

## Long Island Housing Services Provides:



**LANDLORD/TENANT  
COUNSELING**  
Rights  
Security  
Eviction  
Habitability

Storm Victims Resources

### **MORTGAGE COUNSELING**

Mortgage Options  
Default -Anti Scam  
Foreclosure Prevention  
Legal Services  
Storm Victims



**FAIR HOUSING  
ADVOCACY AND  
ENFORCEMENT**  
Discrimination  
Investigations  
Counseling  
Training

Se Habla español. For other languages, Long Island Housing Services uses *Langue Line*. We strive to make our programs and services accessible for people with vision, hearing, cognitive and mobility impairments.

“The healthiest society is one that is racially, culturally, and economically inclusive.”

## Housing Discrimination is Polite-

“I’m terribly sorry, but....

- The apartment already has a deposit on it”
- The owner has taken the house off the market”
- Another broker already rented it and I was not told”
- We don’t allow children on the second floor”
- I don’t make the decisions. Just fill out the application and we’ll let you know if you are accepted.

..... But It’s Illegal!

The Federal Fair Housing Act prohibits discrimination in housing because of:

- Race or Color
- National Origin
- Religion
- Sex
- Disability (physical and mental)
- Familial Status (includes children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)

In addition to bases covered under Federal law, New York State Human Rights Law prohibits discrimination in housing because of:

Marital Status  
Sexual Orientation  
Age (18 and older) and  
Military Status

With the exclusion of Military Status, which is not a protected class in Nassau, local Human Rights Laws in Suffolk and Nassau Counties prohibit discrimination in housing for all of the above-mentioned bases and prohibits Source of Income discrimination. Suffolk County also prohibits discrimination based on Gender Identity, Veteran Status, and Domestic Violence victim status. © 2016 Long Island Housing Services Inc.



**LONG ISLAND  
HOUSING SERVICES, INC.**

**640 Johnson Avenue  
Suite 8  
Bohemia, NY 11716**

**631-567-5111 ~ 516-292-0400**

Or visit us on the web at

[www.LIFairHousing.org](http://www.LIFairHousing.org)



**LIHS’ Mission is the elimination of  
unlawful housing discrimination  
and promotion of  
decent and affordable housing  
through advocacy and education.**



**LIHS is a 501 (c) (3),  
not-for-profit,  
fair housing  
agency serving  
Long Islanders  
since 1969.**



## FAIR LENDING

Federal law protects every homebuyer looking for a mortgage loan against discrimination on the basis of race, color, national origin, religion, sex, marital status, age, receipt of public assistance funds, familial status (having children under the age of 18), handicap, or exercising your rights under other consumer credit protection laws. Lenders may not take any of these factors into account in their dealings with you.

For instance, lenders may not discourage you because of your race or national origin from applying for a mortgage loan. Whatever your color, they must offer you the same credit terms as other applicants with similar loan requests. They may not treat your application differently because of your sex or marital status or familial status. In short, they are barred from taking into account any of the factors listed here in their dealings with applicants or with potential applicants. They should:

- Willingly give you an application and other information you need on how to apply for a loan
- Willingly discuss with you the various mortgage loans they offer and give you an idea whether you can qualify for them
- Diligently act to make a decision -without undue delay- once you provide all the information asked for (for example, proof of income and assets), and once they receive all other required paperwork for processing the application.
- Not be influenced by the racial or ethnic composition of the neighborhood where the home is located.

If you apply for a mortgage and are turned down, remember that not all institutions have the same lending standards. Shop around for another lender. But if the way you were treated suggests the possibility of unlawful discrimination

**CALL LIHS: 631-567-5111 or 516-292-0400**



## AVOID ANY BUSINESS THAT ENGAGES IN ANY OF THE FOLLOWING PRACTICES:

- Guarantees to stop the foreclosure process no matter what your circumstances
- Instructs you not to contact your lender.
- Collects a fee before providing you with any services (Only licensed NY attorneys can collect an upfront fee).
- Accepts payment only by cash, cashier's check or wire transfer.
- Encourages you to lease your home so you can buy it back over time.
- Tells you to make your mortgage payments directly to it, rather than your lender
- Tells you to transfer your property deed or title to it.
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.
- Offers to fill out paperwork for you
- Pressures you to sign paperwork you haven't had a chance to read thoroughly or that you don't understand.

The **Federal Trade Commission (FTC)** has banned companies in all states from charging up-front fees for the modification of a client's mortgage. This law went into effect January 31, 2011. In addition, any company that charges a client to modify their mortgage must present to the client a written modification proposal from the client's lender prior to collecting a payment from the client. **However, this law does not apply to licensed attorneys.**

**IF YOU HAVE PAID MONEY TO A RESCUE SCAM OPERATION REPORT THEM TO LIHS!  
631-567-5111 or 516-292-0400 ext. 330**



## WHAT DOES DISCRIMINATION LOOK LIKE?

Housing discrimination can take many forms. Some common forms include:

- **Misrepresenting the availability of housing:** A landlord, owner, or real estate agent tells you that the apartment, house, or condominium is not available, when in fact it has not been rented or sold.
- **Refusals to rent or sell:** A landlord or real estate professional refuses to rent or sell to you because you are a member of one of the protected groups listed on page one of this brochure.
- **Discrimination in terms and conditions:** You are given different terms or rules than others because you are a member of one of the protected groups listed on page one of this brochure.
- **Discriminatory Advertising:** Any written statement in a newspaper or oral statement that indicates preferences or limitations for certain people. This includes any ad or brochure that is created by the owner of the property.
- **Use of threats, intimidation or coercion:** Someone attempts to prevent you from renting or buying a house in a neighborhood by suggesting that you will not be safe or that neighbor's may not want you to move in.

LIHS works to educate everyone about their rights and responsibilities under the fair housing laws and to bring communities together to strengthen the fight against housing discrimination

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