





FAIR HOUSING DIVISION:

Livable City Initiative (LCI) Email:

In this issue:

- Learn about the Fair Housing Act.
- Mortgage Lending
- Illegal behaviors, or practices

Learn about the Fair Housing Act:

The Fair Housing Act provides protection from discrimination in the renting, purchasing, or financing of a dwelling, on the bases of race, color, national origin, religion, sex, disability or familial status (presence of children).

1. In Mortgage Lending:

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status, or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property

- Refuse to purchase a loan, or
- Set different terms or conditions for purchasing a loan.
- 2. Additionally, it is illegal for anyone to:
 - Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on any of the protected classes.

