



## Applying for a Home Loan Requires a Lot of Paperwork

*Personal or family characteristics should never be included on that list*

You found the perfect house in the perfect neighborhood. Now it is time to find the perfect loan. You know your credit score is good, and you have a strong employment history. Yet, the mountain of paperwork can be intimidating.

One obstacle that you should never come up against when applying for a home loan is discrimination. Under state and federal law, it is illegal to make loan decisions based on an applicant's race, color, religion, gender, sexual orientation, gender identity, gender expression, national origin, familial status, marital status, disability, genetic information, ancestry, age, source of income, or other characteristics protected by law.

Lenders can certainly look at your credit worthiness, employment, and income when making loan decisions. However, basing their decision on who you are, what you believe, or where you come from is out of line.

If you believe your rights have in fact been violated, report it to the L. A. Housing Rights Center at 800-477-5977 or HUD at 800-347-3739. They will investigate your claim and if deemed valid, take appropriate action.

Embrace **DIVERSITY**. It's our strength.



## FAIR HOUSING: It's the law and the right thing to do.

### Common Violations of Fair Housing Laws

- Refusal to sell or rent housing based on any personal or family characteristic
- Representing that a home is not available for inspection, sale, or rental when in fact it is
- Denial of a home, home loan, or homeowner's insurance based on discriminatory factors
- Offering different terms or conditions for the sale or rental of a home to some which are different than those offered to others
- Refusal to grant reasonable accommodations in rules, policies, practices, or services; or refusal to permit reasonable modifications at the occupant's expense to persons with disabilities
- Creating policies, practices, terms, or conditions which result in unequal access to housing
- Intimidating, threatening, or interfering with any person's ability to exercise fair housing rights

All of these may be violations of the Fair Housing Act. To learn more, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).