

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]

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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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