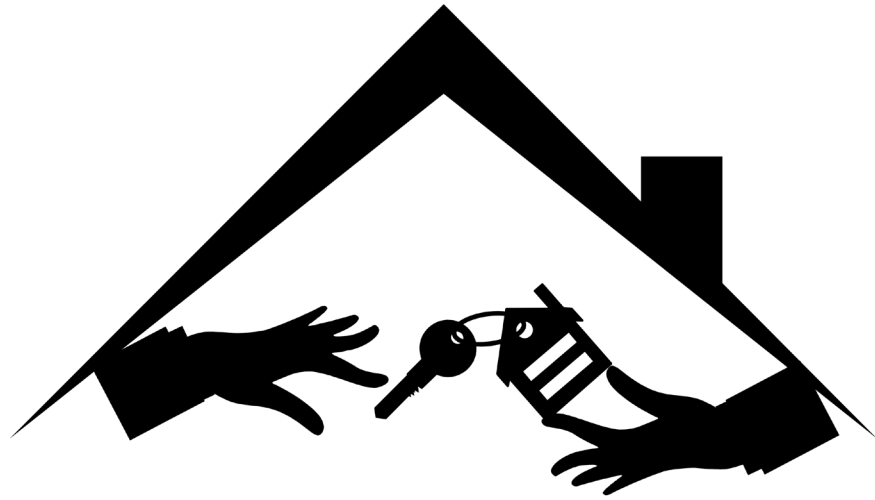

Homebuyers Guide to Fair Housing Law

Neighborhoods Are for Everyone



FAIR HOUSING COUNCIL OF OREGON

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Introduction

Congratulations on entering into the home buying process. Purchasing a home can be a great investment and can help to build financial security and community.

This guide will provide you with basic information about fair housing laws and protections for home buyers. You'll learn about common forms of discrimination that occur while working with people involved in the sale of housing like real estate agents, appraisers, banks, creditors, lenders, and mortgage brokers. You'll also learn about the advocacy services available through The Fair Housing Council of Oregon and other avenues where you can report housing discrimination.

Fair housing laws were designed to ensure equal access to housing for everyone free of unlawful discrimination. It's important to recognize where these laws are limited and how systemic racism and discrimination have disproportionate and negative impacts on home buyers because of their identity.

Discriminatory practices of displacement, redlining, and exclusion deeply and negatively impact Black and Brown Oregonians and create significant disparities in home ownership among these groups in comparison with white home ownership. The homeownership rate for Black people nationwide is 30 percentage points lower than that of white people.



The gap in homeownership between Black and white Americans has remained virtually unchanged since the fair housing act was passed in 1968. The inequity in homeownership has been perpetuated by racist systems woven into all aspects of American society. These systems produce unfair and inequitable practices in education, employment, and access to social services, all of which make it harder for people of color living in the U.S. to gain wealth.

Those same systems cultivate white homeownership and relative affluence while our communities of color and lower income families are left with fewer opportunities for housing choice and the wealth creation that comes with more choice.

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The U.S. still has a long way to go in creating equal opportunity in housing. Understanding your rights and being able to recognize discrimination in the homebuying process are the first steps to ensure your fair housing rights are upheld. The goal of this guide is to empower you to contact fair housing advocates and agencies who can assist you with advocating for resolution or in filing a claim if you experience housing discrimination.

Other Resources: This guide focuses on laws that are part of the federal The Fair Housing Act and Oregon counterpart fair housing laws and touches on protections that exist under additional sets of laws that protect the rights of homebuyers. There are Oregon laws that also protect homebuyers. Additional sets of laws are the Civil Rights Act, Fair Credit Reporting Act, Truth in Lending Act, and the Equal Credit Opportunity Act. You can find resources pertaining to these additional laws and other helpful homebuyer information in the resource section of this guide.

In Oregon there are real estate brokers, principal real estate brokers, real property management companies and real estate marketing organizations. For purposes of this guide, we are using the term "real estate agent" to refer to all such licensees. More detail can be found at ORS 696.010(17).}

Fair Housing Laws

Fair housing laws were designed with the intent to ensure that everyone has equal access to housing choice. These federal, state, and local laws protect all of us from discrimination in housing. Fair housing laws protect renters and home buyers. These laws make it illegal for realtors, financial institutions, and insurance agencies to treat you differently in any housing transaction because you are a member of a protected class.

Before the passing of the Fair Housing Act, real estate agents steered Black American home buyers into segregated neighborhoods with no legal consequences. Lenders could refuse to do business with Black people, people who were on parental leave or members of other protected classes and there were no laws in place to stop them. These discriminatory practices blocked members of protected classes from housing choice and, among other things, the opportunity to gain wealth through homeownership.



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It's up to the person who is experiencing discrimination to contact fair housing advocates, a lawyer, or the enforcers of fair housing laws in order for any action to be taken against those who break fair housing laws. That's why it's important for homebuyers to understand their housing rights and know who to contact when discrimination occurs.

In 1968, Congress passed the Fair Housing Act, to protect people living in America from discrimination in housing based on their **race, color, religion, and national origin**. In 1974, the protected class of **sex** was added and that class later came to include **sexual orientation, gender identity, and survivors of domestic violence**. In 1988 **families with children under the age of eighteen and individuals living with disabilities** became protected classes as well.

In addition, under Oregon state law, it is also illegal to discriminate based on **marital status, sexual orientation, gender identity, and survivorship of domestic violence**.

Source of income is also a protected class in Oregon. That means it is illegal for lenders, brokers, and financial institutions to refuse to include income from public assistance like Social Security Insurance and benefits, including Social Security Disability Insurance benefits, when calculating income requirements to approve home loans. 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. Lenders cannot charge a higher amount of interest or deny a loan because someone is using public assistance or another source of income.

Lenders can consider objective factors like your income, debt, credit score, assets, and property type to determine if you qualify for a mortgage or other kinds of housing loans. However, they must be consistent in how they apply their criteria, policies, and procedures.

Real Estate Agents and Fair Housing Laws

So, you're ready to take that first big step and find a real estate agent to help you fulfill your dream of purchasing just the right home for you and your family. It can be so exciting, transitioning from vision to action, and having just the right buyer's agent to guide you along the way in your search should be informative and empowering.



No matter what level of training they have received, unfortunately, there are times when real estate agents can end up being more of a hindrance than a help in navigating the sometimes stressful and confusing home-buying process, especially when it comes to fair housing laws. That is why, as a homebuyer, you will benefit from knowing your rights and how to be able to spot red flags for discrimination—even when it's coming from the very person you were hoping to make your homebuyer journey easier.

For instance, before you have even laid eyes on a prospective home, a real estate agent can turn a homebuyer away from or toward any given location in a practice called steering. Steering works to manipulate a homebuyer's decision-making process. Imagine, for example, a family of color expressing interest in purchasing a home in a predominantly white neighborhood. The Realtor they're working with says, "You know, there is a great neighborhood a couple of miles down the road where your family might feel more at home with the community." Or imagine a real estate agent saying to a same sex couple interested in a particular house, "Oh, I don't think you would want to live here. The family next door is kind of picky about their neighbors." Steering by real estate agents has also been known to happen at open houses. One homebuyer who is a person of color shared that a real estate agent told them at an open house, where they had only just met, "the property taxes in this area would be too high for you."

While it may be true that you might be happier in one location than another or that you may be able to afford one home more easily than another, the bottom line is that you have the right to choose where you want to live based on your qualifications as a homebuyer, not on who you are. In situations where you feel the Realtor may be steering you, it is important to keep in mind that the impact the Realtor's behavior has on you outweighs their intentions. Even if a real estate agent believes they have good intentions, it's the impact on the homebuyer that matters.

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- In 1979, the US Supreme Court concluded in a 7-2 decision that two real estate agencies had intentionally steered Black homebuyers toward an integrated neighborhood while steering white homebuyers to predominantly white neighborhoods. This is the *Gladstone Realtors v. Village of Bellwood* decision.
- In 2019, *Newsday* published findings on steering by Realtors in Long Island, New York. They found that overall, “agents provided white testers an average of 50% more listings than they gave to Black counterparts.”

Similarly, it is illegal for a real estate agent (as well as sellers themselves) to withhold important information they know about from you as a homebuyer. If a real estate agent knows about any safety hazards or defects regarding the home, it is their legal obligation to share that information with you before you move forward with purchasing the home. Conversely, if there is something in a home you are especially looking for, such as room for a basement workshop, or a spacious backyard, and the real estate doesn't tell you about homes with that feature because you are a member of a protected class, that would be discriminatory.

This practice of withholding information or misinforming potential homebuyers isn't just limited to issues of the prospective home itself. Say, for example, that a white homebuyer inquires about the local high school and the real estate agent tells them the school isn't recommended due to poor funding or low academic achievement rates. But then that same real estate agent tells a Latinx homebuyer, “I think that school would be wonderful for your children.” Providing this kind of inconsistent information to different buyers based on such bias would be discriminatory..



Another way a real estate agent can withhold information is to simply not return the calls of a prospective homebuyer. People of color report concern that real estate agents might not be returning their calls either because their name speaks to their identity or because of what is known as linguistic bias. Linguistic bias is when someone perceives that a person is either a person of color or a US immigrant due to the sound of their voice. Fair housing testers can be used to verify this kind of discriminatory practice among real estate agents..

The bottom line is that real estate agents need to be consistent and objective in all transactions with homebuyers. Any information an agent does or does not share that

somehow targets a prospective homebuyer because of their protected class is a clear red flag that discrimination is happening. Even if a listing agent says to the agent representing you as the homebuyer, “Tell me about your buyer,” there could be discriminatory implications. Perhaps your agent says something like, “They have great kids!” The listing agent may then take that information back to the sellers, who don’t want to sell to a family with children and the transaction ends there. In this case, discrimination has occurred based on the protected class of familial status.

Related to linguistic bias is the lack of Spanish speaking real estate agents for qualified homebuyers who simply have the barrier of English not being their first language. Remember that one of the first federally protected classes written into law in 1968 is national origin. As of 2019, the U.S Hispanic/Latinx population is 60.6 million people. That’s nearly one fifth of the US population. In recent FHCO interviews, Oregonian consumers and real agents expressed concerns about the lack of Spanish language access that reflects these concerns. While not all Latinx Oregonians speak Spanish as their primary language, the lack of bilingual or Spanish speaking real estate agents can have a disparate impact on Spanish speaking prospective homebuyers. Both more Spanish-speaking agents and more Spanish-language materials about the homebuying process could mitigate that concern.

Of course, while the scenarios presented above are examples of real estate agents manipulating home buyers’ decision-making processes with steering and with inconsistent information sharing, there are always the more blatant forms of discrimination, such as outright refusal to work with you as a homebuyer based on your protected class status or refusing to negotiate with you for the same reason. Such behavior is another red flag to watch out for and advocacy is just a phone call away with the Fair Housing Council of Oregon.

Real estate agents need to take care when disclosing to a seller information about a buyer that provides clues to personal characteristics that could lead to discrimination. For instance, an agent might reveal to the seller the buyer’s intention to include Down Payment Assistance funds from the African American Alliance for Homeownership. If a seller uses this information to decide to refuse the buyer’s offer, or to not proceed with the sale, the seller and the real estate agent are likely to have engaged in unlawful discrimination.

Appraisers and Fair Housing Laws

Once you've found a home you're interested in, with your caring, attentive real estate agent at your side, you will want to have the house and property appraised. The mortgage lender may work through a third party to have the appraisal done. The appraisal will determine the value of the property, and that appraisal report will be used as a tool to help determine both a loan amount and a fair sales price. Appraisers are also used when someone wishes to refinance a home they already own.



Once again, however, discriminatory practices by appraisers have been found to be prevalent, particularly in regard to people of color. For instance, the Brookings Institute found in 2018 that, over a forty-year span, homes in predominantly Black neighborhoods faced cumulative devaluation that led to a total of \$156 million dollars in losses—roughly \$48,000 per home. In that same time period, similar kinds of homes in predominantly white neighborhoods had appreciated by an average of \$200,000.

One specific case of discriminatory appraising involved a Black woman living in Indiana who wanted her house appraised for refinancing. She had bought her house for \$100,000 four years earlier. The first appraiser came back with a value of only \$125,000. The homeowner knew from an independent market analysis that the property was closer to \$187,000 in value. So, she hired a second appraiser. This time the value came back at only \$110,000. Now she knew something was definitely wrong. With a third appraiser, she left her race and gender off the application, removed all signs of her race from the home, and had a white male friend stand in for her when the appraiser came. This time the house was valued at \$259,000—more than twice as much as the original appraisal.

By 2022, the reported incidents of discriminatory appraisals had become so prevalent that the Department of Housing and Urban Development created an interagency task force known as the Property Appraisal and Value Equity task force (PAVE) to address the concerns. You can find them at pave.hud.gov. And remember, if you suspect discrimination when working with an appraiser, do not hesitate to contact Fair Housing Council of Oregon.

Lenders and Fair Housing Laws

Let's say that you've now made an informed decision about the Realtor you want to work with and that they are showing you all the houses you had hoped to see. So, you are now ready to explore a mortgage loan. Again, the more information you have about your fair housing rights, the more easily you will be able to spot potential red flags of discrimination. At any stage of the mortgage process, it is illegal for lenders to discriminate based on a homebuyer's membership in a protected class.

Historically, however, lenders have at times not only denied loans to individual homebuyers, but they have also denied lending services to entire neighborhoods—

particularly neighborhoods made up predominantly of people of color. This practice in excluding whole sections of cities from fair mortgage lending is called redlining. A major consequence of redlining has been the disinvestment in communities of color over several generations. With



the failure of fair mortgage lending, and with other forms of housing discrimination, many communities of color have been effectively excluded from homeownership and the resulting accumulation of wealth that predominantly white communities have had opportunity to acquire. Lack of wealth and access to capital often makes it harder for communities to maintain their homes and can create greater struggles for families and children to thrive. Part of the purpose of the passing of the 1968 Fair Housing Act was to make clear and certain the illegality of redlining.

Still, today, with such historical lack of wealth accumulation due to being excluded from home buying opportunities for generations, many people of color find themselves first time homebuyers without that cushion of savings and credit that would provide them an equitable chance to purchase a home. Starting from zero can feel insurmountable in and of itself. Sadly, though, people of color as well as members of other protected classes report additional discriminatory barriers on top of that. Spanish-speaking applicants again face a dearth of Spanish-speaking lenders as well as Spanish-language application forms. Some banks and creditors reportedly take longer to process applications submitted by people of color. Adding insult to injury, some lenders will also ask applicants to resubmit the same paperwork more than once. Then there are continued concerns of redlining even today:

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- As a result of a 2021 case, Old National Bank agreed to expand their mortgage lending services to majority-Black neighborhoods in Indianapolis after complaints were filed that they were redlining certain communities. They also agreed to start a \$1.1million loan subsidy fund in majority-Black neighborhoods as well as to hire a community outreach specialist and two mortgage loan officers for those areas.

Even if a person can overcome the initial barriers of being a first-time homeowner, banks and lenders continue to engage in discriminatory practices against Black people when it comes to refinancing.

- In 2022, a Bloomberg study found that Wells Fargo Bank had rejected half of its Black applicants in refinancing their homes. The rejections came after qualified applicants had paid steep application fees.

As a homebuyer, you should never be subject to what is known as predatory inclusion, such as indicated in the case above. Predatory inclusion is when traditionally marginalized people are now invited to receive services, but then are treated in such a way that further damage is done based on their membership in a protected class. Be wary, for example, of lenders that charge application fees. Are they requiring the same fees of all applicants? Be wary, for example, of lenders that charge application fees. Are they requiring fees for all applicants? Whose interests do they have in mind?

These are more reasons why it's important that you as a homebuyer have the information you need to spot discriminatory practices. The more knowledge you bring with you, the more empowered you are in selecting and working with your mortgage lender. Although many times your agent's suggestion for your lender may be a good one, you do not have to choose the lender your agent suggests. You should feel free to ask questions that assure you of being treated the same as all other applicants, based on objective criteria, such income qualifications. That way you can better select an ally in your pursuit of your homeownership goals.

HOAs and Fair Housing Laws

Over 25% of homes in the United States are placed within neighborhoods or subdivisions governed by homeowner associations. So, if you've successfully purchased your home, there is a one in four chance you may be moving into an HOA-governed neighborhood and be either invited or required to join their homeowner association. (Some HOAs are mandatory, some are optional.) If you do move into a neighborhood with an HOA, it's important for you to bring your knowledge of fair housing rights with you. Fair Housing Council of Oregon has a guide dedicated solely to homeowner associations, which itself says something about how central a role HOAs can play. Here, we will explore some examples of how unlawful discrimination can occur within an HOA.



First, the concept of homeowner associations was born, in significant part, from a discriminatory attempt to keep people of color out of new subdivisions in the midst of a California housing boom in the early 1900s. The foundation upon which they were built was racial covenants. Initially, the idea of restricting a homeowner's right to sell their house to whomever they please was seen as restricting their individual freedom. So, in order to get around that, creators of racial covenants put the emphasis on "the good of the community." In his book, *Freedom to Discriminate: How Realtors Conspired to Segregate Housing and Divide America*, Gene Slater writes, "Racial restrictions...promised homogeneity, harmony, and common identity in a city [Los Angeles] where newcomers lacked shared traditions and ethnic ties; they promised permanence in a city where families changed homes more frequently than anywhere else; *they offered a sense of belonging based simply on not being excluded.*" [italics added] The practice of imposing racial covenants and creating homeowner associations spread across the country, and while racial covenants are no longer legally enforced, homeowner associations are common. While today HOAs are meant to hold community neighbors accountable to one another and to allow self-governance, discriminatory practices still too often happen.

In 2009, in Arizona, the Maricopa County Superior Court awarded \$200,000 to a couple (the husband was African American and the wife was Latina) after they heard an HOA neighbor say that “Black people shouldn’t be living here,” during a remodeling dispute.

In 2013, the US Department of Justice reached a settlement with Townhomes of Kings Lake Inc (HOA) and Vanguard Management Group in Florida. The two groups agreed to pay \$150,000 to settle a lawsuit alleging both groups enforced occupancy limits that discriminated against families with children.

In Las Vegas, Nevada, the Ardiente Homeowners Association had to pay \$350,000 in compensatory damages and \$285,000 in punitive damages after it was found that the HOA was discriminating against an HOA member who had become disabled. The homeowner now required a service dog, and the HOA continuously denied her and her dog access to the community clubhouse, saying they did not allow pets.

As a homebuyer, you have the right to be treated equally in all phases of the homebuying process. From the moment you establish contact with a real estate agent to the moment you settle into your new neighborhood, housing discrimination based on your being a member of a protected class under fair housing laws should never play a part. By reading this guidebook and understanding your rights, you are empowering yourself to do your part in the work against discrimination and for equity, diversity, and inclusion in all housing transactions. Congratulations!

Red Flags of Discrimination

Housing discrimination happens often, and it can be difficult to recognize. This portion of the guide is designed to help you identify the most common forms of housing discrimination that occurs in the homebuyer process.

Can’t tell if you’re experiencing housing discrimination while shopping for a home? The Fair Housing Council of Oregon is here to help. Contact The Fair Housing Council of Oregon to speak with a fair housing advocate who can help to determine if housing discrimination has occurred. It is illegal for Realtors, appraisers, or financial institutions to retaliate against you because you have filed a fair housing claim. See the resources section for additional legal resources.

Housing discrimination is treating a person differently in any housing transaction because of their membership in a protected class. Protected classes include race, color, national origin, religion, sex, familial status, disability, sexual orientation, gender identity, survivorship of domestic violence, marital status, or source of income. If you are being treated differently than other homebuyers and that differential treatment is based on your protected class, then you are likely experiencing housing discrimination.

Examples of Common Forms of Discrimination in the Homebuying Process:

Examples of Discrimination By Lenders, Brokers, Banks, and Creditors:

- You know you qualify for a conventional 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 asks you questions about religion or could tell you practiced a particular religion based on the way you were dressed.
- A loan officer discourages you from getting a loan because it's expensive for your growing family.
- You are denied the opportunity to receive information over the phone until you prove you are "legal" or provide your social security number.
- You are told you can't apply for a loan while you are on parental leave from your job.
- A loan officer tells you that you can't use your disability payments to qualify for a loan.
- A lending institution uses stall tactics to dissuade you from applying for a loan—for example, they ask repeatedly that you provide the same documentation or paperwork that you have already submitted, or the lenders take much longer to return calls or provide information to move forward with the process.

Example of Discrimination by Realtors:

- A real estate agent fails to inform you about all available listings in your price range and desired locations.
- A selling agent states the home is no longer on the market but when you look, the listing is still active.
- A real estate agent uses stall tactics to avoid showing you a home. For example, they reschedule every appointment, and you never see the house you expressed interest in viewing.
- A real estate agent refuses to negotiate with you because you are members of a protected class.
- A real estate agent will only show you housing in neighborhoods where there are people like you.

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- A real estate agent ignores your requests to see homes in neighborhoods where economic opportunities exist.

Examples of Discrimination by Insurance Companies:

- You are informed an insurance company will not insure your home until you “return” to work even if you’re on paid parental leave.
- You are given different terms or conditions for homeowners insurance than other homebuyers because of your membership within a protected class.
- You experience a long delay in response times from an insurance company but others who are not members of a protected class receive a response in a timely manner.

Examples of Discrimination by Homeowners Associations (HOAs) and Other Governed Communities:

- An HOA denies your application because their community isn’t set up for people living with disabilities or refuses your application because they don’t allow ramps for wheelchairs to be installed in front of homes.
- An HOA application office fails to return your inquiries and something about you reveals your protected class.
- An HOA states they don’t accept families with children. *
- An HOA board member discourages realtors from selling homes in the neighborhood to members of protected classes.
- An HOA makes statements to deter you from shopping for homes in their communities based on your protected class. For example, saying “We don’t have any sidewalks or playgrounds in this neighborhood, so it’s not great for kids” or “you might be more comfortable in a neighborhood where there are more people like you”.

*The Fair Housing Act provides an exemption from familial status discrimination for “housing for older persons,” which includes certain senior housing facilities and communities. For more information see HOPA Regulations at 24 C.F.R. §§ 100.300 – 100.308.

Fair Housing Discrimination and Advocacy

Who can you contact if you believe you or someone you know is experiencing housing discrimination?

You can contact The Fair Housing Council of Oregon to ask fair housing questions or to report housing discrimination against any person based on their protected class. Contact The Fair Housing Council of Oregon to speak with an advocate who can help to determine if fair housing laws have been broken and assist you in seeking resolution. FHCO advocacy services are free and offered regardless of income or immigration status. FHCO will always seek your consent before sharing any information you provide to us with your housing provider or anyone else. Legal Aid Services of Oregon and the Oregon Law Center can also assist you with fair housing questions or you can contact a private attorney.

Where can you file a fair housing claim?

If someone is being discriminated against based on their membership within a federally protected class, including race, color, national origin, religion, sex, sexual orientation, gender identity, familial status or disability, you can contact The Department of Housing and Urban Development up to one year after discrimination occurred to file a claim with The Office of Fair Housing and Equal Opportunity. To learn more about HUD's claim process, see the link provided in the resources section at the end of this guide.

If someone is being discriminated against based on their membership within a federally protected class or an Oregon state protected class, including race, color, national origin, religion, sex, familial status, disability, marital status, source of income, sexual orientation, gender identity or survivorship of domestic violence, you can contact the Bureau of Labor and Industry up to one year after the incident of discrimination occurred to file a fair housing claim. To learn more about BOLI's claim process, see the link provided in the resources section at the end of this guide.

If someone is being discriminated against based on their membership within a local jurisdiction's protected classes (for example Multnomah County protects "occupation" and "age over 18") you can use an attorney to take legal action against the person who violated your housing rights. Search your county and city websites to learn if additional protections exist in your area. Need help obtaining legal services? See the listing for Legal Aid Services of Oregon in the resource section of this guide.

The Fair Housing Council of Oregon, Legal Aid Services of Oregon and Oregon Law Center can assist you in filing a claim with The Department of Housing and Urban Development or the Bureau of Labor and Industry.

What can you expect to happen when The Fair Housing Council of Oregon advocates for you?

After receiving your call or website contact, a fair housing advocate will contact you to start the investigation process. This process starts with a conversation about the potential fair housing discrimination and may include gathering evidence such as witness statements, correspondences with the people involved, written notices and photos or videos capturing the discrimination.

If illegal discrimination has occurred, our staff can assist by contacting the people who violated fair housing laws to explain what the law is or if you prefer, assist you with filing a claim with the enforcers of fair housing laws: The Department of Housing and Urban Development or The Bureau of Labor and Industry.

Where can you learn more about your fair housing rights?

Visit FHCO.org where you will find fair housing educational guides, videos, and pre-recorded training sessions. Use the “Education” tab to access our resource library where users can search by keyword, language, or category of user. Choose the category “video” to find animated videos and pre-recorded training sessions. Visit our Upcoming Courses page to sign up for free fair housing webinars on a variety of topics. See the resource section at the end of this guide to find links to important fair housing information about your rights.

Resources to learn more about fair housing

- Fair Housing Council of Oregon www.fhco.org (800) 424-3247 x2 - Fair Housing Council of Oregon offers free educational training videos: <https://fhco.org/online-courses/>
- Oregon Law Center (OLC) is a non-profit organization that provides free legal help to people struggling to make ends meet. <https://oregonlawcenter.org/about-olc/our-mission/>
- Visit to learn more about the Department of Housing and Urban Development’s (HUD) fair housing claim process visit: https://www.hud.gov/program_offices/fair_housing_equal_opp/complaint-process
- To learn about protections under The Civil Rights Act visit: <https://www.archives.gov/milestone-documents/civil-rights-act>
- To learn about protections under Fair Credit Reporting Act visit: <https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act>.
- To learn more about protections under the Truth in Lending Act visit: <https://www.ots.treas.gov/topics/consumers-and-communities/consumer-protection/truth-in-lending/index-truth-in-lending.html>
- To learn more about protections under the Equal Credit Opportunity Act visit: <https://www.ftc.gov/legal-library/browse/statutes/equal-credit-opportunity-act>
- Fair Housing Council of Oregon offers animated videos about housing rights and common forms of discrimination. Go to FHCO.org and use the “Education” tab at the top of the page to access our resource library where users can search by keyword, language or category. Choose the category “video” to find animated fair housing videos.

File a fair housing claim:

- Fair Housing Council of Oregon, <https://fhco.org/report-housing-discrimination/> or 800-424-3247 ext. 2
- Legal Aid Services of Oregon (LASO) is a statewide non-profit organization that provides access to legal help for people to protect their livelihoods, their health, and their families. <https://lasoregon.org/>
- To file a fair housing claim with the Department of Housing and Urban Development’s Office of Fair Housing and Equal Opportunity, visit: https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint#_How_To_File
- To file a claim or learn more about the claims process with the Oregon state civil rights department The Bureau of Labor and Industry, visit: <https://www.oregon.gov/boli/civil-rights/Pages/housing-discrimination-complaint.aspx>

Translation and Interpretation Services

- Immigrant & Refugee Community Organization (IRCO) offers paid, statewide, telephonic, in-person and video translation services and American Sign Language interpretation in person or on video. Pricing varies. To learn more visit: <https://irco.org/ilb/>
- Google Translate is a free application that can be used on smartphones, tablets or computers to translate live conversations or paperwork in real time into many different languages. Please note that Google Translate is not always accurate, and using a human translator or interpreter is always more accurate.

Homeownership Support Programs:

- African American Alliance for Homeownership <https://www.aaah.org/>
 - 1st Time Home Buyer and Foreclosure Programs are offered statewide
 - Home Return and Power to the People serving North/Northeast Portland
- Hacienda CDC <https://haciendacdc.org/> programs offered statewide
- Oregon Housing and Community Services <https://www.oregon.gov/OHCS/pages/index.aspx> programs are offered statewide
- Housing Works <https://housing-works.org/> serving Bend Oregon
- Neighborhood Impact <https://www.neighborimpact.org/> serving Bend Oregon
- Access <https://www.accesshelps.org/homeownership/> serving Medford Oregon
- DevNW <https://www.devnw.org/> serving Linn and Benton County
- NeighborWorks Umpqua <https://www.nwumpqua.org/about/> serving Coos, Curry, Douglas, Jackson and Josephine Counties
- Portland Housing Center <https://portlandhousingcenter.org/> serving Portland
- Home Ownership and Home Repair, City of Portland <https://www.portland.gov/phb/homeownership-home-repair> serving Portland