# What Is Lending Discrimination under the Fair Housing Act?

Presented by Long Island Housing Services, Inc.

LIHS gratefully acknowledges the support of the U.S. Dept. of Housing and Urban Development Fair Housing Initiatives Program.

# Long Island Housing Services' Mission:

Elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education.





# Prohibited Practices for Financing, Brokerage, and Appraisal Services



The Fair Housing Act also prohibits discrimination in sales and lending.



# Prohibited Practices for Financing, Brokerage, and Appraisal Services



Refusing to make a mortgage loan

Refusing to provide information regarding loans



# Prohibited Practices for Financing, Brokerage, and Appraisal Services



 Setting different terms or conditions of financing

Refusing to purchase a loan

Denying access to brokerage services



# How Do You Protect Your Fair Housing Rights?

Anyone who believes he or she has been discriminated against can file a complaint.

If you want to discuss options, or obtain help from a professional Fair Housing advocate...

Contact Long Island Housing Services, Inc.

(631) 567-5111 ext. 375

info@LIFairHousing.org

Si usted cree que ha sido discriminado al buscar vivienda, llame a Long Island Housing Services al 631-567-5111 ext. 378 para hablar con un investigador o defensor de vivienda justa capacitado. También puede enviar un correo electrónico a <u>info@LIFairHousing.org</u>.

# Call Long Island Housing Services, Inc.

631-567-5111 ext. 375 info@LIFairHousing.org

## **Federal**

U.S. Department of Housing and Urban Development New York FHEO Office 26 Federal Plaza, Room 3532 New York, NY 10278-0068 800-669-9777

## **Nassau County**

Nassau County Commission on Human Rights 240 Old County Road Mineola, NY 11501 (516) 571-3662

### **New York State**

N.Y. State Division of Human Rights One Fordham Plaza, 4<sup>th</sup> Floor Bronx, NY 10458 1-888-392-3644

## **Suffolk County**

Suffolk County
Human Rights Commission
100 Veterans Memorial Highway Suite #1
Hauppauge, NY 11788
(631) 853-5480