

## Mortgage Loans for People with Disabilities

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

- **The Arc of Spokane:**

The Arc of Spokane offers home buyer classes as well as one-on-one housing counseling. 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:  
<http://www.thenoahfoundations.com>
- Homes for Our Troops:  
(866) 787-6677  
<https://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 the Northwest Fair Housing Alliance.



[www.nwfairhouse/lending-awareness](http://www.nwfairhouse/lending-awareness)  
509-325-2665 or 1-800-200-FAIR (3247)



### Important Resources

#### HUD Approved Housing Counselors:

**PARKVIEW SERVICES**      SNAP  
509-861-3330                      509-456-7106  
[www.parkviewservices.org](http://www.parkviewservices.org)      [www.snapwa.org](http://www.snapwa.org)

**COMMUNITY FRAMEWORKS**  
509-484-6733  
[www.communityframeworks.org](http://www.communityframeworks.org)

**CATHOLIC CHARITIES HOUSING SERVICES**  
509-853-2800 / [www.catholiccharitiescw.org](http://www.catholiccharitiescw.org)

**ADDITIONAL HOUSING COUNSELER AGENCIES IN WASHINGTON:**  
<https://tinyurl.com/Help-in-WA>

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## Facts & Tips for Homebuyers with Disabilities

### Avoiding Discrimination In Mortgage Lending



Northwest Fair Housing Alliance

## 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 and it shows your income source and its continuance.

#### It is unlawful for lenders to:

- ❖ To request additional documentation regarding that income source if the Annual Award Letter has no expiration date on it.
  - ❖ To request 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
- Veterans/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 is disabled.
- 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 protected class status.
- Any limitation or inaccessibility to public and common use areas.
- Denying anyone access to or membership in a facility or service related to the sale of housing.
- Denying that housing or a house is available when, in fact, it is available.

