Fair Housing & Equal Credit Guide

Everyone deserves an equal opportunity to find and finance a home. This guide helps you understand your rights under Fair Housing and Equal Credit laws.

- **FAIR HOUSING RIGHTS**

The Fair Housing Act, passed in 1968 and amended several times since, protects people from discrimination when buying, selling, renting, or financing a home.

It is illegal to discriminate based on the following protected classes: *Race, Color, Religion, Sex* (including sexual orientation and gender identity), *Disability, Familial status* (presence of children under 18), and *National origin*.

The Fair Housing Act ensures that everyone has the right to choose where to live—without barriers or bias.

- **EQUAL CREDIT OPPORTUNITY**

The Equal Credit Opportunity Act (ECOA) ensures that lenders make credit decisions fairly and without bias. This applies to mortgages, home equity loans, and other forms of credit.

Lenders may not discriminate based on: *Race or color, Religion, National origin, Sex or gender identity, Marital status, Age* (if of legal age to contract), *Receipt of public assistance income*, and *Exercising rights under the Consumer Credit Protection Act.*

Lenders must also give timely notice of credit decisions. If your credit application is denied, they must provide written reasons or instructions on how to obtain them.

- **RECOGNIZING DISCRIMINATION**

Discrimination in housing or lending isn't always obvious. Watch for these signs that may violate Fair Housing or Equal Credit laws:

1. Refusing to show, sell, or rent properties based on protected characteristics
2. Offering different loan terms, interest rates, or fees based on race, gender, or other traits
3. Steering clients toward or away from neighborhoods based on ethnicity or religion
4. Using biased or exclusionary language in advertising
5. Requiring additional documentation or higher standards for some applicants

If something feels unfair, it's worth asking questions or seeking help.

- **WHAT YOU CAN DO**

If you believe you've been discriminated against in housing or credit:

1. Document everything. Save all communications, applications, and notes.
2. Reach out for help. Contact a fair housing organization or local legal aid.
3. File a complaint.

Homeownership is one of the most powerful paths to long-term stability and wealth.

Understanding your rights helps you protect your interests and ensures you're treated fairly throughout your home buying journey. Equal access to housing and credit isn't a privilege, it's your right.