

When Looking to Buy a Home, Save the Following Information:

- Dates, names, telephone numbers, email addresses, and other important details
- Business cards, applications, or other documents
- Information about properties and mortgages offered to you
- Details about any questions or statements made to you about your protected class

REMEMBER: Save all emails and text messages sent to or received from a real estate agent or mortgage lender!

Fair Housing is Your Right!

SouthCoast Fair Housing, Inc. (SCFH) is a non-profit fair housing organization that provides fair housing education, outreach, advocacy, and enforcement services to eliminate housing discrimination and ensure equal access to housing throughout Rhode Island and southeastern Massachusetts. If you contact SCFH to file a complaint, we may:

- Conduct an interview to obtain the facts
- Investigate your complaint
- Review investigation results with you and discuss your options
- Help you file a complaint
- Offer you legal representation

For more information, to schedule a fair housing training, or to file a housing discrimination complaint, call (774) 473-9994 or (401) 285-2550, visit southcoastfairhousing.org or email info@southcoastfairhousing.org.



For more information or to file a housing discrimination complaint, contact:

SouthCoast Fair Housing

257 Union Street
New Bedford, MA 02740
(774) 473-9994

1005 Main Street, Suite 1210
Pawtucket, RI 02860
(401) 285-2550

SouthCoastFairHousing.org

To contact us via TTY, using your TTY call 711, call MassRelay at 800-439-2370 (or 1-866-930-9252 for Spanish), or call Rhode Island Relay at 1-800-745-5555 (or 1-866-355-9214 for Spanish) and provide our phone number.

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FAIR HOUSING & FAIR LENDING RIGHTS FOR HOMEBUYERS

HOUSING DISCRIMINATION IS ILLEGAL

The federal Fair Housing Act prohibits discrimination in housing-related transactions on the basis of race, color, religion, national origin, sex, disability or familial status (presence of minor children or pregnancy).

The Massachusetts and Rhode Island fair housing laws prohibit housing discrimination on the basis of these additional protected classes:

Age – veteran or military status – sexual orientation – gender identity – marital status – receipt of public assistance (e.g., food stamps) – use of housing subsidy (e.g., Section 8) - genetics* - status as a survivor of domestic violence‡

*Massachusetts only • ‡ Rhode Island only
Δ Massachusetts and some of Rhode Island

Fair housing laws apply to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative and homeowner associations are prohibited from discriminating against protected classes.

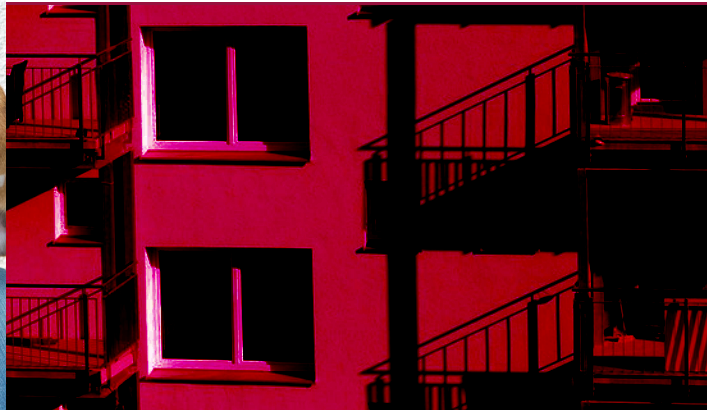


COMMONLY ASKED QUESTIONS AND ANSWERS

Why does fair housing matter?

Fair housing means that your home search should not be limited by discrimination. Fair housing means that you can choose the neighborhood and home you live in, limited only by whether you can afford it. Where you live can determine your access to education, employment, transportation, and healthy environments.

Discrimination in home sales, mortgage lending, and homeowners insurance can have harmful effects on all of us. It can reinforce segregation, reduce homeownership, and impact local economies. Discrimination can also impose additional costs on those who experience it. These effects of discrimination can threaten the stability and strength of our communities.



What can I do if I think I have experienced housing discrimination?

SouthCoast Fair Housing encourages you to report your experience to us. You may be entitled to remedies and you may be able to stop this from happening to someone else.

We will conduct an intake, investigate, and offer you options. We may provide guidance, help resolve the issue, or offer you legal representation. We will support you as you decide what steps to take.

SIGNS OF POSSIBLE DISCRIMINATION:

- Your real estate agent refuses to show you homes in certain neighborhoods.
- A real estate agent says you would feel more “comfortable” in a different neighborhood.
- A real estate agent does not disclose all available properties that meet your criteria.
- You are denied a mortgage even though you know you are qualified.
- Your lender refuses to offer mortgages in particular neighborhoods.
- Your mortgage lender charges you unnecessary fees or asks you for unnecessary paperwork.
- A lender refuses to consider a pregnant person’s income because they are taking parental leave.
- Your mortgage lender frequently loses your paperwork or fails to respond to you.
- Your loan paperwork contains different terms than you were previously told.