

Don't let race affect the appraised value of homes in your community.

A message from



NFHA
NATIONAL FAIR HOUSING ALLIANCE



“Stuck”
:60, :30, :15

A TV PSA to combat discrimination
in the home appraisal process.



Dear Public Service Director,

Do you ever feel stuck in life, unable to move forward? It's an awful feeling.

Imagine if you are trying to sell your home, your most valuable financial asset, and obstacles beyond your control hamper that effort. This is precisely what can happen to Black and Latino homeowners who are twice as likely as white homeowners to get low appraisals.

Race should not determine the value of one's home. For example, one Black homeowner received an appraisal more than double the original, **after** removing family pictures, Black art, and books from her home.

Appraisal discrimination is not new; what is new is this campaign to spotlight the issue. With your help, we can educate those most vulnerable to such bias because of their: Race - Color - National Origin - Religion - Familial Status - Disability - Sex (including Gender Identity and Sexual Orientation).

In this new TV PSA, aptly called "Stuck," a side-by-side comparison tells the story of two couples who have outgrown their very similar homes and are looking to upgrade to bigger ones. Their outcomes, however, are quite different, leaving one couple unfairly stuck in place.

By airing this new PSA campaign, you can help stop home appraisal discrimination in your community. Thank you in advance for your support of this important civil rights issue.

Sincerely,



Kevin R. Cooke, Jr

Kevin R. Cooke
General Deputy Assistant Secretary
Fair Housing and Equal Opportunity
U.S. Department of Housing and Urban Development



Lisa Rice

Lisa Rice
President and CEO
National Fair Housing Alliance

This PSA has NO EXPIRATION DATE

TV PSA SCRIPTS

“Stuck” (:60)

NARRATOR V/O: That moment when people have outgrown their home and start looking for a new one. Each home is appraised to determine its market value. But one couple gets a low appraisal and cannot upgrade to a bigger house. Studies show that homes in Black and Latino neighborhoods are often appraised at less than fair market value. These unfair appraisals leave Black and Latino families stuck in place. If you believe your home has been unfairly appraised because of race or national origin, that could violate the Fair Housing Act.

Contact HUD or your local fair housing center. Go to [HUD.gov/fairhousing](https://www.hud.gov/fairhousing). That's [HUD.gov/fairhousing](https://www.hud.gov/fairhousing). Everyone has a right to fair housing. A public service message from the US Department of Housing and Urban Development in partnership with the National Fair Housing Alliance.

GRAPHIC:

EVERYONE HAS A RIGHT TO FAIR HOUSING.

[hud.gov/fairhousing](https://www.hud.gov/fairhousing)

1-800-669-9777

TV PSA SCRIPTS

“Stuck” (:30)

NARRATOR V/O: They’ve outgrown their homes and started looking for new ones. But one couple gets a low appraisal so they can’t buy a bigger house. Homes in Black and Latino neighborhoods are often appraised at less than fair market value, leaving Black and Latino families stuck in place. If you believe your home has been unfairly appraised because of race or national origin, that could violate the Fair Housing Act.

Contact HUD. Everyone has a right to fair housing.

GRAPHIC:

EVERYONE HAS A RIGHT TO FAIR HOUSING.

hud.gov/fairhousing

1-800-669-9777

“Stuck” (:15)

NARRATOR V/O: They’re ready for a bigger home, but homes in Black and Latino neighborhoods are often appraised at less than fair market value, leaving people stuck in place.

If you believe that’s happened to you, contact HUD.

GRAPHIC:

U.S. Department of Housing and Urban Development logo and National Fair Housing Alliance logo

hud.gov/fairhousing

1-800-669-9777

AVAILABLE FOR DIGITAL DOWNLOAD

This PSA is available for digital download below:

www.causewaypsa.com/HUD

NO END DATE FOR USE

Stuck (:60, :30, :15)

Please let us know your preferences on receiving PSAs by contacting info@causewaypsa.com



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www.hud.gov/fairhousing



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