

# Fair Housing - Predatory Lending

## What is predatory lending?

Predatory lending is the practice of preying on, or taking advantage of, an individual or group of people that may have a difficult time buying or refinancing a home such as people who may be poor, uneducated, elderly, or in a protected class. Under the Fair Housing Act, a protected class is a group of people who share common characteristics and are protected from discrimination on the basis of race, religion, national origin, color, disability, familial status, and gender.

## How do I know if I've been a victim?

Sometimes it's hard to know you've been a victim of predatory lending. The following videos provide an example of a bad lending experience (i.e. predatory lending) and what a good lending experience should be...click to watch and learn.

### Example of Predatory Lending

[video:<http://www.youtube.com/v/OLtMtxlzo8s> width:425 height:355 align:center]

### Example of Good Lending

[video:<http://www.youtube.com/v/1NTkVkGoQ0Q> width:425 height:355 align:center]

The work that provided the basis for this publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.

## What other information and resources do you have available?

- [Fair Housing Advice](#)

- [12 Tips to Help You be a Smarter Housing Consumer](#)
-  [LEP Fair Housing Newsletter 2007](#)
- [Other Housing Resources](#)

Last updated on August 10, 2020.

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In an important step in securing equal rights for same-sex couples, a federal court ruled yesterday that an unmarried, lesbian mother can continue her fight to be recognized as the parent daughter.

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