

If you think you're being discriminated against, you don't have to deal with it alone.

Contact a fair housing enforcement agency in your area, or ask your housing counselor for a referral.

Fair housing enforcement agencies investigate claims of lending and housing discrimination. They may help you settle the matter directly with the financial institution, file state and federal complaints, or take the issue to court.



Get assistance from a Fair Housing Enforcement Agency:

Access Living
312-640-2106
(voice)
312-640-2102
(TTY)

Chicago Lawyers' Committee for Civil Rights Under Law
312-630-9744

Hope Fair Housing Center
630-690-6500

John Marshall Fair Housing Legal Support Center
312-786-2267

Open Communities
847-501-5760

Prairie State Legal Services
855-347-7757

South Suburban Housing Center
708-957-4674

Experiencing discrimination? File a complaint.

HUD National Discrimination Hotline

1-800-669-9777 (voice)
1-800-927-9275 (TTY)
1-800-225-5342 (FHA loans)

HUD Website

http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination

Consumer Financial Protection Bureau

<http://www.ConsumerFinance.gov/complaint>

Housing Action Illinois

11 E. Adams Street, Ste 1601 | Chicago, IL 60603
info@housingactionil.org

FAIR LENDING KNOW YOUR RIGHTS



**Housing
Action
Illinois**

A stronger Illinois begins at home



Warning Signs of Lending Discrimination

Marketing

- Aggressive solicitation of adverse terms of credit
- Racial steering to high costs

Loan Terms

- Unnecessary closing costs
- Inflated appraisal costs
- Inflated broker or lender fees
- Excessive prepayment penalties
- Changing mortgage terms at closing without borrower consent

Appraisal of Home

- Undervaluation because of race or nationality of borrower or residents in surrounding area

Servicing the Mortgage Loan

- Collection or foreclosure practices applied more harshly because of race or nationality of borrower or residents in surrounding area

Always Ask:

- What are all the fees?
- Are these the only fees I need to pay?
- Is there a balloon payment?
- What is my loan term?
- What is the monthly payment?
- What will my monthly payment be in 18 months? 36 months?
- What is the interest rate? Will it ever change?
- What is the annual percentage rate?
- Am I eligible for a lower interest rate? If not, why not?
- Are my taxes and mortgage insurance payments included in the loan payment?

Source: Hope Fair Housing Center

When working with your lender, keep notes on your phone calls, emails, and face to face meetings.

Lending discrimination isn't restricted to first time home purchases. It can happen when you're:

- Refinancing a mortgage
- Requesting a mortgage modification
- Applying for a Reverse Mortgage (HECM loan)
- Financing higher education with student loans

Other laws, like the Equal Credit Opportunity Act (ECOA), protect your rights with regards to accessing credit. ECOA covers the above situations, and can also include:

- Applications for credit cards, car loans, student loans, etc.
- Being denied access to credit when you qualify
- Less favorable terms (like higher interest rates)
- Denying someone credit and not providing a reason for the denial

Your housing counselor can help you determine your credit-worthiness and the kinds of credit you qualify for. If you're not already working with one, find a counselor near you on the HUD website—just search "find a HUD housing counselor."

YOUR RIGHTS

The federal Fair Housing Act protects your right to rent an apartment, buy a home, obtain a mortgage, or purchase homeowners insurance free from discrimination based on:

- Race
- Religion
- Gender
- National origin
- Color
- Disability (mental and physical)
- Familial status (presence of children under 18 in the home)

There may be additional state or local protected classes in your area!

