

How to File A Complaint

If you think you have been discriminated against, call or visit the Howard County Office of Human Rights to discuss your concern. The staff will explain its role, its process and determine if your concern is covered by law.

Complaints must be filed within six months of the alleged act of discrimination.



Calvin Ball, County Executive
Yolanda F. Sonnier, Administrator

Office of Human Rights
Howard County, Maryland
9820 Patuxent Woods Drive

Suite 237

Columbia, MD 21046

410-313-6430

410-313-6468 (Fax)

VOICE/RELAY

[https://www.howardcountymd.gov/
Departments/County-Administration/
Human-Rights](https://www.howardcountymd.gov/Departments/County-Administration/Human-Rights)

Office Hours:
8:00 a.m. - 5:00 p.m.
Monday-Friday

*(Upon request, this brochure can be produced
in an alternative format.)*

Updated 8/25/20



Howard County
Office of Human Rights

**It is Unlawful to
Discriminate in
Mortgage, Consumer Loans &
Access to Credit**



**Fair Lending
in Howard County**

Howard County
Office of Human Rights

Howard County Law enforces Fair Lending - the fair, equitable and non-discriminatory access to credit for consumers.

Unfair Lending fosters disparities among consumers of equal credit worthiness and is discriminatory according to the Howard County Code.

FAIR LENDING IN HOWARD COUNTY

Are you unfairly denied access to credit?



Are you unfairly denied access to consumer loans?

Are you unfairly denied access to mortgage loans?



Contact:

Office of Human Rights
6751 Columbia Gateway Drive
Columbia, MD 21046
410-313-6430 (O)
410-313-6401 (TTY)

www.howardcountymd.gov/humanrights.htm

IT IS ILLEGAL TO...

Deny anyone access to credit, consumer or mortgage loans because of the following basis:

- Race
- Color
- Creed
- National Origin
- Source of Income
- Religion
- Occupation
- Familial Status
- Marital Status
- Sexual Orientation
- Political Opinion
- Personal Appearance
- Age
- Physical or Mental Disability
- Gender Identity

Lending Institutions:

Based on the above listed basis, it is unlawful for a bank, insurance company, savings and loan association or other person or organization regularly engaged in the business of lending money or guaranteeing loans within

Howard County to deny a loan for purchase, construction, improvement repair, maintenance of a dwelling or establishment or continuance of a business establishment or for personal purposes.

It is unlawful to discriminate against any person in the fixing of down payment, interest rate, duration or other terms or conditions of a loan.

Deposit of Public Funds:

- If the Human Rights Commission issues a finding of discrimination against any lending institution and it has been upheld by the Court, it shall be unlawful for any governmental official whose responsibility it is to account for, invest or manage public funds to deposit public funds in that lending institution.
- If public funds are on deposit in any lending institution, the governmental official in charge of the funds shall, upon notification from the administrator that the lending institution is discriminating, withdraw the funds and redeposit them in another lending institution.