

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.



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: "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