



**If you're concerned you've received
an unfair appraisal,**

- FIGHT BACK - FILE A COMPLAINT

Call our statewide toll-free complaint
intake line, 1-877-647-3247. Within the
414 area code, call 414-278-1240.

For more information about fair housing rights,
visit: www.fairhousingwisconsin.com.

In addition, federal and state fair housing laws
prohibit discrimination based on:

- race
- color
- national origin
- disability
- religion
- marital status
- familial status, including
presence of children in
your household
- sex, including
gender identity
- ancestry
- age
- sexual orientation
- lawful source
of income
- status as a victim of
sexual assault, stalking
and domestic abuse

*Many local fair housing laws have additional protections,
such as protections for people who use rent assistance.*

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Housing and Urban Development.

If you need materials in alternate formats or other accommodations to
access our services, please call 414-278-1240 or 414-278-0280 (TTY).



HOME APPRAISALS ARE YOUR RIGHT.

**Are you buying or selling a home,
and need an appraisal?**

To protect your financial interests and your civil rights,
it is important that the appraisal is fair and accurate.



KNOW YOUR RIGHTS.

Fair housing laws prohibit appraisers from setting the value of a home based on the race or ethnicity of its owners.

In addition, appraisers cannot determine a home's value based on the racial and ethnic composition of the surrounding neighborhood.



However, appraisal discrimination is still a serious problem in our communities.

For example, in some cases, an appraiser may assign an unfairly low value to a home that is located in a predominately Black neighborhood, or when the home is decorated with photographs of a Black family and artwork featuring Black people. This can happen to other people of color, too.

Unfair appraisals put both buyers and sellers at an unfair disadvantage when trying to accrue wealth in the form of home equity.



THESE MAY BE RED FLAGS OF DISCRIMINATION:

While appraisal discrimination is often based on race and ethnicity, it can happen based on other characteristics as well.

1

The appraised value seems unreasonably low; for example, the appraised value seems low compared to the home's sales price, or compared to recently-sold homes nearby.

2

The appraiser's report contains language about race or ethnicity.

3

The comparable homes noted in the appraiser's report appear to be selected not based on their quality and features, but because they are in neighborhoods that are racially or ethnically similar to the appraised home's location, or similar to the homeowners' race or ethnicity. For example, comparable homes listed in the appraiser's report don't have the same square footage, number of bedrooms, or overall condition as your home, but they are in an area with the same racial makeup as your home's location.

4

The cost of obtaining an appraisal seems unreasonably high, or obtaining an appraisal appointment is challenging.