Where Can I Call For Help?

If you think you have been discriminated against while trying to buy a home, contact BNI and report it. Baltimore Neighborhoods exists to help you enforce your rights and to eliminate discriminatory practices in housing so that everyone regardless of race, color, religion, national origin, sex, familial status, ancestry, age, or sexual orientation can live wherever they choose.

What Other Services are Offered by Baltimore Neighborhoods, Inc.

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

- Outreach and Education services

- Assistance with writing letters of reasonable accommodation or reasonable modification

- Tenant/Landlord Hotline (410)243-

BNI

For More Information, Contact Us (410)243-4400

BALTIMORE NEIGHBORHOODS, INC.

www.bni-maryland.org

BNI
2217 St. Paul Street
Baltimore, MD 21218

Homebuyers and Fair Housing

For more information, please call us at:

1-410-243-4400

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, ancestry and/or sexual orientation.**

You are protected from illegal discrimination at the federal and state levels by the Federal Fair Housing Act of 1968, as amended and the Maryland Fair Housing Law (MD Code, Article 49B, Sections 19-39) of 1971.

How am I Protected Under the Fair Housing Laws?

Fair Housing Laws protect you from discrimination during all housing related transactions. This means your 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 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, the may not require that you provide them with more information or documentation than other applicants because they believe that because of 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 and zip codes. **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.