

## **Fair Housing & the Home Buying Process**

### **FAIR HOUSING HIGHLIGHT #8**

#### **What are some of the important decisions to be considered before purchasing a home?**

Before purchasing a home, you will need to consider:

- How the real estate sales process works;
- Whether or not to use a realtor and how to choose one;
- Which lending institution to use;
- Amount and type of loan you qualify for;
- Hiring a qualified home inspector

#### **What are some examples of activities that may indicate discrimination in the real estate process?**

- Refusing to show property in certain neighborhoods;
- Refusing to receive or failing to send a legitimate offer to buy;
- Setting different terms, conditions such as a realtor requiring only minority buyers to be pre-qualified before showing homes ;
- Falsely stating that a house is not available for sale;
- Steering to or away from particular neighborhoods or only showing homes in certain neighborhoods because of the racial makeup of a neighborhood;
- In lending- denying a request for an application, denying a loan, or imposing a higher interest rate or down payment;
- In homeowner's insurance- denying coverage, charging higher rates, or offering inferior coverage;
- In appraisals- undervaluing the house;
- For profit, persuading owners to sell their home because of the changing racial make-up of a neighborhood (blockbusting);

#### **What is “steering”?**

Steering is the illegal practice by real estate agents of attempting to influence a person's choice of a housing location on the basis of one's color, race, national origin, religion, sex, familial status, disability, or age (over 40).

#### **How can I learn more about the home buying process?**

You can contact the Fair Housing Rights Center to obtain more information regarding home buying, or you can contact the Montgomery County Partners for Home Ownership at 610-275-4357 regarding free classes or home buying workshops that are offered throughout the County.

**Questions? Call the Fair Housing Rights Center in Southeastern Pennsylvania at 215 576-7711 or visit us online at [www.fairhousingrights.org](http://www.fairhousingrights.org).**