

## Where can I call for Help?

If you think you have been discriminated against while trying to buy a home, contact your local fair housing agency and report it. Fair housing agencies exist to help you enforce your rights and to eliminate discriminatory practices in housing so that everyone regardless of their race, color, religion, national origin, sex, familial status, disability, marital status, ancestry, age, sexual orientation and source of income can live wherever they choose to live.



## What Other Services are offered by fair housing agencies?

In addition to providing housing discrimination complaint investigation, the Housing Rights Center offers the following services free of charge to the public:

- Predatory lending hotline
- Outreach and Education services.
- Landlord/tenant counseling, and
- A monthly rental listing called "Project Place." (HRC)



## Contact Information:

### Housing Rights Center

**1.800.477.5977**

**www.hrc-la.org**

#### Los Angeles:

520 S. Virgil Ave., Suite 400

Los Angeles, CA 90020

Phone: 213.387.8400

Fax: 213.381.8555

#### Pasadena:

1020 N. Fair Oaks Ave.

Pasadena, CA 91103

Phone: 626.791.0211

#### West Los Angeles:

3415 S. Sepulveda Blvd., Suite 150

Los Angeles, CA 90034

Phone: 800.477.5977

### Fair Housing Council of San Fernando Valley

8134 Van Nuys Blvd. #206

Panorama City, CA 91402

Phone: 818.373.1185

Fax: 818.373.1193

### Fair Housing Foundation

#### Long Beach:

3605 Long Beach Blvd., Suite 302

Long Beach, CA 90807

Toll-Free: 800.446.3247

Phone: 562.989.1206

Fax: 562.989.1836

#### Los Angeles:

4401 Crenshaw Blvd. #317

Los Angeles, CA 90043

Phone: 323.295.3302

Fax: 323.295.4660

Homebuyers

and

Fair Housing



## What you need to know!

For more information,  
please call us at:

**1-800-477-5977**

## What is Fair Housing?



Fair Housing refers to your right to live wherever you choose and can afford without being discriminated against because of your **race, color, religion, disability, national origin, age, familial status, sex, marital status, source of income, ancestry and/or sexual orientation.**

You are protected from illegal discrimination at the state and federal level through the California Fair Employment and Housing Act of 1964 and through the Federal Fair Housing Act of 1968, as amended.



## How am I Protected Under the Fair Housing Laws?

Fair Housing Laws protect you from discrimination during all housing related transactions. This means you are protected whether you are a prospective tenant looking for housing, a tenant living in an apartment complex or renting a house, or whether you are a **prospective homebuyer.**

## Fair Housing and Home Buyers

If you are a prospective homebuyer you need to be aware of potential discriminatory practices during all steps of the home buying process.

### Advertising:

Under the Fair Housing Law it is illegal to publish any advertising that exhibits preference for a particular group of people or to publish an ad that seeks to exclude a particular group of people based on any of the categories protected by the law.



Sample discriminatory ads:

- “1 bedroom house for sale. Not suitable for children”
- “2 bedroom house for sale. Very exclusive neighborhood, next to Catholic church.”

### Inspection of homes with a real estate agent:

As part of the home buying process you will have to meet with real estate agents to view homes you might be interested in buying.



**During this stage of the process you need to be aware of potential discriminatory practices such as “steering.”** “Steering” refers to a discriminatory practice where a real estate agent might try to steer you away from particular neighborhoods or communities because they are not made up predominantly of your

racial or ethnic group. The agent might assume that you want to move into a neighborhood of residents of your own race or ethnicity, but that decision should be yours, not the agent’s.

### The lending process:

Fair Housing Laws also protect you from discrimination while applying for a loan to buy your home. Banks or mortgage companies may look at your financial ability to pay back the loan. However, they may not require that you provide them with more information or documentation than other applicants because they believe that because of your racial or ethnic background you may not be able to repay the loan.



### Insurance:

Part of your home buying process will include buying homeowner’s insurance. Sometimes insurance companies may be reluctant or refuse to insure property in certain neighborhoods or zip code areas. **This is an illegal practice known as “redlining.”** Your homeowner’s insurance should be based on the value of the house and the risks involved with that insurance, not on an insurance agent’s misconception of who lives in your neighborhood.

