

# **CALIFORNIA - THE HOUSING FINANCIAL DISCRIMINATION**

## **ACT OF 1977 - FAIR LENDING NOTICE**

**It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:**

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or**
- 2. Race, color, religion, sex, marital status, national origin or ancestry.**

**It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what conditions, to provide financial assistance.**

**These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinance of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement or any one-to-four unit family residence.**

**If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institutions or:**