



NEWS RELEASE

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GOVERNOR PROCLAIMS APRIL AS FAIR HOUSING MONTH
Celebrating the 50th Anniversary of the Colorado Fair Housing Practices Act

DENVER – Governor Bill Ritter, Jr. has declared April 2009 Fair Housing Month to raise awareness of the anti-discrimination protections Coloradans receive regarding housing issues. This year is the 41st anniversary of the federal Fair Housing Act, Title VIII of the Civil Rights Act of 1968. Colorado was the first state in the nation to make discrimination in private housing illegal in 1959, making this year the 50th anniversary of the Colorado Fair Housing Practices Act. The proclamation can be viewed at the following link:

http://www.dora.state.co.us/dora_pages/newsreleases/GovernorHousingProclamation.PDF

"The right to own or rent a home free from unlawful discrimination is fundamental to our democracy," said Steven Chavez, director of the Colorado Civil Rights Division.

The Colorado Civil Rights Division and the Civil Rights Commission, of the Colorado Department of Regulatory Agencies, are the state entities that investigate housing discrimination complaints filed by Colorado residents. The Division wants the public to be aware of housing and lending scams that are popping up in these financial times. Sometimes, through unlawful practices, unscrupulous lenders and mortgage brokers take advantage of borrowers who are attempting to refinance their mortgage to avoid foreclosure of their homes. A lender may discriminate as to whom, or which group, is offered unfavorable terms or rates, including very stiff penalties regarding repayment. The Division strongly recommends that borrowers shop to compare loan terms, review the documents closely, and ask a trusted independent advisor before entering into any loans that appear questionable or which they do not understand.

"If it sounds too good to be true, it probably is," warns Director Chavez.

If borrowers believe they have been discriminated against with regard to housing or financing because of their race, color, national origin, ancestry, sexual orientation, sex, disability, creed or religion, familial or marital status, they can contact the Colorado Civil Rights Division at 1560 Broadway, Suite 1050, Denver, CO 80202, (303) 894-2997 or (800) 262-4845.

Real estate agents, mortgage brokers, and appraisers are regulated by the Colorado Division of Real Estate, also within the Department of Regulatory Agencies. The Division of Real Estate can take action when consumers are defrauded in a real estate transaction, even if the conduct was not because of discrimination. Complaints can be submitted to the Division of Real Estate at 1560 Broadway, Suite 925, Denver, CO 80202, (303) 894-2166.

The Colorado Division of Housing, which is part of the Colorado Department of Local Affairs, also offers consumer foreclosure prevention counseling through their Colorado Foreclosure Hotline, which connects borrowers to housing counselors who can provide information on borrower's options when facing foreclosure, at (877) 601-HOPE.

DORA is dedicated to preserving the integrity of the marketplace and is committed to promoting a fair and competitive business environment in Colorado. Consumer protection is our mission.