



## CHFA FAIR HOUSING POLICY

Colorado Housing and Finance Authority (CHFA) does business in accordance with federal and state fair housing law.

UNDER THE FEDERAL FAIR HOUSING ACT, 42 U.S.C. 3601 *et seq.*, IT IS ILLEGAL TO DISCRIMINATE AGAINST ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILIAL STATUS (HAVING ONE OR MORE CHILDREN UNDER THE AGE OF EIGHTEEN), OR NATIONAL ORIGIN IN THE FOLLOWING ACTIVITIES:

- Sale or rental of housing or residential lots
- Advertising the sale or rental of housing
- Financing of housing (including mortgage loans)
- Provision of real estate brokerage services
- Appraisal of housing
- Blockbusting is also illegal

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST IN VIOLATION OF THE FEDERAL FAIR HOUSING ACT, YOU MAY FILE A COMPLAINT OF HOUSING DISCRIMINATION WITH AND/OR CONTACT THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) AT:

**For Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming:**

Denver Regional Office of FHEO  
U.S. Department of Housing and Urban Development  
1670 Broadway  
Denver, Colorado 80202-4801  
(303) 672-5437  
1-800-877-7353 (toll free)  
(303) 672-5248 (TTY)

[www.hud.gov](http://www.hud.gov)

<http://www.hud.gov/offices/adm/hudclips/forms/files/903-1.pdf> (English complaint form)

<http://www.hud.gov/offices/adm/hudclips/forms/files/903-a.pdf> (Spanish complaint form)

UNDER THE EQUAL CREDIT OPPORTUNITY ACT (ECOA), 15 U.S.C. 1691 *et seq.*, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION, INCLUDING A MORTGAGE LOAN:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because all or part of applicant's income is from public assistance; or
- Because applicant has exercised a right under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST IN VIOLATION OF ECOA, YOU MAY FILE A COMPLAINT AND/OR CONTACT THE FEDERAL TRADE COMMISSION (FTC) AT:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-FTC-HELP (toll free)  
1-866-653-4261 (TTY)  
[www.ftc.gov](http://www.ftc.gov)

UNDER COLORADO FAIR HOUSING LAW, C.R.S. § 24-34-502 *et seq.*, IT IS ILLEGAL FOR ANY MORTGAGE LENDER TO DISCRIMINATE AGAINST ANY PERSON IN THE TERMS, CONDITIONS, OR PRIVILEGES OF ANY HOUSING LOAN BECAUSE OF DISABILITY, RACE, CREED, COLOR, SEX, SEXUAL ORIENTATION, MARITAL STATUS, FAMILIAL STATUS, RELIGION, NATIONAL ORIGIN, OR ANCESTRY.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST IN VIOLATION OF COLORADO FAIR HOUSING LAW, YOU MAY FILE A COMPLAINT OF HOUSING DISCRIMINATION AND/OR CONTACT:

Colorado Civil Rights Division  
Department of Regulatory Agencies  
1560 Broadway, Suite 1050  
Denver, CO 80202  
303-894-2997/1-800-262-4845  
V/TDD: Dial 711 for Relay Colorado  
[www.dora.state.co.us/civil-rights](http://www.dora.state.co.us/civil-rights)