

“We don’t
make loans
in black
neighborhoods.”

YOU WON’T HEAR THAT. WHAT YOU MAY HEAR IS:

“Your debt to income ratios are too high.”
“The appraisal said ‘inadequate collateral.’ ”
“You need more money down.”

Anytime you’re denied a home loan or the terms and conditions are changed, you could be a victim of mortgage lending discrimination.

If you believe you may be a victim of housing discrimination,
contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

Your Choice. Your Right. Your Home.



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

NFHA
National Fair Housing Alliance