

Did
your home
just get
appraised?



Or did
you?



Your race shouldn't determine the value of your home.

For most people, their home is their most valuable financial asset. But a recent study found that Black and Latino homeowners are about twice as likely as white homeowners to get low appraisals.¹ For example, one Black homeowner received an appraisal more than double the original, **after** removing family photos, Black art, and books from her home.² If you believe your home has been unfairly appraised because of race or national origin, that could violate the Fair Housing Act. Contact HUD or your local fair housing center.



To file a complaint visit:

hud.gov/fairhousing or call **1-800-669-9777**

Federal Relay Service **1-800-877-8339**



Everyone has a right to fair housing.

A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, national origin, religion, sex (including sexual orientation and gender identity), disability, or familial status.

¹ Source: "Racial and Ethnic Valuation Gaps in Home Purchase Appraisals," Freddie Mac, 2021

² Source: CNN Business, May 2021



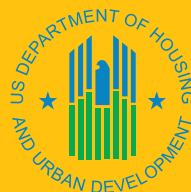
Home appraisals should be based on property. Not people.



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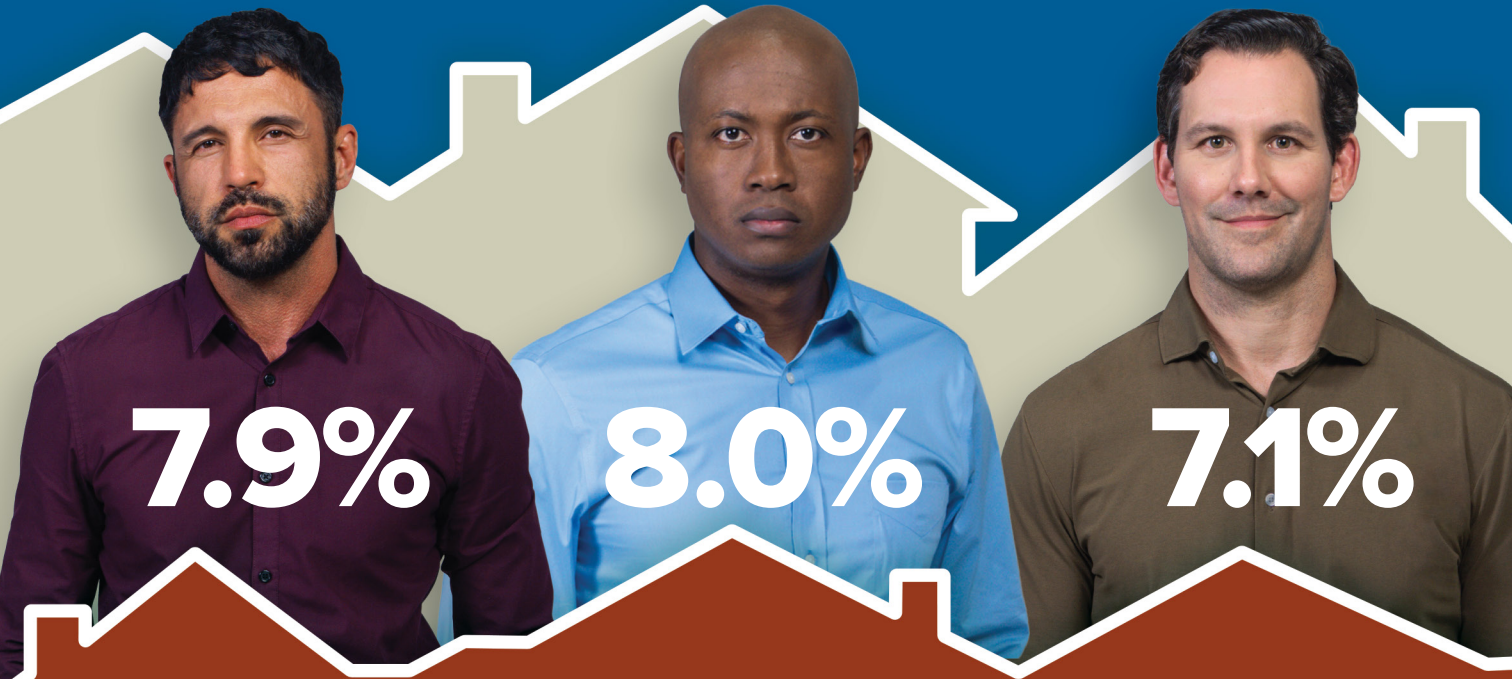
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Check out these mortgage rates.



This is what lending discrimination looks like.

These applicants have the same credit score, income, and other qualifications – so why didn't they all get a similar interest rate? An analysis of nearly seven million mortgages found that Black and Latino borrowers were charged higher interest rates and fees than **similarly qualified** white borrowers, costing them collectively an additional \$765 million a year.¹ If you believe you've experienced lending discrimination because of race or national origin, contact HUD or your local fair housing center.



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NFHA
NATIONAL FAIR HOUSING ALLIANCE



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The rates quoted are for example purposes only, as interest rates change frequently.

¹ Source: "Consumer-Lending Discrimination in the FinTech Era," University of California, Berkeley, 2019

My mortgage loan was denied.



Our loan application was delayed...for the third time.

We have a great credit score, but our interest rate is very high.



Maybe it's lending discrimination.

A recent study showed that the mortgage denial rate for Black borrowers is two times greater than for white borrowers, and for Latino borrowers it's 60% greater than for white borrowers.¹ Other research shows that, compared to white borrowers with comparable credit scores, Black and Latino borrowers collectively pay an additional \$765 million in interest every year.² If you believe you've experienced lending discrimination because of race or national origin, contact HUD or your local fair housing center.



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¹ Source: "What Different Denial Rates Can Tell Us About Racial Disparities in the Mortgage Market," Urban Institute, 2022

² Source: "Consumer-Lending Discrimination in the FinTech Era," University of California, Berkeley, 2019