

BEING A HOMEBUYER

# should not BE A discriminatory experience! homeownership and fair housing

Fair housing refers to your right that housing will be available to you without discrimination based on your race, color, religion, sex, ancestral origin, familial status, disability, marital status, sexual orientation, age (18+), gender identity and expression or being a victim of domestic abuse.

You are protected under both federal and state law through out the entire home buying process.

FOR INFORMATION PLEASE CALL

1-888-722-1461



## ADVERTISING

It is a violation of federal and state law to publish any advertising that reveals a preference for or excludes a group of people based on any of the categories protected under these laws.

## examples



2-bedroom condo for sale. Model mature community...

3-bedroom house for sale in exclusive neighborhood, near Catholic church...



## WORKING WITH A REALTOR

When you are looking for a home you may decide to utilize a real estate agent. When working with a real estate agent you have the right to expect:

- Equal professional service
- To be shown housing in your price range without discrimination
- To have your bid accepted or rejected without discrimination
- To be free from the practice of steering. Steering is a term used when a real estate agent encourages you to look in certain neighborhoods because the residents are predominantly of your racial or ethnic group or discourages you from neighborhoods with fewer people of your race or ethnicity.

## examples

A real estate agent tells a Latino family that the markets nearby may not carry the types of food they want.

A real estate agent tells a family with children that they won't like it because there is no place for these children to play.

A real estate agent explains to a White family that they may not be comfortable in this neighborhood.



## MORTGAGE LENDING

The fair housing also protects you from discrimination when you are applying for a loan to buy your home. Banks and mortgage companies may look at your ability to pay back the loan (your income and your other debts) and your track record of paying debts (your credit report and FICO score) but they may not do any of the following based on categories protected under the law. Such as:

- Refuse you a mortgage loan
- Steer you to certain types of loans
- Set different terms and condition of a loan including fees, points or interest rates
- Refuse you a mortgage loan in certain neighborhoods

## INSURANCE

Once you have decided on your home and your mortgage loan you will need to buy homeowner's insurance. When you are purchasing homeowner's insurance the company cannot refuse you a policy or because of the racial or ethnic make up of the neighborhood where your home is located. This practice is called redlining.



## IF YOU SUSPECT HOUSING DISCRIMINATION

1. Record your experience, write down names of individuals and companies, phone numbers, dates, time and witnesses involved.

2. Make notes of conversations or incidents

3. Keep copies of advertisements, letters or other written information

4. Report the discrimination to:

**Homeownership Connection**  
1-888-722-1461  
[www.housingnetworkri.org](http://www.housingnetworkri.org)

**US Department of HUD**  
1-800-827-5005  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

**RI Commission for Human Rights**  
1-401-222-2661  
[www.richr.ri.gov](http://www.richr.ri.gov)