

Federal Fair Housing Lending Laws

Under the Federal Fair Housing Act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18) to

- Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or
- Discrimination in fixing the amount, interest rate, duration, application procedures or other terms or conditionals of such a loan, or in appraising property.

If you believe you have been discriminated against, you should send a complaint to:

Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing & Urban Development Washington, DC 20410

For processing under the Federal Fair Housing Act:

National Credit Union Administration Office of Examination and Insurance 1775 Duke Street Alexandria, VA 22314-3428