

Mortgage Loans for People with Disabilities

In addition to traditional loan options, you may wish to research the following loan programs as well:

- **The Arc of Spokane:**

The Arc of Spokane offers home buyer classes as well as one-on-one housing counseling. The Arc also offers down payment assistance to qualified candidates.

- **Washington HomeChoice:**

This Washington State loan program is designed for low-to moderate-income people with disabilities or those who have a family member with a disability. This program also offers greater flexibility, in qualifying for a home loan, than what is normally required.

- **Community Lending:**

Designed to assist homebuyers with disabilities to help address the challenges of down payment funds and qualifying income. Offers flexibility with lower requirements for down payments, loan costs, and income requirements.

Other Loan Programs:

- **The N.O.A.H. Foundation:**
www.thenoahfoundations.com
- **Homes for Our Troops:**
(866) 787-6677
www.hfotusa.org

Need Help?



Northwest Fair Housing Alliance can help you understand your fair housing rights.

For more information or to file a housing discrimination complaint, contact Northwest Fair Housing Alliance.



www.LendingAwareness.org

509-325-2665 or 1-800-200-FAIR (3247)

Find us on:



Important Resources

HUD Approved Housing Counselors:

- **The Arc of Spokane**
(509) 328-6326
www.arc-spokane.org
- **SNAP Housing Counselors**
(509) 456-7106
www.snapwa.org
- **Apprisen**
(800) 355-2227
www.apprisen.com
- **Money Management International**
(866) 232-9080
www.moneymanagement.org

The work that provided the basis for this publication was supported in part by funding under a grant with the U.S. Department of Housing and Urban Development. NWFHA is solely responsible for the accuracy of the statements and interpretations contained in this publication. 4/16 NWFHA



Facts & Tips for Homebuyers with Disabilities

Avoiding Discrimination In Mortgage Lending



Northwest Fair Housing Alliance

(509) 325-2665
| (800) 200-FAIR (3247)
www.nwfairhouse.org

Facts & Tips



Facts:

- When using your disability income, from the Social Security Administration, providing the lender with your Annual Award Letter is verification of your disability. It shows your income source and its continuance.

It is unlawful for lenders to request:

- ❖ additional documentation regarding that income source if the Annual Award Letter has no expiration date on it.
 - ❖ any documentation regarding the nature or proof of one's disability.
-
- The Fair Housing Act requires housing providers to make **reasonable accommodations** for persons with disabilities.

A reasonable accommodation is a change in rules, policies, practices, or services so a person with a disability will have an equal opportunity to use and enjoy a dwelling unit or common use space.

Tips:

1. As a first step in your home buying process visit a HUD approved housing counselor.
2. Identify what you are looking for and need in a home, including your disability-related needs.
3. Obtain a mortgage pre-approval or commitment which shows you the price-range you can afford and what funds may be required at home loan closing.
4. Don't sign any loan documents you don't understand and/or have blanks on them.

Protected Classes



A protected class refers to a group of people whom the law protects against discrimination.

Federal and Washington State Protected Classes

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Age
- Marital Status
- Disability
- Creed
- Sexual Orientation
- Veteran/Military Status
- Income Derived from Public Assistance

Disability, as defined by the Fair Housing Act, is any person who:

- ❖ Has a physical or mental impairment that substantially limits one or more of a person's major life activities; **and/or**
- ❖ Has a record of having a physical or mental impairment which substantially limits one or more of the person's major life activities, **and/or**
- ❖ Being regarded as having a physical or mental impairment which substantially limits one or more of the person's major life activities.

“major life activity” includes, but is not limited to: caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working.

Signs of Possible Discrimination

- Lenders refusing to make a mortgage loan.
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees.
- Discriminating in appraising property.
- Refusing to purchase a loan because the homebuyer has a disability.
- Threatening, coercing, intimidating or interfering with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertising or making any statement that indicates a limitation or preference based on a protected class.
- Any limitation or inaccessibility to public and common use areas.
- Denying a person access to or membership in a facility or a service related to the sale of housing.
- Denying that housing or a house is available when, in fact, it is available.

