

Fair Housing Enforcement Agencies

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

Filing 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/>

Federal Protected Classes

Race
Color

Religion
Sex
Disability

National Origin
Familial Status

Additional State and Local Protected Classes

Source of Income

Sexual Orientation

Age

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
- Unnecessary recording 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 or borrower or residents in surrounding area

Warning Signs of
Lending Discrimination

Source: HUD.gov Fair Lending Guide

Important Questions to 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?

Are my taxes and mortgage insurance payments included in the loan payment?

(Source: Hope Fair Housing Center)