sales or mortgage lending?

The signs of housing discrimination may be blatant or subtle, and may occur at any stage when purchasing a home. Be aware of these practices:

- The aggressive marketing of unfavorable terms of credit to targeted communities or borrowers.
 - Racial steering to high-cost loans or lenders.
 - Requiring that women, but not men, provide a co-signer for a loan.
 - Setting minimum loan amounts.
 - Establishing higher down payments for members of a protected class.
 - Refusing to sell homes or offer loans in particular neighborhoods.
 - Discouraging a home buyer from purchasing a home in a particular area based on their protected class status.
 - Requiring that members of a protected class pay unnecessary closing costs, inflated appraisal costs or lender fees, or excessive penalties.
 - Undervaluing properties due to the protected class status of residents in the neighborhood.
 - Failing to disclose the full range of available properties, or failing to mention special offers or incentives to certain protected classes.
 - Applying foreclosure or collection practices more harshly because of the protected class status of either the borrower or residents in the neighborhood.
 - Falsely denying that real estate is available.
 - Denying access to listing services.
 - Refusing to consider a pregnant woman's income because she is taking maternity leave.
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Predatory Lending and Reverse Redlining

Loans with abusive terms and conditions put borrowers at risk of losing their homes. Such loans may be discriminatory if they are targeted towards borrowers or neighborhoods that are members of a protected class.

Predatory loans take advantage of borrowers who are unfamiliar with the banking system or have difficulty obtaining a traditional bank loan. Signs of a predatory loan include:

- Charging excessive interest rates and higher fees.
- Failing to disclose the true cost and terms of the loan.
- Approving a loan without considering a person's ability to repay.
- Convincing borrowers to frequently refinance the loan.
- Carrying terms that make it difficult to refinance the loan.
- Balloon payments and prepayment penalties.





Owning a home is fundamental part of the American Dream. Searching for a home should not be hindered by discriminatory practices. The only thing that should affect your ability to buy a home is whether you can afford it, not who you are.

The Fair Housing Act protects you from being discriminated against in the sale, rental, financing, or insuring of housing based on your protected class.

Everyone is a member of a protected class.

Protected classes include:

- Race
- Color
- National Origin
- Sex
- Religion
- Familial Status
- Disability
- Military Status*
- Sexual Orientation**
- Immigration Status**
- Gender Identity**
- Source of Income**

Equal housing means you can choose the neighborhood you live in, because where you live often determines your access to quality education, employment options, reliable transportation, and safe, healthy environments.

Discriminatory practices in real estate sales or lending can have a harmful effect on our community. Unfair policies reinforce segregated living patterns and prevent the creation of diverse neighborhoods. Local economies may suffer from decreased property values, loss of tax revenue, reduced population, and diminished business activity. Decreased homeownership threatens the stability and strength of our communities.

Fair housing rights protect our neighborhoods from these discriminatory practices, and foster the creation of stable, inclusive communities of opportunity.

*state protection

**local protection

The Fair Housing Center

Vision

The Fair Housing Center will be a leading visible force in preventing, correcting, and eliminating discriminatory housing practices. To achieve our vision, the Center works as a trusted community resource, engaging in education and outreach, advocacy for anti-discriminatory housing policies, mediation, research and investigation, and enforcement actions.

Mission

The Fair Housing Center is a nonprofit civil rights agency that promotes housing choice, the creation of inclusive communities of opportunity, and the protection and expansion of fair housing rights to support strong communities free of housing discrimination.



Creating Inclusive Communities of Opportunity

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toledofhc.org

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