

# DISCRIMINATION IN THE HOMEBUYING PROCESS

## ARE YOU A NEW HOMEBUYER?

### Under Fair Housing Law in Oregon, it is illegal for...

- Realtors
- Lenders/Banks/Creditors
- Insurers
- Appraisers
- Sellers
- Homeowner Associations

### to discriminate based on your...

- Race
- Religion
- Color
- National Origin
- Disability
- Sex
- Gender Identity
- Sexual Orientation
- Source of Income
  - SSI, SSDI, TANF\*
- Familial Status
- Marital Status

\*It is legal for lenders to require a verified letter from the administration stating that you're scheduled to receive benefit payments for at least the next 3 years.



## RED FLAGS OF DISCRIMINATION:

### LOANS & LENDERS

- You know you qualify for a standard loan, but you are told that you don't qualify for a "conventional" loan, and you are offered a loan that charges you a higher interest rate.
- A loan officer tells you that you can't use your disability payments to qualify for a loan.
- A lending institution, realtor, or appraiser uses stall tactics.

### REAL ESTATE AGENTS

- A real estate agent fails to inform you about all available listings in your price range and desired locations or only shows you homes in low-opportunity locations.
- A real estate agent refuses to negotiate with you because you are a member of a protected class.

### HOMEOWNER ASSOCIATIONS

- An HOA denies your application because their community isn't set up for people living with disabilities.
- An HOA states they don't accept families with children.

IF YOU EXPERIENCE ANY OF THESE RED FLAGS, KEEP RECORDS OF ALL DOCUMENTS, EMAILS, VOICEMAIL MESSAGES, AND CONTRACTS.



**SUSPECT DISCRIMINATION? CONTACT THE FAIR HOUSING COUNCIL OF OREGON TO LEARN MORE!**

Go to our website, [www.fhco.org](http://www.fhco.org), and look for the "REPORT HOUSING DISCRIMINATION" tab, or call (800) 424 - 3247, ext 2. Interpreters available.