



# Fair Housing for Homebuyers

**Housing Opportunities Made Equal (HOME)** is a private, nonprofit fair housing agency serving the greater Cincinnati area. HOME's mission is to eliminate unlawful discrimination in housing. HOME advocates and enforces housing regulations for all protected classes and promotes stable, integrated communities.

## The Fair Housing Act

The Fair Housing Act protects people from discrimination in housing and housing related transactions on the basis of **race, color, religion, national origin, sex/gender, familial status** (kids under 18), or **disability status** (these are also called *protected classes*). Most types of housing are covered, and there are additional protections when federal funds are involved.



Fair Housing laws protect against unfair treatment in the homebuying process **before, during, and after** the purchase. Examples of housing transactions covered under Fair Housing laws include:

- renting, buying or selling a home
- obtaining or refinancing a mortgage
- obtaining homeowners insurance
- obtaining occupancy permits/zoning
- obtaining a home appraisal or inspection
- real estate advertisements/marketing

## Discrimination in Homebuying

**When done on the basis of a protected class,** the following are some examples of illegal housing discrimination in the homebuying process:

- Steering or directing people to a particular neighborhood or loan product
- Saying a home is unavailable when it is available
- Setting unequal contract terms (different rates, terms, fees, etc.)
- Denying a home loan or homeowners insurance
- Redlining by not providing mortgage loans or denying insurance in communities of color
- Requiring more or not considering proof of income for people with disabilities (SSDI payments)
- Requiring a pregnant woman on maternity leave to return to work in order to close on a home loan
- Harassing, intimidating, or interfering with someone exercising their fair housing rights
- HOA's failure to provide reasonable accommodations or modifications

## Protecting Your Rights

HOME educates consumers on their housing rights, helps to collect evidence of discrimination, assists individuals with disabilities with accommodation and modification requests, and can assist in filing a complaint when illegal discrimination occurs.

If you think you have been a victim of housing discrimination contact HOME immediately. We can evaluate your situation and assist you with filing a complaint with HUD or other enforcement option.

## Consumer Protections in Housing

The Equal Credit Opportunity Act (ECOA) prohibits credit discrimination and requires creditors to provide applicants with the reasons underlying decisions to deny credit.

The Consumer Finance Protection Bureau (CFPB) Regulation B describes lending acts and practices that are specifically prohibited, permitted, or required. For example, when securing a loan with a dwelling, lenders should give you a copy of all appraisals and other written valuations used with your application.

The Real Estate Settlement Procedures Act (RESPA) requires good faith estimates and the Truth in Lending Act (TILA) requires full disclosure of the true cost of credit including amount financed, APR, and interest to be paid over the life of the loan. You should get these disclosures at application and again at closing.

To learn more about mortgages visit:  
[www.consumerfinance.gov/know-before-you-owe/](http://www.consumerfinance.gov/know-before-you-owe/)



### Questions? Concerns?

#### Contact HOME

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The work behind this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. HOME is solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Federal Government.