

DISCRIMINATION IN THE HOMEBUYING PROCESS

ARE YOU A NEW HOMEBUYER?

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

- Real estate agents
- 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, and look for the "REPORT HOUSING DISCRIMINATION" tab, or call (800) 424 - 3247, ext 2. Interpreters available.