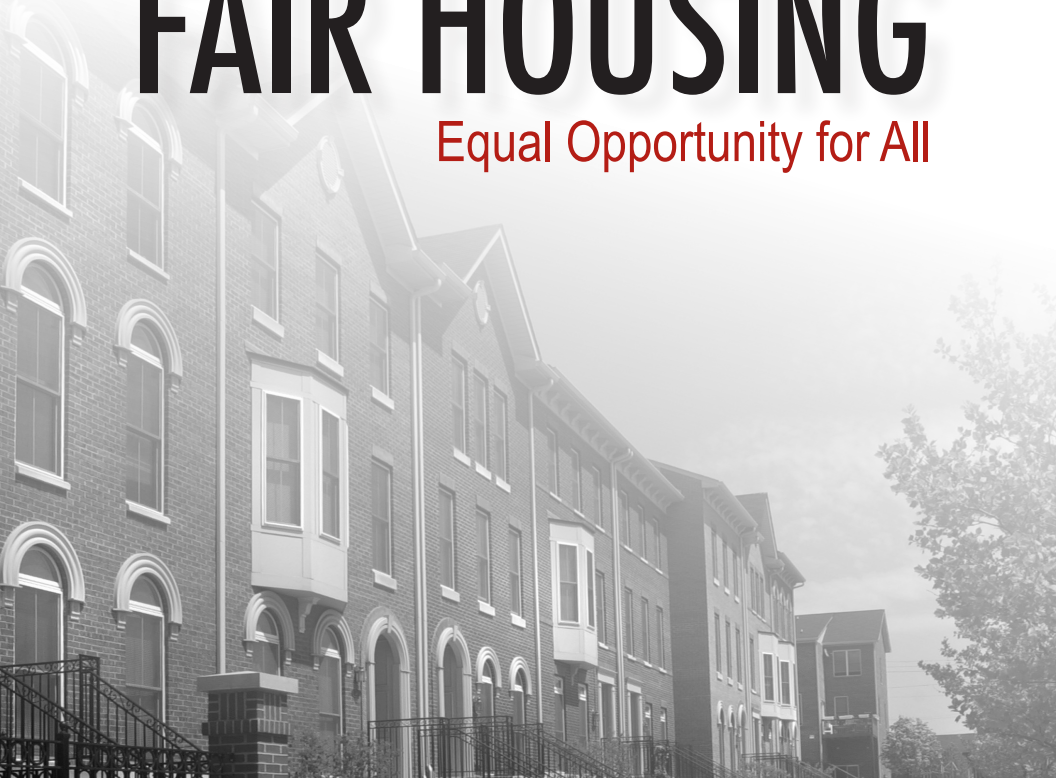




FAIR HOUSING

Equal Opportunity for All



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity



Please visit our website: www.hud.gov/fairhousing



FAIR HOUSING – EQUAL OPPORTUNITY FOR ALL

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation’s federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them.

Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

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THE FAIR HOUSING ACT

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

WHAT HOUSING IS COVERED?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

WHAT IS PROHIBITED?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental

- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

In Mortgage Lending: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling

- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

ADDITIONAL PROTECTION IF YOU HAVE A DISABILITY

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability, a housing provider may not:
 - Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
 - Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

Example: A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if it may be necessary to assure that she can have access to her apartment.

However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Accessibility Requirements for New Multifamily Buildings: In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to persons with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age (familial status). Familial status protection covers households in which one or more minor children live with:

- A parent;
- A person who has legal custody (including guardianship) of a minor child or children; or
- The designee of a parent or legal custodian, with the written permission of the parent or legal custodian.

Familial status protection also extends to pregnant women and any person in the process of securing legal custody of a minor child (including adoptive or foster parents).

The “Housing for Older Persons” Exemption: The Fair Housing Act specifically exempts some senior housing facilities and communities from liability for familial status discrimination. Exempt senior housing facilities or communities can lawfully refuse to sell or rent dwellings to families with minor children. In order to qualify for the “housing for older persons” exemption, a facility or community must prove that its housing is:

- Provided under any State or Federal program that HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the State or Federal program); or
- Intended for, and solely occupied by persons 62 years of age or older; or
- Intended and operated for occupancy by persons 55 years of age or older.

In order to qualify for the “55 or older” housing exemption, a facility or community must satisfy each of the following requirements:

- at least 80 percent of the units must have at least one occupant who is 55 years of age or older; and

- the facility or community must publish and adhere to policies and procedures that demonstrate the intent to operate as “55 or older” housing; and
- the facility or community must comply with HUD’s regulatory requirements for age verification of residents.

The “housing for older persons” exemption does not protect senior housing facilities or communities from liability for housing discrimination based on race, color, religion, sex, disability, or national origin.

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may file a complaint online, write a letter or telephone the HUD office nearest you. You have one year after the alleged discrimination occurred or ended to file a complaint with HUD, but you should file it as soon as possible.

IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED

What to Tell HUD:

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

Where to Write or Call: File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

ATLANTA REGIONAL OFFICE

(Complaints_office_04@hud.gov)

U.S. Department of Housing and Urban Development

Five Points Plaza

40 Marietta Street, 16th Floor

Atlanta, GA 30303-2808

Telephone (404) 331-5140 or 1-800-440-8091 x2493

Fax (404) 331-1021 * TTY (404) 730-2654

For Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin:

CHICAGO REGIONAL OFFICE

(Complaints_office_05@hud.gov)

U.S. Department of Housing and Urban Development

Ralph H. Metcalfe Federal Building

77 West Jackson Boulevard, Room 2101

Chicago, IL 60604-3507

Telephone 1-800-765-9372

Fax (312) 886-2837 * TTY (312) 353-7143

 *For Arkansas, Louisiana, New Mexico, Oklahoma and Texas:*

FORT WORTH REGIONAL OFFICE

(Complaints_office_06@hud.gov)

U.S. Department of Housing and Urban Development

801 Cherry Street

Suite 2500, Unit #45

Fort Worth, TX 76102-6803

Telephone (817) 978-5900 or 1-888-560-8913

Fax (817) 978-5876/5851 * TTY (817) 978-5595

If after contacting the local office nearest you, you still have questions – you may contact HUD further at:

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Telephone 1-800-669-9777
Fax (202) 708-1425 * TTY 1-800-927-9275
www.hud.gov/fairhousing

If You Are Disabled: HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

WHAT HAPPENS WHEN YOU FILE A COMPLAINT?

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

Fair Housing Act Conciliation: During the complaint investigation, HUD is required to offer you and the respondent the opportunity to voluntarily resolve your complaint with a Conciliation Agreement.

A Conciliation Agreement provides individual relief to you, and protects the public interest by deterring future discrimination by the respondent. Once you and the respondent sign a Conciliation Agreement, and HUD approves the Agreement, HUD will cease investigating your complaint. If you believe that the respondent has violated breached your Conciliation Agreement, you should promptly notify the HUD Office that investigated your complaint. If HUD determines that there is reasonable cause to believe that the respondent violated the Agreement, HUD will ask the U.S. Department of Justice to file suit against the respondent in Federal District Court to enforce the terms of the Agreement.

Complaint Referrals to State or Local Public Fair Housing Agencies:

If HUD has certified that your State or local public fair housing agency enforces a civil rights law or ordinance that provides rights, remedies and protections that are “substantially equivalent” to the Fair Housing Act, HUD must promptly refer your complaint to that agency for investigation, and must promptly notify you of the referral. The State or local agency will investigate your complaint under the “substantially equivalent” State or local civil rights law or ordinance. The State or local public fair housing agency must start investigating your complaint within 30 days of HUD’s referral, or HUD may retrieve (“reactivate”) the complaint for investigation under the Fair Housing Act.

WHAT HAPPENS IF I’M GOING TO LOSE MY HOUSING THROUGH EVICTION OR SALE?

If you need immediate help to stop or prevent a severe problem caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the U.S. Department of Justice to file a Motion in Federal District Court for a Temporary Restraining Order (TRO) against the respondent, followed by a Preliminary Injunction pending the outcome of HUD’s investigation. A Federal Judge may grant a TRO or a Preliminary Injunction against a respondent in cases where:

- Irreparable (irreversible) harm or injury to housing rights is likely to occur without HUD's intervention; and
- There is substantial evidence that the respondent has violated the Fair Housing Act.

Example: An owner agrees to sell a house, but, after discovering that the buyers are black, pulls the house off the market, then promptly lists it for sale again. The buyers file a discrimination complaint with HUD. HUD may authorize the U.S. Department of Justice to seek an injunction in Federal District Court to prevent the owner from selling the house to anyone else until HUD investigates the complaint.

WHAT HAPPENS AFTER A COMPLAINT INVESTIGATION?

Determination of Reasonable Cause, Charge of Discrimination, and Election: When your complaint investigation is complete, HUD will prepare a Final Investigative Report summarizing the evidence gathered during the investigation. If HUD determines that there is reasonable cause to believe that the respondent(s) discriminated against you, HUD will issue a Determination of Reasonable Cause and a Charge of Discrimination against the respondent(s). You and the respondent(s) have twenty (20) days after receiving notice of the Charge to decide whether to have your case heard by a HUD Administrative Law Judge (ALJ) or to have a civil trial in Federal District Court.

HUD Administrative Law Judge Hearing: If neither you nor the respondent elects to have a Federal civil trial before the 20-day Election Period expires, HUD will promptly schedule a Hearing for your case before a HUD ALJ. The ALJ Hearing will be conducted in the locality where the discrimination allegedly occurred. During the ALJ Hearing, you and the respondent(s) have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses and to request subpoenas in aid of discovery of evidence. HUD attorneys will represent you during the ALJ Hearing at no cost to you; however, you may also

choose to intervene in the case and retain your own attorney. At the conclusion of the Hearing, the HUD ALJ will issue a Decision based on findings of fact and conclusions of law. If the HUD ALJ concludes that the respondent(s) violated the Fair Housing Act, the respondent(s) can be ordered to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay a civil penalty to HUD to vindicate the public interest. The maximum civil penalties are: \$16,000, for a first violation of the Act; \$37,500 if a previous violation has occurred within the preceding five-year period; and \$65,000 if two or more previous violations have occurred within the preceding seven-year period.

Civil Trial in Federal District Court: If either you or the respondent elects to have a Federal civil trial for your complaint, HUD must refer your case to the U.S. Department of Justice for enforcement. The U.S. Department of Justice will file a civil lawsuit on your behalf in the U.S. District Court in the district in which the discrimination allegedly occurred. You also may choose to intervene in the case and retain your own attorney. Either you or the respondent may request a jury trial, and you each have the right to appear in person, to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to request subpoenas in aid of discovery of evidence. If the Federal Court decides in your favor, a Judge or jury may order the respondent(s) to:

- Compensate you for actual damages, including out-of-pocket expenses and emotional distress damages
- Provide permanent injunctive relief.
- Provide appropriate equitable relief (for example, make the housing available to you).
- Pay your reasonable attorney's fees.
- Pay punitive damages to you.

Determination of No Reasonable Cause and Dismissal: If HUD finds that there is no reasonable cause to believe that the respondent(s) violated the Act, HUD will dismiss your complaint with a Determination of No Reasonable Cause. HUD will notify you and the respondent(s) of the dismissal by mail, and you may request a copy of the Final Investigative Report.

Reconsiderations of No Reasonable Cause Determinations: The Fair Housing Act provides no formal appeal process for complaints dismissed by HUD. However, if your complaint is dismissed with a Determination of No Reasonable Cause, you may submit a written request for a reconsideration review to: Director, FHEO Office of Enforcement, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Room 5206, Washington, DC 20410-2000.

IN ADDITION

You May File a Private Lawsuit: You may file a private civil lawsuit without first filing a complaint with HUD. You must file your lawsuit within two (2) years of the most recent date of alleged discriminatory action.

If you do file a complaint with HUD and even if HUD dismisses your complaint, the Fair Housing Act gives you the right to file a private civil lawsuit against the respondent(s) in Federal District Court. The time during which HUD was processing your complaint is not counted in the 2-year filing period. You must file your lawsuit at your own expense; however, if you cannot afford an attorney, the Court may appoint one for you.

Even if HUD is still processing your complaint, you may file a private civil lawsuit against the respondent, unless (1) you have already signed a HUD Conciliation Agreement to resolve your HUD complaint; or (2) a HUD Administrative Law Judge has commenced an Administrative Hearing for your complaint.

Other Tools to Combat Housing Discrimination:

- If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.
- The Attorney General may file a suit in Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

For Further Information

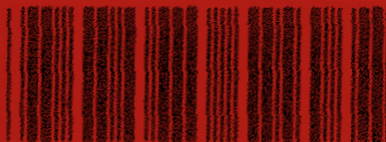
The purpose of this brochure is to summarize your right to fair housing. The Fair Housing Act and HUD's regulations contain more detail and technical information. If you need a copy of the law or regulations, contact the HUD Fair Housing Office nearest you. See the list of HUD Fair Housing Offices on pages 7-10.



CONNECT WITH HUD



Department of Housing and Urban Development
Room 5204
Washington, DC 20410-2000



02305





LOUISIANA FAIR HOUSING ACTION CENTER

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What is the Fair Housing Act?

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was passed on April 11, 1968. The legislation was pending in Congress for several years when the assassination of Dr. Martin Luther King, Jr. motivated Congress to approve enactment of the law seven days after his death. The **Fair Housing Act of 1968**, as amended in 1988 (42 U.S.C. § 3601 et seq.), the Civil Rights Act of 1866 (42 U.S.C. § 1981, 1982), and four Supreme Court decisions provide the legal foundation for the fair housing movement. These laws prohibit all race discrimination in housing and provide protection for other groups seeking to rent or buy a home, secure a mortgage loan or purchase homeowner's insurance.

These laws also protect people from harassment in housing and protect people who help others exercise their freedom to choose the neighborhood where they live.

The federal Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex, disability, family status (having children), and/or national origin. These bases of protection are commonly referred to as protected classes. In addition to these classes that are explicitly protected under federal law, there are also other characteristics that may be protected because discrimination based on those categories would have a clear disparate impact on one of the protected classes. For example, a policy that is discriminatory against survivors of domestic violence will consistently have an unfair impact based on sex, as the majority of survivors of domestic violence are women. Similarly, an overly broad criminal background screening policy will have a disparate impact based on race and national origin, as African Americans and Latinos are over-represented in the criminal justice system.

The federal Fair Housing Act enumerates a number of actions and practices that are illegal when found to discriminate or cause discrimination against a member of a protected class. It is illegal to:

- Refuse to sell or rent a property to a person because of his/her membership in a protected class;
- Discriminate in the terms, conditions and/or privileges of sale or rental because of membership in a protected class;
- Discriminate in advertising, specifically to make, print, publish, or cause to be made, published or printed, any notice, statement or advertisement that indicates any preference, limitation, or discrimination because of membership in a protected class;
- Misrepresent the availability of housing because of a person's membership in a protected class;
- Engage in blockbusting or steering. Blockbusting is designed to induce panic in a neighborhood by telling a homogeneous group in a community that others like them are leaving because a group of people representing a protected class are moving into the neighborhood and thereby changing or destroying the neighborhood and community. Steering occurs when housing providers direct renters or buyers to a certain neighborhood because of their protected class status;
- Refuse to accommodate people with disabilities by allowing them to make reasonable modifications to housing;
- Discriminate in making loans for real estate transactions including purchasing, constructing, improving, repairing and/or maintaining a dwelling; and
- To coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of a fair housing right or any person who has aided or encouraged any other person in the exercise or enjoyment of a fair housing right.

The Civil Rights Act of 1866 gave Black citizens the same rights as White citizens to inherit, sell, lease, hold, and convey real land and personal property. The Law of 1866 was reaffirmed by the Supreme Court in 1968 in *Jones v. Mayer* (392 U.S. 409). In *Trafficante v. Metropolitan Life Ins. Co. et al.* (409 U.S. 205, 1972), the Court determined that White tenants of an apartment complex had standing to sue the complex for discriminating against non-Whites. The Court found that the White tenants were aggrieved persons under the Fair Housing Act because they were being denied the social benefits and opportunities that come with living in an integrated community. The Supreme Court considered the issue of real estate professionals steering prospective homebuyers to different neighborhoods on the basis of race in *Gladstone Realtors v. Village of Bellwood* (441 U.S. 91, 1979). The Court found that steering on the basis of race is illegal. The Court granted standing to sue to the Village of Bellwood and its residents based on the fact that having been deprived of the social and professional benefits of living in an integrated society [were] sufficient injury allegations in fair housing cases.

In 1982, the Supreme Court considered *Havens v. Coleman* (455 U.S. 363). The case was an important landmark for fair housing advocates as the Court gave a seal of approval to "testing" and determined that testers have standing to sue. Further, the court determined that fair housing centers also have standing to sue when the discriminatory actions of a defendant impair the center's activities.

Considering that many states and cities have fair housing laws and that lower courts have made many other rulings important to fair housing, this is by no means an exhaustive explanation of fair housing laws. But it does provide the basic overview necessary to understand how housing discrimination threatens equal-housing opportunity and freedom of choice in New Orleans.



HOUSING DISCRIMINATION

The federal Fair Housing Act (FHA) protects you from discrimination based on your:

- Race
- Color
- Sex
- Religion
- National origin
- Family status (children)
- Disability

In Orleans Parish, there is also an ordinance that protects you from housing discrimination based on your age, marital status, sexual orientation, gender identity, and creed.

The FHA applies to all housing issues:

- Renting an apartment
- Buying a home
- Getting a home loan or insurance policy
- Property zoning

It also outlaws harrassment and retaliation.

WHAT WE CAN DO: To report housing discrimination, call (504) 596-2100 or email complaints@gnofairhousing.org

HOMEOWNERSHIP PROTECTION

Our certified housing counselors can help you if:

- You are behind on your mortgage
- You can't afford your mortgage payments
- You are looking for help with rebuilding your house
- You need help understanding your property insurance

We are a U.S. Department of Housing and Urban Development (HUD) - approved housing counseling agency.

All of our services are free!

WHAT WE CAN DO: To speak to a housing counselor, call (504) 596-2100 or email counselor@gnofairhousing.org

FAIR HOUSING EDUCATION

Learning about fair housing law will help you:

- Know your rights
- Be a responsible professional
- Advocate for your community

We conduct trainings on fair housing for anyone interested, including:

- Neighborhood associations
- First-time homebuyers
- Concerned residents
- Realtors
- Property managers & landlords

We also organize conferences, summits, screenings, and other educational events throughout the year.

WHAT WE CAN DO: To schedule a training or get involved in our programs, call (504) 596-2100 or email outreach@gnofairhousing.org



404 S. Jefferson Davis Pkwy, New Orleans, LA 70119
(504) 596-2100 • (877) 445-2100
www.gnofairhousing.org



GREATER NEW ORLEANS
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www.gnofairhousing.org

The Greater New Orleans Fair Housing Action Center (GNOFHAC) is a nonprofit civil rights organization established in 1995 to eradicate housing discrimination. GNOFHAC's work throughout Louisiana includes education, investigation and enforcement activities.

YOUR SUPPORT MAKES IT POSSIBLE
to continue our work as the only
full-service fair housing center
in Louisiana. Please consider making
a tax-deductible donation today.

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Visit us on the web:
www.gnofairhousing.org

GREATER NEW ORLEANS
**FAIR HOUSING
ACTION CENTER**

GNOFHAC is dedicated to fighting housing discrimination because it is an illegal and divisive force that perpetuates poverty, segregation, ignorance, fear and hatred.

404 S. Jefferson Davis Pkwy
New Orleans, LA 70119
(504) 596-2100 *local*
(877) 445-2100 *toll free*

In our neighborhood,
everyone's welcome.

DESIGN & CONSTRUCTION REQUIREMENTS in the FAIR HOUSING ACT

Most multi-family dwellings built after March of 1991 must comply with the following accessibility design and construction standards.

ACCESSIBLE BUILDING ENTRANCE ON AN ACCESSIBLE ROUTE

All covered multifamily dwellings must have at least one building entrance on an accessible route.



Minimum clear door is required, as well as a beveled threshold and usable hardware.



The step at this entrance landing makes this building inaccessible.

ACCESSIBLE COMMON & PUBLIC USE AREAS

Covered housing must have accessible public and common-use areas.



Example of a public space.



The lack of curb-cut makes this public space inaccessible.

3 USABLE DOORS (USABLE FOR A PERSON IN A WHEELCHAIR)

Doors must be wide enough to allow passage by persons using wheelchairs. The exterior of the entrance doors and all public use doors are required to have usable hardware.



This exterior door hardware is compliant as it does not require pinching or twisting.

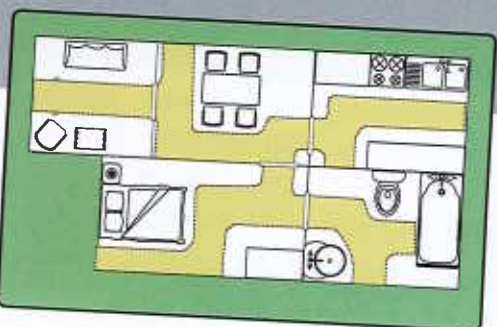


This 22" doorway is non-compliant; Doorway must be at least 32".

4 ACCESSIBLE ROUTE INTO AND THROUGH THE UNIT

There must be an accessible route into and through each covered unit,

Compliant dwellings have an accessible route throughout that is a minimum of 36" wide.



5 ENVIRONMENTAL CONTROLS IN ACCESSIBLE LOCATIONS

Light switches, electrical outlets, thermostats and other controls must be accessible.



Outlet is correctly placed between 15" and 48".



This outlet is non-compliant; it is placed above 48".

6 USABLE KITCHENS AND BATHROOMS

Kitchens and bathrooms must be constructed so an individual in a wheelchair can maneuver in the space provided. Reinforcements must be installed in bathroom walls so that grab bars can be added.



This accessible sink allows for wheelchair access.



Lack of maneuvering space makes this room inaccessible.

THE FAIR HOUSING ACT

The federal Fair Housing Act (FHA) of 1968, as amended in 1988, protects people with physical and mental disabilities from discrimination in housing. It's illegal for a housing provider to:

- 1 Refuse to sell or rent a property to a person because of his/her disability
- 2 Refuse to provide a mortgage loan or homeowner's insurance policy to a person because of his/her disability.
- 3 Discriminate in the terms, conditions and/or privileges of sale or rental because of a person's disability
- 4 Refuse to accommodate people with disabilities or refuse to allow a person with a disability to make reasonable modifications to housing

In addition, builders and developers of multi-family apartment buildings must comply with certain accessibility design and construction standards.

REASONABLE ACCOMMODATION & MODIFICATION

For People with Disabilities under the FHA

1 REASONABLE ACCOMMODATION

Housing providers are required to change rules and conditions to accommodate a person with a disability so that they may fully use and enjoy their dwelling.



For example, if a landlord has a "no pets" rule, he/she must make an exception for a person with a disability who uses a guide dog.

2 REASONABLE MODIFICATION

Housing providers are required to allow a resident with a disability to make physical modifications to the property as needed.*

For example, a landlord must allow a tenant who uses a wheelchair to install a wheelchair ramp.

*Generally, the landlord need not pay for the modification.



FAIR HOUSING ACT PROTECTIONS FOR PEOPLE WITH DISABILITIES



Greater New Orleans Fair Housing Action Center
404 S. Jefferson Davis Pkwy • New Orleans
(504) 596-2100 • (877) 445-2100 toll free
www.gnofairhousing.org

REQUEST FOR REASONABLE ACCOMMODATION/MODIFICATION

Housing providers are required to make a reasonable accommodation in their rules, policies, practices and procedures, and to allow reasonable modifications (changes to the physical structure) for individuals with disabilities. A request need not be in writing, but it is recommended that a request be made in writing so that there is a record of both the request and the date it was sent.

When considering a reasonable accommodation/modification request, a housing provider may take only the following into consideration:

- Is the individual for whom the request is made a person with a disability?
- Is the requested accommodation or modification necessary to allow the person with a disability an equal opportunity to use and enjoy a dwelling, including common areas? This is not determined by the housing provider but by the individual; however, confirmation from a qualified third party may be requested.
- Would the requested accommodation impose an undue financial and administrative burden on the housing provider? For a modification, this may only be considered if the housing provider receives federal financial assistance.
- Would the requested accommodation require a fundamental alteration in the nature of the program?

Under no circumstances may a housing provider ask about the nature or severity of the disability. Housing providers may request information about the relationship between the person's disability and the need for the requested accommodation or modification.

Providers may ask questions that clarify what it is about the rule, policy, practice or procedure that serves as a barrier or whether there are alternatives that would work for the person with a disability. This may enable providers to offer an alternative solution if the requested accommodation is an administrative and financial hardship or would fundamentally alter the nature of a provider's operations.

For more information or to file a housing discrimination complaint, contact your local fair housing agency or contact HUD at:

1-800-669-9777

1-800-927-9275 (TTY)

www.HUD.gov/fairhousing



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FAIR HOUSING RIGHTS OF PERSONS WITH DISABILITIES



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HOUSING DISCRIMINATION IS ILLEGAL

The federal Fair Housing Act prohibits discrimination in housing-related transactions because of race, color, religion, national origin, sex, disability or familial status. Many state and local laws also prohibit housing discrimination based on several additional protected classes.

The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative and homeowners' associations must not discriminate because of one's membership in a protected class.

Housing discrimination is against the law. The only way to stop discrimination is to report it.



COMMONLY ASKED QUESTIONS AND ANSWERS

What is the definition of a disability?

A disability is a physical or mental impairment which substantially limits one or more major life activities, such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working. It also includes having a record of such an impairment or regarding someone as having such an impairment when they do not.

May housing providers refuse to rent to me because they believe I will not be safe or cannot take care of myself?

No. The only exception, which applies to all applicants, is if an individual's tenancy poses a direct threat to the health or safety of others or would result in substantial physical damage to the property of others *and* a reasonable accommodation cannot significantly reduce or eliminate the threat.

What is a reasonable accommodation?

Housing providers must permit reasonable accommodations requested by residents. A "reasonable accommodation" is a change, exception or adjustment to a rule, policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling. For example, reasonable accommodations include allowing an assistance animal even if there is a "no pets" policy or creating a reserved accessible parking space for a specific resident.

A request for a reasonable accommodation may be denied if providing the accommodation would impose an undue financial and administrative burden on the housing provider or would

fundamentally alter the nature of the provider's operations, determined on a case-by-case basis. When a housing provider refuses a requested accommodation because it is not reasonable, the provider should discuss with the requester whether there is an alternative accommodation that would effectively address the requester's disability-related needs.

What is a reasonable modification?

Housing providers must permit reasonable modifications requested by residents. A "reasonable modification" is a structural change made to existing premises occupied or to be occupied by a person with a disability, so that he or she can fully use and enjoy the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings, and to the common and public use areas. The resident pays the cost of the modification. Examples of reasonable modifications include installing grab bars or ramps, lowering counter spaces, and allowing a deaf or hard of hearing tenant to install strobes. Section 504 of the Rehabilitation Act of 1973 may require landlords that receive federal funds to pay for reasonable modifications.

May the housing provider ask for details or proof that I am disabled?

The housing provider may ask for verification of a person's disability, if it is not obvious or otherwise known to the housing provider, and may verify that a request is related to that disability. If requested, the individual may provide a written statement from a licensed medical or social service professional or other third party stating that the applicant/resident qualifies as an individual with a disability. **The housing provider may not ask the person with a disability or the certifying professional about the nature or severity of the individual's disability.**

LENDERS ALSO MAY NOT DISCRIMINATE

These are examples of things a lender may not do because you are a person with a disability:

- Refuse to meet with you because you request a sign language interpreter or need some other reasonable accommodation, such as meeting in a wheelchair-accessible location.
- Require medical documentation from you or require that you prove that your disability income will continue for a specified period of time, such as three years.

- Charge you a higher interest rate or fees.
- Fail to count all your sources of income, including any disability income.
- Hold you to a higher qualification standard or require a higher credit score.
- Require that you make a larger down payment or pay more in closing costs.
- Appraise the property differently because it has features such as strobes or ramps.

REQUEST FOR REASONABLE ACCOMMODATION/MODIFICATION

What is a reasonable accommodation?

A “reasonable accommodation” is a change, exception or adjustment to a rule, policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including its public and common use space. Housing providers, including homeowner and condominium associations, must make reasonable accommodations for persons with disabilities, such as allowing assistance animals in a no-pets building. A request need not be in writing, but it is recommended that a request be made in writing so that there is a record of both the request and the date it was sent.

When considering a reasonable accommodation request to allow an assistance animal, a housing provider may take only the following into consideration:

- Is the individual for whom the request is made a person with a disability?
- Is the requested accommodation necessary to allow the person with a disability an equal opportunity to use and enjoy a dwelling, including common use areas?
- Would the requested accommodation impose an undue financial and administrative burden on the housing provider?
- Would the requested accommodation require a fundamental alteration in the nature of the provider’s operations?

A housing provider may not ask about the nature or severity of the disability. However, a housing provider may request information about the relationship between the person’s disability and the need for the requested accommodation to allow an assistance animal. This information can usually be provided by the individual making the request. A doctor or other medical professional, a peer support group, a non-medical service agency, or another reliable third party who is in a position to know about the individual’s disability may also provide the information.

For more information or to file a housing discrimination complaint, contact your local fair housing agency or contact HUD at:

1-800-669-9777

1-800-927-9275 (TTY)

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FAIR HOUSING RIGHTS OF PERSONS WITH DISABILITIES TO REASONABLE ACCOMMODATIONS FOR ASSISTANCE ANIMALS



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The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners insurance. Landlords, real estate agents, lenders, insurance companies and condominium, cooperative and homeowner associations must not discriminate because of one's membership in a protected class.

Landlords and other housing providers may not discriminate against persons with disabilities. Pet restrictions cannot be used to deny or limit housing to persons with disabilities who require the use of an assistance animal. This brochure discusses how reasonable accommodations may be required to enable persons with disabilities that require the use of an assistance animal to use and enjoy a dwelling. For more general information about the fair housing rights of persons with disabilities, please see the brochure: Fair Housing Rights of Persons with Disabilities.

Housing discrimination is against the law. One way to stop discrimination is to report it.

COMMONLY ASKED QUESTIONS AND ANSWERS

What is the definition of a disability?

A disability is a physical or mental impairment which substantially limits one or more major life activities such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working. It also includes a record of such an impairment or being regarded as having such an impairment. The law also covers someone who is associated with a person with a disability.

Is an assistance animal a pet?

An assistance animal is not a pet. It is an animal that works, provides assistance, or performs tasks for the benefit of a person with a disability or provides emotional support that alleviates one or more identified symptoms or effects of a person's disabilities. Assistance animals perform many functions for persons with disabilities, including but not limited to, guiding individuals who are blind or have low vision, alerting individuals who are deaf or hard of hearing to sounds, providing protection or rescue assistance, pulling a wheelchair, fetching items, alerting persons with seizure-related disabilities to impending seizures, or providing emotional support to persons who have a disability-related need for such support.

Assistance animals under the Fair Housing Act are sometimes referred to as "service animals," "assistive animals," "support animals," "therapy animals," "emotional support animals," or "companion animals." Under the Fair Housing Act, housing providers have an obligation to accommodate persons who, because of their disability, require service dogs or other types of assistance animals to perform tasks, provide emotional support, or alleviate the effects of their disabilities.

Must an assistance animal be trained or certified?

For purposes of a reasonable accommodation under the Fair Housing Act, an assistance animal does not have to be individually trained or certified. While dogs are the most common type of assistance animal, other animals may also be assistance animals. Assistance animals may be any breed, size or weight. Some, but not all, assistance animals wear special collars or harnesses. Assistance animals are not required to have special licenses, be certified, or have any visible identification.

May a housing provider require a pet deposit for an assistance animal?

No. Since an assistance animal is not a pet, a housing provider may not require a payment of a fee or security deposit or other terms and conditions that apply to applicants or residents with pets. However, if an assistance animal causes damage to the rental unit or common areas, the housing provider may charge the tenant for the cost of repairing the damage, if it is the provider's practice to assess tenants for damage to the premises caused by tenants.

What if a housing provider only allows pets under 30 pounds?

Assistance animals are not pets and therefore a housing provider may not limit the size of the assistance animal. Assistance animals may be any breed, size, or weight and housing providers should reasonably accommodate a tenant with a disability-related need for an assistance animal by waiving any size or weight limitations that might otherwise apply to pets.

When may a housing provider deny an assistance animal?

Housing providers are not required to provide an accommodation that is unreasonable, meaning that allowing the animal would result in a financial and administrative burden on the provider. In addition, a request may be denied if the specific assistance animal poses a direct threat to the health or safety of others or would cause substantial physical damage to the property of others, determined on an individual basis and not by assumptions or stereotypes about a particular type or breed of animal.

What if the housing provider's property insurance carrier prohibits certain animals?

If an insurance carrier would cancel, increase policy costs, or adversely change policy terms because of the presence of a certain breed of dog or other animal that is an assistance animal, the insurance company would be violating the Fair Housing Act. The insurance company must make a reasonable accommodation to its policies and procedures to allow the assistance animal without changing the cost or terms of the provider's insurance coverage.





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FAIR HOUSING FOR FAMILIES WITH CHILDREN

SIGNS OF POSSIBLE DISCRIMINATION

- Families with children are limited to certain buildings or to the first floor.
- Occupancy is limited to one person per bedroom.
- The housing provider refuses to sell, rent or show available housing after learning that you have children.
- The terms and conditions of a lease or agreement are different for families, such as lease terms that strictly limit children's activities on the property or charge a higher security deposit.
- Statements are made that the dwelling would not be suitable for your family, that your children won't be safe, or that the neighbors do not want you there.
- The availability changes between a phone contact and an in-person visit.
- Advertisements express a preference for singles or couples.



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The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative and homeowners' associations must not discriminate because of one's membership in a protected class.

IT IS ILLEGAL TO REFUSE TO RENT TO SOMEONE BECAUSE OF THE PRESENCE OF CHILDREN IN THE HOUSEHOLD

If a housing provider refuses to rent or sell a covered unit, requires a higher security deposit, charges additional fees, limits the use of facilities, or limits families to particular floors or buildings, that could be discrimination. Housing discrimination is against the law. The only way to stop discrimination is to report it.



COMMONLY ASKED QUESTIONS AND ANSWERS

What does the phrase “familial status” mean?

“Familial status” means the presence of children under 18 in the household. This includes pregnant women and persons in the process of adopting or securing custody of a child/children. Children include foster children and grandchildren as long as the person has legal custody or written permission.

What actions does the law prohibit?

The law prohibits actions such as denying housing, limiting access to housing, discouraging home seekers, or creating different rules, fees or standards because the family has or is expecting a child/children.

Does this mean that a landlord must rent to or cannot evict any household with children?

No. A housing provider has the right to refuse rental applications or evict tenants based on objective criteria, such as credit history or bad tenant history. A housing provider should establish qualification standards and apply them equally to each household, whether or not it has children.

May a landlord make rules about how children should behave?

Reasonable rules are appropriate. Here are some general guidelines:

Rules should apply to all tenants and not just children.

Rules should address behavior, not status, and should not be so restrictive that families with children do not get equal use and benefit of the housing.

May a landlord decide which units are better for families with children?

No. Landlords must give applicants objective information about what units are available and allow applicants to determine which unit is suitable for their household.



May a landlord set limits on the number of occupants?

A housing provider has the right to establish reasonable occupancy standards. Some restrictive occupancy limits have the effect of discriminating against families with children. As a general guideline, any such limit should not be more restrictive than two persons per bedroom, and should consider the size and configuration of rooms and total livable space. A maximum of two persons per bedroom may be unreasonably restrictive depending on all the circumstances viewed as a whole. Rules allowing fewer than two persons per bedroom are presumed unreasonable.

Is there any type of housing that may prohibit families with children?

Communities that qualify for the “Housing for Older Persons” exemption under the Fair Housing Act are permitted to exclude families with children under the age of 18. These communities must meet all the requirements of the exemption: In housing for persons 62 or older, every resident must be 62 or older; and in housing for persons age 55 or older, 80% of the units must have at least one person age 55 or older, and the community must meet other requirements, including completing surveys.

In some circumstances, the Fair Housing Act exempts owner-occupied buildings with no more than four units.

BEST PRACTICES FOR ASSOCIATIONS AND PROPERTY MANAGERS

- Treat all applicants and residents alike regardless of race, color, religion, national origin, sex, disability, familial status or other characteristics that may be protected by state and/or local laws.
- Put eligibility criteria in writing and apply them in the same manner to all applicants.
- Establish the same terms and conditions for all applicants.
- Provide information about and/or show all applicants all available apartments for rent or units for sale.
- Never discourage applicants from applying or suggest they would be happier living elsewhere.
- Do not refuse to rent/sell to families with children unless the community qualifies for the “Housing for Older Persons” exemption under the Fair Housing Act.
- Establish a written procedure for responding to requests for reasonable accommodations and modifications from or on behalf of residents with disabilities.
- Review all promotional materials and advertisements to ensure that there is no suggestion of a preference, limitation or discrimination based on protected class.
- Require fair housing training for managers, board members, employees and real estate agents.



For more information or to file a housing discrimination complaint, contact your local fair housing agency or contact HUD at:

1-800-669-9777

1-800-927-9275 (TTY)

www.HUD.gov/fairhousing



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FAIR HOUSING GUIDANCE FOR CONDOMINIUM, COOPERATIVE AND HOMEOWNERS' ASSOCIATIONS



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THE FAIR HOUSING ACT APPLIES TO CONDOMINIUM, COOPERATIVE AND HOMEOWNERS' ASSOCIATIONS

The federal Fair Housing Act prohibits discrimination in housing-related transactions because of race, color, religion, national origin, sex, disability or familial status. Many state and local laws also prohibit housing discrimination based on several additional protected classes.

The Fair Housing Act applies to a wide variety of housing transactions, including rentals, sales, home mortgages, appraisals and homeowners insurance. Landlords, real estate agents, lenders, insurance companies, and condominium, cooperative and homeowners' associations must not discriminate because of one's membership in a protected class.

An association may have the right to approve or reject new residents and establish association policies and procedures, but it may not discriminate because of a protected characteristic while doing so.



AVOID FAIR HOUSING VIOLATIONS

Associations are responsible for the statements and actions of those who work on their behalf, such as board members, property managers, maintenance staff and real estate agents. Ensure that *all* staff are knowledgeable about their fair housing responsibilities.



COMMONLY ASKED QUESTIONS AND ANSWERS

What is the definition of a disability?

A disability is a physical or mental impairment which substantially limits one or more major life activities, such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working. It also includes having a record of such an impairment or regarding someone as having such an impairment when they do not.

What is a reasonable accommodation?

Housing providers must permit reasonable accommodations requested by residents. A "reasonable accommodation" is a change, exception or adjustment to a rule, policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling. For example, reasonable accommodations include allowing an assistance animal even if you have a "no pets" policy. Another common example is creating a reserved accessible parking space for a specific resident.

What is a reasonable modification?

Housing providers must permit reasonable modifications requested by residents. A "reasonable modification" is a structural change made to existing premises occupied or to be occupied by a person with a disability, so that he or she can fully use and enjoy the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings, and to the common and public use areas. The resident pays the cost of the modification. Examples of reasonable modifications include installing grab bars or ramps, lowering counter spaces, and allowing a deaf or hard of hearing tenant to install strobes.

Are all requests considered reasonable?

A request for a reasonable accommodation may be denied if providing the accommodation would impose an undue financial and administrative burden on the housing provider or would fundamentally alter the nature of the provider's operations, determined on a case-by-case basis.

When a housing provider refuses a requested accommodation because it is not reasonable, the provider should discuss with the requester whether there is an alternative accommodation that would effectively address the requester's disability-related needs.



May the association ask for details or proof that a person is disabled?

The housing provider may ask for verification of a person's disability, if it is not obvious or otherwise known to the housing provider, and may verify that a request is related to that disability. If requested, the individual may provide a written statement from a licensed medical or social service professional or other third party stating that the applicant/resident qualifies as an individual with a disability. **The housing provider may not ask the person with a disability or the certifying professional about the nature or severity of the individual's disability.**

What is familial status?

"Familial status" means the presence of children under 18 in the household. This includes pregnant women and persons in the process of adopting or securing custody of a child/children. Children include foster children and grandchildren as long as the person has legal custody or written permission.

If the only available units are on upper floors, may the community refuse to rent to families with children?

No. It is up to the applicants to determine whether they have any preference about floor levels.

Under what circumstances may a community or association exclude families with children?

Communities that qualify for the "Housing for Older Persons" exemption under the Fair Housing Act are permitted to exclude families with children under the age of 18. These communities must meet all the requirements of the exemption: In housing for persons 62 or older, every resident must be 62 or older; and in housing for persons age 55 or older, 80% of the units must have at least one person age 55 or older, and the community must meet other requirements, including completing surveys.

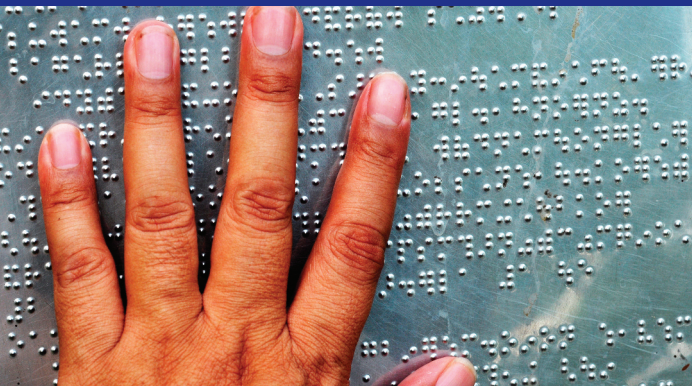
REQUESTS FOR REASONABLE ACCOMMODATION/MODIFICATION

A request for a reasonable accommodation or reasonable modification need not be in writing, but it is recommended that a request be made in writing so that there is a record of both the request and the date it was sent.

When considering a reasonable accommodation/modification request, a housing provider may take only the following into consideration:

- Is the individual for whom the request is made a person with a disability?
- Is the requested accommodation or modification necessary to allow the person with a disability an equal opportunity to use and enjoy a dwelling, including common use areas?
- Would the requested accommodation impose an undue financial and administrative burden on the housing provider?
- Would the requested accommodation require a fundamental alteration in the nature of the provider's operations?

A housing provider may not ask about the nature or severity of the disability. However, a housing provider may request information about the relationship between the person's disability and the need for the requested accommodation, if either the disability or the need for the requested accommodation is not apparent. This information can usually be provided by the individual making the request. A doctor or other medical professional, a peer support group, a non-medical service agency, or another reliable third party who is in a position to know about the individual's disability may also provide the information.



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FAIR HOUSING RIGHTS OF PERSONS WHO ARE DEAF OR HARD OF HEARING OR WHO ARE BLIND OR HAVE LOW VISION



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Housing discrimination is against the law. One way to stop discrimination is to report it.

Landlords and other housing providers may not discriminate against persons with disabilities. This brochure discusses the fair housing rights of individuals with hearing, vision, communication or speech-related disabilities. This brochure also discusses reasonable accommodations and reasonable modifications that may be required to enable persons with such disabilities to use and enjoy a dwelling. For more general information about the fair housing rights of persons with disabilities, please see the brochure: ***Fair Housing Rights of Persons with Disabilities.***



LANDLORDS AND PROPERTY MANAGERS

Landlords and their agents must ensure that individuals with vision, hearing, communication or speech-related disabilities can effectively communicate with them. For example, persons who are blind or have low vision may need to have the rental application or other housing related documents read to them. Housing providers may not refuse to communicate through TTY, video relay, or other relay systems.

COMMONLY ASKED QUESTIONS AND ANSWERS

What is the definition of a disability?

A disability is a physical or mental impairment which substantially limits one or more major life activities such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working. It also includes a record of such an impairment or being regarded as having such an impairment. The law also covers someone who is associated with a person with a disability.

What is a reasonable accommodation?

A "reasonable accommodation" is a change, exception or adjustment to a rule, policy, practice or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling, including its public and common use space. Examples of reasonable accommodations for residents who are deaf or hard of hearing or blind or have low vision include:

- Providing an interpreter to enable residents who are deaf or hard of hearing to participate in homeowner or condominium association meetings or meetings or conversations with a housing provider involving long, complex or important matters.
- Providing assistance in filling out forms or providing leases, rules or other documents in large print.
- Where a lease permits only those adults named on the lease to reside in a unit, allowing a live-in aid if the tenant needs such assistance.

LENDERS AND INSURERS

Lenders and insurance companies may not refuse to provide mortgages or homeowners or renters insurance respectively because the applicant is a person with a disability. Nor may they provide mortgages or insurance on different terms.

Under the Fair Housing Act, lenders and insurers need to make sure that a person with a disability receives the same information about a loan or insurance policy as any other applicant without a disability. Lenders and insurers also need to make reasonable

- Allowing an assistance animal in a building with a "no pets" policy.

What is a reasonable modification?

A "reasonable modification" is a structural change made to existing premises, occupied or to be occupied by a person with a disability, so that he or she can fully use and enjoy the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings, and to the common and public use areas. Examples of reasonable modifications include allowing a tenant to:

- Install a communication device, such as strobe lights, to alert a tenant who is deaf or hard of hearing that a smoke alarm or door bell has sounded.
- Modify kitchen appliances for use by a person who is blind.
- Install grab bars or ramps; widen doorways to enable wheelchair access.
- Remove a built-in bookshelf that protrudes into a pathway.

The resident is responsible for paying the cost of the modification. Tenants are obligated to restore the interior of the dwelling to its previous state only where it is reasonable to do so and the housing provider has requested the restoration. Reasonable modifications to the exterior of a dwelling are not required to be restored. Section 504 of the Rehabilitation Act of 1973 may require landlords that receive federal funds to pay for reasonable modifications.

accommodations to persons with disabilities, which may include providing an interpreter. Under another law, the Americans with Disabilities Act, a lender or insurance company is generally required to provide appropriate auxiliary aids and services to persons with disabilities when necessary to ensure effective communication when discussing a complex issue such as a mortgage or insurance policy. Appropriate auxiliary aids and services may include qualified sign language or oral interpreters, computer-assisted real-time transcription, qualified readers, and documents in alternate formats (Braille, large print, audio format, accessible electronic format).

THE HUD LGBT RULE FACT SHEET

Greater New Orleans Fair Housing Action Center • (504) 596-2100 • www.gnofairhousing.org



BACKGROUND

“Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity,” referred to as the “LGBT Rule,” came into effect on March 5, 2012. Its purpose is to protect lesbian, gay, bisexual and transgender individuals and families from discrimination in Dept. of Housing and Urban Development (HUD) programs, and to set an example to the private market.

Note: The LGBT rule is not a law, or an amendment to the federal Fair Housing Act, which protects against discrimination in housing based on race, color, national origin, religion, sex, disability, or familial status (whether or not you have kids). It is simply a new regulation applied to HUD-funded housing and housing providers.



DEFINITIONS

Sexual orientation refers to whether a person identifies as homosexual, heterosexual, or bisexual.

Gender identity refers to an individual’s actual or perceived gender-related characteristics. This includes types of gender expression not stereotypically associated with the sex a person was assigned at birth.

THE RULE:



EQUAL ACCESS PROVISION

The rule establishes a new Equal Access Provision

- Housing that is financed, insured, or assisted by HUD must be made available without regard to actual or perceived sexual orientation, gender identity, or marital status.
- Types of HUD funding the rule covers: Section 8 (housing vouchers), Community Development Block grants, Public Housing, Housing Opportunities for Persons with Aids (HOPWA), Supportive Housing for the Elderly and Persons with a disability, Federal Housing Administration (FHA) insured loans, and any other HUD-assisted program. Private housing providers with no FHA loan are not subject.



FEDERAL HOUSING ADMINISTRATION LOANS

The rule adds sexual orientation and gender identity to the existing FHA equal access provision

- Prohibits lenders from determining eligibility for FHA-insured loans on actual or perceived sexual orientation and gender identity.



DEFINITION OF FAMILY

The rule clarifies the definition of “family” and “household” to include LGBT inclusive language

- “Family” now includes persons regardless of actual or perceived sexual orientation, gender identity, or marital status.
- This is crucial because the definition of family determines who is eligible to participate in a HUD program.
- Applies to certain programs only: Section 8, Public Housing, FHA, Community Development Block Grants, Housing Opportunities for Persons with AIDS (HOPWA), 202/811 (elderly and disabled assisted housing).



PROHIBITION OF INQUIRIES

The rule prohibits inquiries about sexual orientation and gender identity

- Prohibits owners and operators of HUD-funded housing, or HUD insured housing (FHA loans), from inquiring about an applicant or occupant’s sexual orientation or gender identity, or denying an applicant housing on that basis.
- Any mortgage lender that provides FHA loans must follow this provision, even if an individual is seeking a non-FHA loan.

Includes
new COVID-19
Print PSAs

**PUBLIC SERVICE ANNOUNCEMENTS AND
EDUCATION AND OUTREACH MATERIALS**



The National Fair Housing Alliance is pleased to share with you its catalog of Public Service Announcements and Education and Outreach Materials. The PSAs in this catalog have been categorized mostly by Protected Class. These PSA materials have been adapted for use in many different media.

Each available PSA media type is identified by the following tags:



TV and Radio PSAs, Educational Brochures, and Fair Housing Videos are also available.

Language Options

All PSAs are available in English, and many offer several different language options. Language options are identified by the following two-letter codes:

- EN** (English)
- SP** (Spanish)
- AR** (Arabic)
- CH** (Chinese)
- KO** (Korean)
- RU** (Russian)
- TL** (Tagalog)
- VI** (Vietnamese)

Note: Language codes apply to Magazine ads and may not apply to all media types.

Type of Housing Transaction

PSAs are also identified by type of housing transaction, designated by the following codes:

- DC** (Design and Construction)
- DI** (Diversity and Inclusion)
- G** (General Fair Housing)
- L** (Lending)
- PL** (Predatory Lending)
- R** (Rental)
- S** (Sales)

Where To Find These Materials

These materials are available for free at the **National Fair Housing Alliance** website, and many of them may be localized with your agency or jurisdiction's contact information.

Here is the website address: www.nationalfairhousing.org

Localization

If you are unable to localize a print document yourself, please contact the National Fair Housing Alliance (contact information can be found on the last page of this document).

For TV and radio PSAs, you may be able to partner with a local station, production company, or university which can assist in the localization of these assets. You can always reach out to The CauseWay Agency (at 203-454-2100) which will gladly assist with broadcast localization, but which charges a modest fee.

Securing Donated Media

As you are selecting your PSAs, you should also be planning your media outreach strategy in order to secure donated media in support of fair housing. Be sure to prepare an "elevator speech" that readily conveys the importance of the issue in your community and why free media time and/or space could be helpful. The media is not required to support PSAs but often helps when unsold inventory is available. They look for issues or causes that are locally relevant and important to their audience. As such, you should develop a list of your priority media outlets (e.g., TV, radio, print and outdoor [billboards, bus shelters, etc.]) and then call these outlets to identify and meet with the individual tasked with Public Service Advertising. It may be a person in Community Affairs, but not necessarily. You should also know that, historically, the NFHA PSAs in the Clearinghouse's library have been met with significant donated media support, at least on a national basis.



Many of the PSAs in this catalog were created with funding from the U.S. Department of Housing and Urban Development.

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NEW

HOUSING DISCRIMINATION UNMASKED.

Don't let housing discrimination get covered up.

"When I went looking for an apartment, I wore a mask. But they could still see I'm Black. I was told that they wouldn't rent to me because they heard Black people were disproportionately getting COVID-19."

COVID-19 inequity is real, and it shouldn't be made worse because of housing discrimination. If you suspect housing discrimination because of your race, color or national origin, file a complaint with HUD or your local fair housing center so we can investigate it.

For more information, go to:
hud.gov/fairhousing or call 1-800-669-9777
 Federal Relay Service 1-800-877-8339

FAIR HOUSING: THE LAW IS ON YOUR SIDE.
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal fair housing law prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

NFHA
NATIONAL FAIR HOUSING ALLIANCE

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- BILLBOARD
- POSTER
- BUS SHELTER
- MALL POSTER

Type of Transaction: **R**

WILDFIRES DON'T CARE ABOUT YOUR RACE. BUT WHEN WE TRIED TO RENT A NEW PLACE TO LIVE, WE LEARNED THAT SOME LANDLORDS DO.

When the fire came, we had to run from our home. Fortunately, we found temporary shelter. But as we started looking for a place to live, we ran into housing discrimination, which isn't just unfair – it's illegal. If you feel that a landlord or broker has denied you the sale, rental, or financing of a home based on your race, color, religion, sex, national origin, disability or because you have children, report it to HUD or your local fair housing center.

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NFHA
NATIONAL FAIR HOUSING ALLIANCE

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- MAGAZINE
- BILLBOARD
- POSTER
- BUS SHELTER
- MALL POSTER

Type of Transaction: **R**

GOOD CREDIT. GOOD JOBS. GOOD REFERENCES.

BUT THE LANDLORD DENIED THEM THE APARTMENT BECAUSE OF THEIR RACE. AND THIS HAPPENS EVERY DAY.

It's against the law for landlords to deny your application, give you the run around, charge you more rent, or steer you away from a rental complex or neighborhood because of your race. If you suspect housing discrimination, file a complaint with HUD or your local fair housing center, so we can investigate it.

To file a complaint, go to
hud.gov/fairhousing
 or call 1-800-669-9777

FAIR HOUSING IS YOUR RIGHT. USE IT.
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NFHA
NATIONAL FAIR HOUSING ALLIANCE

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- BILLBOARD
- POSTER
- BUS CARD
- MALL POSTER

Type of Transaction: **R**

THE FLOOD TURNED OUR LIVES UPSIDE DOWN. WHEN WE TRIED TO RENT A NEW PLACE TO LIVE, WE KEPT GETTING TURNED DOWN.

When the flood came, we had to run from our home. Fortunately, we found temporary shelter. But as we started looking for a place to live, we ran into housing discrimination, which isn't just unfair – it's illegal. If you feel that a landlord or broker has denied you the sale, rental, or financing of a home based on your race, color, religion, sex, national origin, disability or because you have children, report it to HUD or your local fair housing center.

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NFHA
NATIONAL FAIR HOUSING ALLIANCE

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- BILLBOARD
- POSTER
- BUS SHELTER
- MALL POSTER

Type of Transaction: **R**

WHERE YOU LIVE IS YOUR CHOICE

DON'T LET ANYONE TELL YOU DIFFERENTLY.

We found the home of our dreams, but the real estate agent said she thought we would be more comfortable in a different neighborhood. But I know it's illegal to steer prospective homeowners to or from certain neighborhoods based on race or national origin. Report racial steering and put an end to it. Like we did.



SCAN HERE FOR MORE INFO

Visit hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)

Fair Housing Is Your Right. Use It!





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a public-private partnership of housing, color, religion, national origin, sex, familial status or disability. For more information, visit www.fairhousing.org.

EN / AR / RU

MAGAZINE	BILLBOARD	BUS KING
POSTER	BUS CARD	BUS QUEEN
MALL POSTER	BUS SHELTER	

Type of Transaction: **R / S**

在哪里居住由你来决定

不让任何人告诉你不是这样。

我们找到了梦想中的房子。不过房地产中介说，我们住在新的小区会更舒服。但是，我知道那种做法是违法的。引你居住的地区而去或者不去某些小区是违法的。遇到那种情况就报告。终结这种做法。我们就是这样做的。



扫描这里获取更多消息

访问 hud.gov/fairhousing 或致电住房和城市发展部热线
1-800-669-9777 (英语/西班牙语) **1-800-927-9275** (电传)

公平住房是你的权利。请使用。





本公益服务信息来自美国住房和城市发展部与美国公平住房联盟合作。美国公平住房联盟是一个公私合作伙伴关系，由住房、种族、宗教、民族、性别、家庭状况或残疾人士组成。欲了解更多信息，请访问 www.fairhousing.org。

CH / KO / TL / VI

MAGAZINE

Type of Transaction: **R / S**

TÚ ELIGES DÓNDE VIVIR

NO PERMITAS QUE TE DIGAN LO CONTRARIO.

Encontramos la vivienda de nuestros sueños pero el agente inmobiliario dijo que pensaba que estaríamos más cómodos en un vecindario diferente. Pero sé que es ilegal encasillar a posibles compradores de viviendas en ciertos vecindarios por motivos de raza o nacionalidad. Reporta el encasillamiento racial y ponle fin. Como hicimos nosotros.



SCAN HERE FOR MORE INFO

Visita hud.gov/fairhousing o llama a la línea directa de HUD
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)

La Equidad de Vivienda es Tu Derecho. Úsalo.





Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Alianza de Equidad de Vivienda es una asociación de vivienda, raza, religión, nacionalidad, origen étnico, sexo, estatus familiar o discapacidad. Para más información, visite www.fairhousing.org.

SP

MAGAZINE
POSTER

Type of Transaction: **R / S**

HOUSING DISCRIMINATION. IT'S UNLAWFUL, UNFAIR AND UN-AMERICAN.


Alicia W. Iraq and Afghanistan War Veteran



SCAN HERE FOR MORE INFO

Fair Housing Is Your Right. Use It.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a public-private partnership of housing, color, sex, religion, national origin, familial status or disability. For more information, visit www.fairhousing.org.

EN / SP / AR / CH / KO / RU / TL / VI

MAGAZINE
POSTER

Type of Transaction: **R / S**

How can we tell him that the color of his skin is keeping his family from the home of its dreams?



Image by Dennis Korte

Housing discrimination isn't just unfair - it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of race, color, national origin, religion, sex, familial status or disability, report it to HUD or your local fair housing center.

Fair Housing Is Your Right. Use It.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, national origin, religion, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

EN / SP / CH

- MAGAZINE
- NEWSPAPER
- POSTER

Type of Transaction: **R / S**

You + Fair Housing  A Better Community



The solution to housing discrimination starts with you. If you have been trying to buy or rent a house or apartment and you believe your rights have been violated, contact HUD or your local fair housing center. The Fair Housing Act prohibits housing discrimination because of race, color, sex, religion, national origin, familial status or disability.

Fair Housing Is Your Right. Use It.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)





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EN / SP / CH

- MAGAZINE
- MALL POSTER
- NEWSPAPER
- POSTER

Type of Transaction: **S / L / DI**

YOUR CREDIT STATUS WILL AFFECT YOUR ABILITY TO BUY A HOUSE.



YOUR RACIAL STATUS SHOULD NOT.

It is against the law to consider race, color, national origin, religion, sex, disability or familial status in any decision regarding rental, sales or mortgage lending. If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

Your Choice. Your Right. Your Home. 




A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE

Type of Transaction: **S / L**

While You Were Out
ASHLEY AND JAMES
555-2943


Message
CALLED ABOUT THE APARTMENT.
2 INCOMES / 2 KIDS
SOUNDS BLACK

SOUNDS LIKE DISCRIMINATION.

What matters is how you look on paper – not how you sound over the phone. Judging you by your race or color instead of your qualifications is discrimination. It's unfair, it's painful... and it's against the law. The best way to stop housing discrimination is to report it.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

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EN

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R**

"WILL THE APARTMENT STILL BE AVAILABLE WHEN THEY MEET ME IN PERSON?"



"I MADE ARRANGEMENTS TO LOOK AT AN APARTMENT, BUT WHEN THE LANDLORD SAW MY SON AND ME, HE WALKED AWAY. WHEN WE CAUGHT UP WITH HIM, HE SAID THE APARTMENT WAS ALREADY RENTED."

Discrimination because of race or familial status is prohibited under the law. If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

Visit www.hud.gov/fairhousing or call the HUD Hotline 1-800-669-9777 (voice) 1-800-927-9275 (TTY)

Your Choice. Your Right. Your Home. 

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EN / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER

Type of Transaction: **R**

It's okay to consider color



...as long as it's green.

Judging you by what you look like instead of your qualifications is discrimination. What matters is your ability to pay for housing. It's illegal to discriminate because of race, color, religion, sex, national origin, disability or familial status in the sale or rental of housing.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

Visit www.hud.gov/fairhousing or call the HUD Hotline 1-800-669-9777 (voice) 1-800-927-9275 (TTY)

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EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R / S / L**



SHE FOUGHT FOR HER COUNTRY.

NOW SHE'S FIGHTING HOUSING DISCRIMINATION RIGHT HERE AT HOME.

Karen defied the red, white and blue and then was turned down for housing because she's black. After meeting her, the rental agent told Karen that the apartment she wanted to see was rented—even though it was still available. Denying housing because of race or color is against the law. The only way to stop housing discrimination is to report it. If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

Visit www.hud.gov/fairhousing or call the HUD Hotline 1-800-669-9777 (voice) 1-800-927-9275 (TTY)

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EN

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R**

"We don't make loans in black neighborhoods."


YOU WON'T HEAR THAT. WHAT YOU MAY HEAR IS:


"Your debt to income ratios are too high."
 "The appraisal said 'inadequate collateral.'
 "You need more money down."

Anytime you're denied a home loan or the terms and conditions are changed, you could be a victim of mortgage lending discrimination.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

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EN

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **S / L**

**WHAT WILL HE SEE WHEN HE OPENS HIS EYES?
DISCRIMINATION OR A NEW HOME?**

It's a reality that housing discrimination based on religion exists today. It isn't just unfair—it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of religion, file a discrimination complaint with HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

Fair Housing Is Your Right. Use It!

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a public-private partnership between HUD, state, local, and national fair housing organizations. For more information, visit www.fairhousing.org.

EN / SP / AR / CH / KO / RU / TL / VI

MAGAZINE

Type of Transaction: **R / S**

Is religious discrimination keeping you out of the home of your dreams?

Housing discrimination based on any form of religion isn't just unfair – it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of religion, race, color, national origin, sex, familial status or disability, report it to HUD or your local fair housing center.

Here are some possible signs of housing discrimination:

- "I'll show you neighborhoods with mosques."
- "We only take people who speak English clearly."
- "You might be more comfortable living elsewhere."

Fair Housing Is Your Right. Use It.

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1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

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EN / SP / AR / CH / KO / RU / TL / VI

- | | | |
|-----------|-------------|-----------|
| MAGAZINE | BILLBOARD | BUS KING |
| NEWSPAPER | MALL POSTER | BUS QUEEN |
| POSTER | BUS SHELTER | BUS CARD |

Type of Transaction: **R / S**

**DIFFERENT NATIONAL ORIGINS.
SAME FAIR HOUSING RIGHTS.**

It is illegal for landlords and real estate agents to deny you housing opportunities because of your ethnicity. The Fair Housing Act prohibits housing discrimination based on national origin. If you believe you have experienced a violation of your rights, file a complaint.

Go to www.hud.gov/fairhousing or call 1-800-669-9777
Federal Relay Service 1-800-877-8339

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NFHA
National Fair Housing Alliance

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- MALL POSTER
- BUS SHELTER
- NEWSPAPER
- POSTER

Type of Transaction: **R / S**

**Choosing where you live is a right.
Housing discrimination is wrong.**

Discrimination because of race, color, religion or national origin is illegal. The only way to stop it is for you to report it.

Fair Housing Is Your Right. Use It.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

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FAIR HOUSING
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EN / AR / RU

- MAGAZINE

Type of Transaction: **R / S**

While You Were Out
RITA AND VICTOR
555-2943
CALLED ABOUT THE APARTMENT.
2 INCOMES / 2 KIDS
SOUNDS MEXICAN

SOUNDS LIKE DISCRIMINATION.

What matters is how you look on paper – not how you sound over the phone. Judging you by your race or national origin instead of your qualifications is discrimination. It's unfair, it's painful... and it's against the law. The best way to stop housing discrimination is to report it.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (voice) 1-800-927-9275 (TTY)

Your Choice. Your Right. Your Home.

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EN

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R**

選擇想要的住所是您的權利。

住房歧視為錯誤的行為。

歧視種族、膚色、宗教或國籍係屬非法行為，而阻止歧視的唯一方法，就是出面檢舉。

請瀏覽 www.hud.gov/fairhousing 或致電 HUD 的住房歧視熱線
語音電話 1-800-669-9777 TTY 電話 1-800-927-9275

NFHA
National Fair Housing Alliance

美國住宅部與聯邦政府 (U.S. Department of Housing and Urban Development) 與全國公平住房聯盟 (National Fair Housing Alliance) 攜手合作，為您提供公平服務資訊。
聯邦公平住房法禁止住房歧視種族、膚色、宗教、性別、家庭狀況或殘障。
如需更多資訊，請瀏覽 www.hud.gov/fairhousing。

EN / CH / KO / TL / VI

- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R / S**

Elegir donde usted vive es un **derecho.**



La discriminación en materia de vivienda está mal.

La discriminación por motivos de raza, color, religión u origen nacional es ilegal. La única forma de intervenir es si *usted* la reporta.

Visite www.hud.gov/fairhousing o llame a La Línea Directa de HUD al 1-800-669-9777 (voice) 1-800-927-9275 (TTY) 

 Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley Federal de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, origen nacional, sexo, sexo de género o discapacidad. Para más información, visite www.hud.gov/fairhousing. **NFHA** National Fair Housing Alliance 

EN / SP

MAGAZINE	MALL POSTER	BUS KING
POSTER	BUS SHELTER	BUS QUEEN
BILLBOARD	BUS CARD	

Type of Transaction: **R / S**

"¿Estará el apartamento aún disponible cuando me conozcan en persona?"



"Hice una cita para ver en un apartamento, pero cuando el propietario nos vio a mi hijo y a mí, se alejó. Cuando me acerqué a él, dijo que el apartamento ya había sido alquilado."

La discriminación por motivos de raza o situación familiar está prohibida por la ley. Si usted cree que ha sido víctima de discriminación de vivienda, comuníquese con HUD o con su Centro Local de Equidad de Vivienda. Visite www.hud.gov/fairhousing o llame a la línea Directa de HUD 1-800-669-9777 (voice) 1-800-927-9275 (TTY)

La Equidad de Vivienda Es Tu Derecho. Úsalo.

 **NFHA** National Fair Housing Alliance 


Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Equidad de Vivienda. La Ley de Equidad de Vivienda prohíbe la discriminación por motivos de raza, color, origen nacional, sexo, situación familiar o discapacidad. Para más información, visite www.hud.gov/fairhousing.

SP

MAGAZINE	BUS CARD	BUS KING
MALL POSTER	BUS SHELTER	BUS QUEEN
BILLBOARD		

Type of Transaction: **R**

"WILL THE APARTMENT STILL BE AVAILABLE WHEN THEY HEAR MY ACCENT?"





"I called five different numbers about apartments for rent. They all said they had been rented. I started to get suspicious so I had a white friend call. Suddenly these apartments were available."

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

Visit www.hud.gov/fairhousing or call the HUD Hotline 1-800-669-9777 (voice) 1-800-927-9275 (TTY)

Your Choice. Your Right. Your Home.

 A public service message from the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing. 

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MAGAZINE
POSTER

Type of Transaction: **R**

NEW

AS COVID-19 MAKES IT HARD FOR SOME PEOPLE TO PAY RENT, SOME LANDLORDS ARE SUGGESTING SEX INSTEAD OF RENT.

During the COVID-19 crisis, many people are struggling to pay rent. Unfortunately, some unscrupulous landlords try to force tenants to provide sexual favors in exchange for canceling or reducing rent. Sexual harassment in housing situations is illegal under the Fair Housing Act. If your landlord asks for sex or a maintenance person refuses to fix something in your apartment because you won't provide sexual favors, that's illegal. File a complaint with HUD and put a stop to it.

Go to hud.gov/fairhousing/sexualharassment or call 1-800-669-9777
Federal Relay Service 1-800-877-8339
If you fear for your safety, call 911.

FAIR HOUSING. THE LAW IS ON YOUR SIDE.
A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The banner's Fair Housing Act graphic is illustrated for ease of use. Color, images, national origin, sex, marital status or disability.

UPDATED

WHEN YOUR LANDLORD SEXUALLY HARASSES YOU, THERE'S NO PLACE LIKE HOME

During the COVID-19 crisis, many people are struggling to pay rent. Unfortunately, some unscrupulous landlords try to force tenants to provide sexual favors in exchange for canceling or reducing rent. Sexual harassment in housing situations is illegal under the Fair Housing Act. If your landlord asks for sex or a maintenance person refuses to fix something in your apartment because you won't provide sexual favors, that's illegal. File a complaint with HUD and put a stop to it.

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- MAGAZINE
- POSTER
- BILLBOARD
- NEWSPAPER
- MALL POSTER
- BUS SHELTER

Type of Transaction: **R**

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER
- BUS SHELTER
- NEWSPAPER
- MALL POSTER

Type of Transaction: **R**

Your landlord wants sex in exchange for repairs?

That's illegal.

Sexual harassment by a landlord, maintenance worker or anyone associated with your rental property is against the law. The Fair Housing Act protects you from harassment, including someone repeatedly entering your apartment without permission, making unwelcome sexual advances or refusing to make repairs because you deny sexual favors. If this happens to you, file a housing discrimination complaint.

To learn more, go to hud.gov/fairhousing/sexualharassment or call 1-800-669-9777
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- MAGAZINE
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Type of Transaction: **R**

YOUR LEASE DOES NOT REQUIRE YOU TO PROVIDE SEXUAL FAVORS.

Sexual harassment by a landlord, maintenance worker or anyone associated with your rental property is against the law. The Fair Housing Act protects you from harassment, including someone repeatedly entering your apartment without permission, making unwelcome sexual advances or refusing to make repairs because you deny sexual favors. If this happens to you, file a housing discrimination complaint.

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- MAGAZINE
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Type of Transaction: **R**

YOU DESERVE TO LIVE SAFE FROM SEXUAL HARASSMENT.

Sexual harassment by a landlord or anyone related to your housing violates the Fair Housing Act. If you receive unwelcome sexual advances or are threatened with eviction because you refuse to provide sexual favors, you may file a fair housing complaint.

To file a complaint, go to hud.gov/fairhousing or call **1-800-669-9777**

FAIR HOUSING IS YOUR RIGHT. USE IT.

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance provides information to help you understand your rights and responsibilities. For more information, visit www.fairhousing.org

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- MAGAZINE
- POSTER
- BUS SHELTER
- NEWSPAPER
- MALL POSTER

Type of Transaction: **R**

I'VE HEARD ABOUT SEXUAL HARASSMENT AT WORK... BUT I DIDN'T EXPECT IT IN MY OWN APARTMENT.

SO I FILED A COMPLAINT WITH HUD.

If a landlord makes unwelcome sexual advances or if he threatens you with eviction or refuses to make repairs because you deny him sexual favors, he is violating the Fair Housing Act. Report sexual harassment and put a stop to it.

Fair Housing Is Your Right. Use It!

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NFHA
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- MAGAZINE
- BILLBOARD
- BUS KING
- POSTER
- BUS CARD
- BUS QUEEN
- MALL POSTER
- BUS SHELTER

Type of Transaction: **R**

LENDING DISCRIMINATION WAS NOT WHAT I WAS EXPECTING

If you are qualified for a mortgage, but the lender denies the loan because you are on maternity leave—that's a violation of the Fair Housing Act.

If you suspect you are a victim of lending discrimination, please report it.

1-800-669-9777 (voice)
1-800-927-9275 (TTY)
www.HUD.gov

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EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER
- BILLBOARD
- NEWSPAPER
- MALL POSTER

Type of Transaction: **L / S**

NEW

"WE DIDN'T EXPECT HOUSING DISCRIMINATION WOULD KEEP US FROM OUR NEW HOME."

"As our family continued to grow, we started looking for a new home. The landlord told us he wasn't comfortable renting to people with children because they might go to school or daycare and bring home COVID-19."

COVID-19 inequity is real, and it shouldn't be made worse because of housing discrimination. If you suspect housing discrimination because of your familial status, file a complaint with HUD or your local fair housing center so we can investigate it.

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Federal Relay Service 1-800-877-8339

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A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The federal fair housing law prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
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- POSTER
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Type of Transaction: **R**

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- MAGAZINE
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- MALL POSTER

Type of Transaction: **R**

THE FLOOD TURNED OUR LIVES UPSIDE DOWN. WHEN WE TRIED TO RENT A NEW PLACE TO LIVE, WE KEPT GETTING TURNED DOWN.

When the flood came, we had to run from our home. Fortunately, we found temporary shelter. But as we started looking for a place to live, we ran into housing discrimination, which isn't just unfair – it's illegal. If you feel that a landlord or broker has denied you the sale, rental or financing of a home based on your race, color, religion, sex, national origin, disability or because you have children, report it to HUD or your local fair housing center.

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- MAGAZINE
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- MALL POSTER

Type of Transaction: **R**

WILDFIRES DON'T CARE ABOUT YOUR RACE. BUT WHEN WE TRIED TO RENT A NEW PLACE TO LIVE, WE LEARNED THAT SOME LANDLORDS DO.

When the fire came, we had to run from our home. Fortunately, we found temporary shelter. But as we started looking for a place to live, we ran into housing discrimination, which isn't just unfair – it's illegal. If you feel that a landlord or broker has denied you the sale, rental or financing of a home based on your race, color, religion, sex, national origin, disability or because you have children, report it to HUD or your local fair housing center.

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- MAGAZINE
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- MALL POSTER

Type of Transaction: **R**

LA LEY DE IGUALDAD DE VIVIENDA ABRE PUERTAS PARA LAS FAMILIAS.

Un propietario intentó decirnos que no tenía un apartamento apto para nuestros hijos. Pero eso es ilegal. Si crees que has sufrido discriminación de vivienda, la ley te protege. La Ley de Igualdad de Vivienda prohíbe la discriminación en el arrendamiento, la venta, el alquiler y la financiación de viviendas por motivos de situación familiar* raza, color, religión, nacionalidad, sexo o discapacidad.

Si crees que has sufrido discriminación de vivienda, comunícate con hud.gov/fairhousing o lláma al 1-800-669-9777

50 AÑOS DE ABRIR PUERTAS.

El programa de servicios públicos de Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en cooperación con la Agencia Nacional de Igualdad de Vivienda. Para obtener más información, visita www.hud.gov/fairhousing.

*Con algunas excepciones, las familias con hijos menores de 18 años están protegidas por la Ley de Igualdad de Vivienda.

EN / SP

- MAGAZINE
- POSTER

Type of Transaction: **R**

AS A MOTHER I'M ALWAYS EXPECTING THE UNEXPECTED. BUT I DIDN'T EXPECT HOUSING DISCRIMINATION BECAUSE I HAVE A CHILD.

One landlord said I could only live on the first floor, another said that my daughter was not allowed to play outside, and a third told me that my rent would be higher. Then I learned that discrimination based on familial status is illegal, so I filed a complaint with HUD.

Find out more at hud.gov/fairhousing or call 1-800-669-9777

FAIR HOUSING IS YOUR RIGHT. USE IT.

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- MAGAZINE
- NEWSPAPER
- POSTER
- BILLBOARD
- MALL POSTER
- BUS CARD

Type of Transaction: **R**

They told us to "Live someplace else."

We have rights. We called HUD.

We found a three-bedroom apartment we loved in a great neighborhood with good schools and a beautiful park. But the landlord told us to live someplace else that would be better for our family. We filed a complaint with HUD, and now we have a wonderful place to live.

Here are some telltale signs of housing discrimination against families with children:

- Allowing only one child per bedroom
- Charging a higher security deposit for families with kids
- Limiting families with children to the first floor or certain buildings
- Refusing to rent to families with children

Fair Housing Is Your Right. Use It.

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EN / CH / KO / TL / VI

- MAGAZINE

Type of Transaction: **R**

**When it comes to housing,
little things shouldn't make a difference.**

If you have children or are pregnant and a landlord refuses to rent to you, requires a higher security deposit, limits the use of facilities, or says you can only live in certain areas of a housing complex . . . that could be discrimination. And housing discrimination because of familial status is against the law.

Fair Housing Is Your Right. Use It.

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1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a national, non-profit organization that works to ensure equal access to the housing market and to eliminate housing discrimination.

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| MAGAZINE | BUS CARD | BUS SHELTER |
| MALL POSTER | BUS KING | |
| BILLBOARD | BUS QUEEN | |

Type of Transaction: **R**

THIS VETERAN HAS EXPERIENCED ENOUGH.

HE SHOULDN'T HAVE TO FIGHT HOUSING DISCRIMINATION BECAUSE OF HIS DISABILITY.

Sergio lost his leg and his hearing while serving our country overseas. Now back home, he was ready to start a new chapter in his life. But when he found the perfect apartment, the landlord refused to make a reasonable accommodation (i.e. allow his service dog in a "no pet" building). Then Sergio learned that the Fair Housing Act protects people with disabilities. He contacted HUD and filed a complaint. Today, Sergio is looking right at home.

If you believe you've experienced housing discrimination, please go to hud.gov/fairhousing or call 1-800-669-9777

50 YEARS OF OPENING DOORS.

A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

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- MAGAZINE
- POSTER
- BUS SHELTER
- NEWSPAPER
- MALL POSTER

Type of Transaction: **R**

GOOD CREDIT. GOOD JOB. GOOD REFERENCES.

BUT THE LANDLORD DENIED HER THE APARTMENT BECAUSE OF HER DISABILITY. AND THIS HAPPENS EVERY DAY.

It's against the law for landlords to deny your application, give you the run around, charge you more rent, or steer you away from a rental complex or neighborhood because of your disability. If you suspect housing discrimination, file a complaint with HUD or your local fair housing center, so we can investigate it.

To file a complaint, go to hud.gov/fairhousing or call 1-800-669-9777

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- POSTER

Type of Transaction: **R**

BUEN CRÉDITO. BUEN EMPLEO. BUENAS REFERENCIAS.

PERO EL PROPIETARIO LE NEGÓ EL APARTAMENTO DEBIDO A SU DISCAPACIDAD. Y ESTO SUCEDE A DIARIO.

Es ilegal que los propietarios rechacen su solicitud, te contesten con rodeos, te cobren más alquiler o te manipulen fuera de ciertos complejos de alquiler o vecindario debido a tu discapacidad. Si sospechas discriminación de vivienda, denúnciala en HUD o en tu centro local de igualdad de vivienda para que podamos investigarla.

Para hacer una denuncia, visita hud.gov/fairhousing o lláma al 1-800-669-9777

LA IGUALDAD DE VIVIENDA ES TU DERECHO. ÚSALO.

Un mensaje de servicio público del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos en asociación con la Alianza Nacional de Igualdad de Vivienda. La Ley Federal de Igualdad de Vivienda prohíbe la discriminación por motivo de raza, color, religión, nacionalidad, sexo, orientación sexual o discapacidad. Para más información, visita www.hud.gov/fairhousing.

EN / SP / AR / RU

- MAGAZINE
- BILLBOARD
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- POSTER

Type of Transaction: **R**

有好的信用记录。有好的工作。有好的推荐人。

但是房东因为她的残疾拒绝租房给她。这种事每天都有。

因为你的残疾状况，房东拒绝你的申请，兜圈子不告诉你实情，收取更高租金，或者让你去别的出租小区或社区，都是违法行为。如果你怀疑受到了住房歧视，就向住房与城市发展部或当地公平住房中心投诉，以便当局进行调查。

投诉网址：hud.gov/fairhousing 或致电 1-800-669-9777

公平住房是你的权利。请使用。

该公益信息由美国住房与城市发展部携手国家公平住房联盟发布。联邦《公平住房法案》禁止因种族、肤色、宗教、国籍、家庭状况或残疾进行歧视。欲获取更多资讯，请访问：www.hud.gov/fairhousing。

EN / CH / KO / TL / VI

- MAGAZINE
- POSTER
- MALL POSTER

Type of Transaction: **R**

**3 TOURS. 2 PURPLE HEARTS.
1 EVICTION NOTICE.**



When my landlord found out I had Post-Traumatic Stress Disorder (PTSD), I received an eviction notice. That's when I called HUD for help. If you feel that you've been discriminated against because of a mental or emotional injury or disability, report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!





Available online message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The United Fair Housing Act prohibits discrimination because of race and origin-related origin, sex, source of disability, or race information. Visit www.hud.gov/fairhousing.

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EN

- MAGAZINE
- POSTER

Type of Transaction: **R**

**3 SERVICIOS. 2 CORAZONES
PÚRPURA. 1 AVISO DE DESALOJO.**



Cuando mi propietario se enteró de que yo tenía Síndrome de Estrés Post-Traumático, recibí un aviso de desalojo. Entonces llamé a HUD para pedir ayuda. Si crees que puedes ser víctima de discriminación debido a una lesión o discapacidad mental o emocional, repórtalo a HUD o a tu centro local de igualdad de vivienda.

Visita hud.gov/fairhousing o llama a la línea directa de HUD **1-800-669-9777** (English/Español)

LA IGUALDAD DE VIVIENDA ES TU DERECHO. ÚSALO.





Un mensaje de servicio al cliente del Departamento de Vivienda y Desarrollo Urbano en asociación con la Alianza Nacional de Igualdad de Vivienda. La Ley Federal de Igualdad de Vivienda prohíbe la discriminación por motivo de raza, origen étnico, sexo, discapacidad, origen racial o información de raza. Visite www.hud.gov/fairhousing.

EN / SP / AR

- MAGAZINE
- POSTER

Type of Transaction: **R**

**三次应征入伍。两次紫心勋章。
一次搬家通知。**



我的房东发现我有创伤后应激障碍以后，我收到了搬家通知。这时我打电话给住房和发展部寻求帮助。如果你认为因为精神或感情创伤或残疾受到歧视，请联系住房和发展部，或当地的公平住房中心。

访问 hud.gov/fairhousing 或致电住房和城市发展部热线 **1-800-669-9777** (英语/西班牙语)

公平住房是你的权利。请使用。





通过住房和发展部与全国公平住房联盟合作，我们公平住房法案禁止住房歧视。种族、国籍、性别、精神或感情创伤或残疾。请访问 www.hud.gov/fairhousing。

CH / KO / TL / VI

- MAGAZINE
- POSTER

Type of Transaction: **R**

I WAS DENIED HOUSING BECAUSE I HAVE AN ASSISTANCE ANIMAL. SO I CONTACTED HUD FOR HELP.



When a landlord tried to deny me housing because of my assistance animal, I contacted HUD and learned about my fair housing rights. For instance, landlords must make reasonable accommodations for persons with disabilities, such as allowing an assistance or emotional support animal in a no-pets building. If you believe you have experienced discrimination, contact HUD or your local fair housing center and file a complaint.

Visit hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

Fair Housing Is Your Right. Use It!





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MAGAZINE	BILLBOARD	BUS KING
POSTER	BUS CARD	BUS QUEEN
MALL POSTER	BUS SHELTER	

Type of Transaction: **R**

IT'S NOT EASY TO TURN OFF THE LIGHTS



IF YOU CAN'T REACH THE SWITCH

The Fair Housing Act requires that most multifamily dwellings built for first occupancy after March 1991 contain accessible light switches, outlets, thermostats, entrances and common areas, as well as usable kitchens and bathrooms. The Act also prohibits discrimination in housing based on disability, race, color, national origin, religion, sex and familial status.

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MAGAZINE

Type of Transaction: **R / S / DC**

THE FAIR HOUSING ACT PROHIBITS DISCRIMINATION AGAINST THOSE WHO ARE DEAF OR HARD OF HEARING



The Federal Fair Housing Act prohibits discrimination in housing on the basis of disability. Landlords and other housing providers may not discriminate against persons who are deaf or who have other hearing or speech disabilities. They may not refuse to communicate with you because you contact them through TTY, video relay or other relay systems. Landlords must make reasonable accommodations or allow reasonable modifications for persons with disabilities, such as allowing a hearing dog in a no-pets building or approving the installation of strobes in an apartment.

Fair Housing Is Your Right. Use It.

Visit www.hud.gov/fairhousing or call the HUD Hotline
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The National Fair Housing Alliance is a public-private partnership of HUD, state, county, and local fair housing agencies, national, state, and local disability, fair housing, and housing advocates. For more information, visit www.fairhousing.org.

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MAGAZINE
POSTER

Type of Transaction: **R / S**

They told me to "Try someplace else." So I did. I called HUD.



I found the perfect apartment near a park and public transportation. I asked for a reasonable accommodation for my service dog, but the landlord told me "no pets - try someplace else." So I called HUD and found out it's illegal for a housing provider to prohibit service animals. I filed a complaint, and now my dog and I have a great place to live.

Fair Housing Is Your Right. Use It.

Landlords must make reasonable accommodations for persons with disabilities, such as allowing for service animals or providing an accessible parking space. Report housing discrimination to HUD or your local fair housing center.

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MAGAZINE	POSTER
NEWSPAPER	MALL POSTER

Type of Transaction: **R**

Michael L.
Iraq War Veteran

**HOUSING DISCRIMINATION. IT'S UNLAWFUL,
UNFAIR AND UN-AMERICAN.**

He fought overseas for his country and shouldn't have to fight housing discrimination at home. The federal Fair Housing Act prohibits housing discrimination because of disability, color, sex, religion, national origin, familial status or race. If you suspect housing discrimination, contact HUD or your local fair housing center.

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- MAGAZINE
- NEWSPAPER
- POSTER

Type of Transaction: **R / S**

TAI SERVED HIS COUNTRY AND FOUGHT FOR FREEDOM.

SHOULDN'T HE BE FREE TO CHOOSE WHERE HE LIVES?

HOUSING DISCRIMINATION IS ILLEGAL.

If you're looking for an apartment and you can't get in – because of barriers like steps, steep slopes and lack of curb cuts – or if you find the kitchen or bathroom is not accessible, please call. The Fair Housing Act requires most multi-family dwellings built since March 13, 1991, to be accessible to people with disabilities. We will investigate to make sure the building complies with federal law.

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- MAGAZINE
- NEWSPAPER
- POSTER
- BILLBOARD
- MALL POSTER
- BUS SHELTER
- BUS KING
- BUS QUEEN
- BUS CARD

Type of Transaction: **R / S**

“Will the apartment still be available when they meet me in person?”

Telling you that the apartment is “no longer available” or that they “don’t want their insurance to get canceled” may be a landlord’s attempt to discriminate.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

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Your Choice. Your Right. Your Home.

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- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R**

You have a nice set of wheels but can't find a place to park them.

Landlords must permit reasonable modifications to allow persons with disabilities full use of their apartment. Telling you that you can't install grab bars or ramps is against the law. You can fight back.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

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- MAGAZINE
- POSTER
- BILLBOARD

Type of Transaction: **R**

THE FAIR HOUSING ACT PROTECTS ALL OF US.

The Fair Housing Act became law in 1968. It prohibits discrimination in the lease, sale rental and financing of housing based on race, color, religion, national origin, sex, familial status or disability. If you believe you've experienced housing discrimination, the Act can help you.

To file a complaint, go to hud.gov/fairhousing or call 1-800-669-9777

50 YEARS OF OPENING DOORS.

A public service message from the U.S. Department of Housing and Urban Development in cooperation with the National Fair Housing Alliance.

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- MAGAZINE
- POSTER

Type of Transaction: **R / S / L**

WHO HAS THE POWER TO STOP HOUSING DISCRIMINATION?

YOU!

It's against the law for landlords to deny your application, give you the run around, charge you more rent, or steer you away from a rental complex or neighborhood because of your race, color, religion, sex, national origin, disability or familial status. If you suspect housing discrimination, file a complaint with HUD or your local fair housing center.

To file a complaint, go to hud.gov/fairhousing or call 1-800-669-9777

FAIR HOUSING IS YOUR RIGHT. USE IT.

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- MAGAZINE
- BILLBOARD
- NEWSPAPER
- MALL POSTER
- POSTER
- BUS CARD

Type of Transaction: **R**

WHAT'S PREVENTING YOU FROM GETTING A HOME LOAN?

TAKE ACTION AGAINST LENDING DISCRIMINATION.

Some hurdles are expected in the race to purchase a home. But if you feel that you've been denied financing of a home because of race, color, national origin, religion, sex, familial status or disability, or because of the racial or ethnic composition of your neighborhood, that's against the law. Report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline 1-800-669-9777 (English/Espanol)

FAIR HOUSING IS YOUR RIGHT. USE IT!

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- BUS QUEEN
- MALL POSTER
- BUS SHELTER

Type of Transaction: **S / L**

Is discrimination keeping you out of the home of your dreams?

"You might be more comfortable living elsewhere."

"I'll show you neighborhoods with mosques."

"We only take people who speak English clearly."

If you feel that you've been denied the sale, rental or financing of a home because of race, color, religion, national origin, sex, familial status or disability, report it to HUD or your local fair housing center.

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- MAGAZINE
- BILLBOARD
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- POSTER
- BUS CARD
- BUS QUEEN
- MALL POSTER
- BUS SHELTER

Type of Transaction: **R / S**

How can we tell him that the color of his skin is keeping his family from the home of its dreams?

Image by Dennis Kinley

Housing discrimination isn't just unfair - it's against the law. If you feel that you've been denied the sale, rental or financing of a home because of race, color, national origin, religion, sex, familial status or disability, report it to HUD or your local fair housing center.

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- MAGAZINE
- NEWSPAPER
- POSTER

Type of Transaction: **R / S**

UNLESS YOU REPORT HOUSING DISCRIMINATION, IT WON'T STOP.

Discrimination isn't always this obvious. But it is just as hurtful and illegal. Here are possible signs you might hear from a landlord:

- "There's a lot of traffic. It isn't safe for kids."
- "The apartment I told you about on the phone has already been rented."
- "My insurance won't cover a ramp if you get hurt."
- "We only take English speaking people."
- "The ad is wrong. The rent is really \$75 higher per month."
- "Steps are what we have. We can't accommodate a walker."

IF YOU SUSPECT HOUSING DISCRIMINATION, PLEASE REPORT IT.

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- MAGAZINE
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- POSTER

Type of Transaction: **R**

NOW RENTING
 No Kids, No Blacks, No Latinos

DISCRIMINATION IS RARELY THIS OBVIOUS, BUT IT'S JUST AS REAL. AND JUST AS ILLEGAL.

If the landlord gives you the runaround or says:

- "We don't take kids."
- "The apartment you asked about on the phone has been rented."
- "We only take people who speak English clearly."
- "We don't take teenagers."
- "The ad was wrong - the rent is really \$50 more."
- "I can't assign you a handicap parking space."

THAT COULD BE HOUSING DISCRIMINATION.

THE ONLY WAY TO STOP HOUSING DISCRIMINATION IS TO REPORT IT, SO WE CAN INVESTIGATE IT.

Visit www.hud.gov/fairhousing or call HUD's Housing Discrimination Hotline
1-800-669-9777 (voice) **1-800-927-9275** (TTY)

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- BUS CARD
- BUS QUEEN
- MALL POSTER
- BUS SHELTER

Type of Transaction: **R**

HOUSES DON'T DISCRIMINATE BUT SOMETIMES LANDLORDS DO



If the landlord gives you the runaround or says:

- "We don't take kids."
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- "We don't take teenagers."
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The only way to stop housing discrimination is to report it, so we can investigate it.

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EN

MAGAZINE

Type of Transaction: **R**

APARTMENTS DON'T DISCRIMINATE BUT SOMETIMES LANDLORDS DO




If the landlord gives you the runaround or says:


- "We don't take kids."
- "The house you asked about on the phone has been rented."
- "We only take people who speak English clearly."
- "We don't take teenagers."
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MAGAZINE

Type of Transaction: **R**



APARTMENT FOR RENT
Large 3BR, Great Neighborhood
2BA, New Appliances, Hardwood floors
wash/dryer, DW, A/C, private parking
\$1200/month, Utilities Incl.
No Kids, No Blacks, No Latinos

DISCRIMINATION IS RARELY THIS OBVIOUS, BUT IT'S JUST AS REAL. AND JUST AS ILLEGAL.

If the landlord gives you the runaround or says:

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- "The apartment you asked about on the phone has been rented."
- "We only take people who speak English clearly."
- "We don't take teenagers."
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EN

MAGAZINE

Type of Transaction: **R**

NOWHERE ON A RENTAL APPLICATION DOES IT SAY



YOU MUST BE A WHITE MAN

WITH NO KIDS





AND NO DISABILITIES.

It is against the law to consider race, color, national origin, religion, sex, disability or familial status in any decision regarding rental, sales or mortgage lending. If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

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Your Choice. Your Right. Your Home. 



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MAGAZINE

Type of Transaction: **R**

BEWARE OF PREDATORY LENDERS



WE CAN HELP YOU AVOID THE TRAPS

Predatory lenders will hunt you down. Don't get trapped by these con artists. No matter how desperate you are to refinance or buy a home, you must beware. Here are a few of the telltale signs:

- ✓ The mortgage broker quotes one interest rate but tries to charge you another
- ✓ There are unusual and unexpected fees
- ✓ The mortgage broker says your credit score requires a higher interest rate
- ✓ The loan is tied to a prepayment penalty
- ✓ Right before closing, the lender throws unexpected changes at you
- ✓ The mortgage broker asks you to sign blank forms

Find out how to spot and stop predatory lenders today. We'll give you the information you need to help protect yourself.

DON'T GET TRAPPED. DON'T GIVE UP!

Visit www.hud.gov/fairlending

A public service message brought to you by the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. **NFHA** National Fair Housing Alliance

EN / SP
MAGAZINE
NEWSPAPER

Type of Transaction: **S / L / PL**

This detects smoke.



We detect smokescreens.

Housing discrimination isn't always obvious. These are the kinds of smokescreens you might run into:

"Sorry, we've changed our minds about selling."
"We just rented that apartment."
"It doesn't look like you qualify for the loan."

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center.

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EN
MAGAZINE
POSTER
BILLBOARD

Type of Transaction: **R / S / L**

"I'm sorry. I must have misplaced your paperwork..."



"Your credit report isn't back."
"Your income hasn't been verified yet."
Don't be fooled by excuses. What appears to be a delay could be discrimination. You can fight back.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

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MAGAZINE

Type of Transaction: **R / S / L**

It's okay to consider color



...as long as it's green.

Judging you by what you look like instead of your qualifications is discrimination. What matters is your ability to pay for housing. It's illegal to discriminate because of race, color, religion, sex, national origin, disability or familial status in the sale or rental of housing.

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POSTER
BILLBOARD

Type of Transaction: **R / S / L**

WHEN WE EMBRACE DIVERSITY, WE BUILD STRONGER COMMUNITIES.

Studies show that diversity helps broaden children's social networks by creating opportunities for interaction across racial and ethnic lines. And that in turn contributes to greater tolerance, fair-mindedness and openness. Housing discrimination deters the creation of diverse communities. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. To file a discrimination complaint or to learn more about fair housing and diverse communities, contact HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!

Logos: HUD, NFHA (National Fair Housing Alliance), QR code.

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance.

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- MAGAZINE
- POSTER

Type of Transaction: **DI**

You + Fair Housing = A Better Community

The solution to housing discrimination starts with you. If you have been trying to buy or rent a house or apartment and you believe your rights have been violated, contact HUD or your local fair housing center. The Fair Housing Act prohibits housing discrimination because of race, color, sex, religion, national origin, familial status or disability.

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EN / SP / CH

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| MAGAZINE | BILLBOARD | BUS KING |
| NEWSPAPER | MALL POSTER | BUS QUEEN |
| POSTER | BUS SHELTER | BUS CARD |

Type of Transaction: **S / L / DI**

HOUSING DISCRIMINATION HAS NO PLACE IN OUR NATION

LEARN SOME POSSIBLE SIGNS SO YOU CAN HELP STOP IT.

- "We don't take kids."
- "We don't take teenagers."
- "I can't assign you a handicap parking space."
- "The apartment I told you about on the phone has been rented."
- "We only take people who speak English."
- "The ad was wrong - the rent is really \$75 more."

THE ONLY WAY TO STOP HOUSING DISCRIMINATION IS FOR YOU TO REPORT IT.

Visit www.hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (voice) **1-800-927-9275** (TTY)

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Type of Transaction: **R / DI**

DIVERSE NEIGHBORHOODS PROMOTE UNDERSTANDING AND RESPECT... AND BEST OF ALL, FRIENDSHIP.

Neighborhood diversity promotes a greater sense of engagement, teaches that stereotypes are wrong and better prepares our children for the global community. When you welcome diversity, you encourage fair housing for all and help to stop housing discrimination.

Learn more about how fair housing promotes diversity at: www.HUD.gov/fairhousing

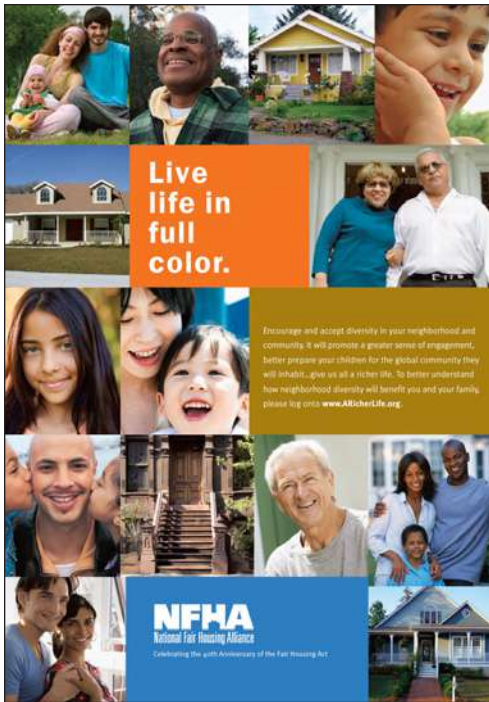
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Type of Transaction: **DI**



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- MAGAZINE
- POSTER

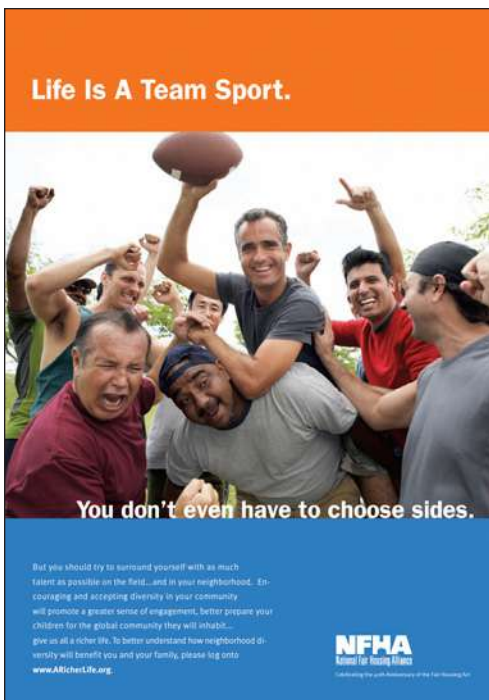
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Type of Transaction: **S / DI**



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- MAGAZINE




Type of Transaction: **S / DI**



A ZIP CODE SHOULD NOT DETERMINE A CHILD'S FUTURE.

Many variables can shape a child's outcome in life—like the zip code where a child grows up. That's because not all neighborhoods have the same opportunities and resources, such as quality schools, transportation, housing, healthcare, food and jobs. The good news is that there are many ways to improve our communities so that everyone has a fair chance to succeed, regardless of zip code. You can play a vital role in your local community.

Find out how at:
hud.gov/fairhousing


FAIR HOUSING. SHARED OPPORTUNITY IN EVERY COMMUNITY.

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Type of Transaction: **DI / R / S**



A ZIP CODE SHOULD NOT DETERMINE A CHILD'S FUTURE.

Many variables can shape a child's outcome in life-like the zip code where a child grows up. That's because not all neighborhoods have the same opportunities and resources, such as quality schools, transportation, housing, healthcare, food and jobs. The good news is that there are many ways to improve our communities so that everyone has a fair chance to succeed, regardless of zip code. You can play a vital role in your local community.

Find out how at: hud.gov/fairhousing

FAIR HOUSING. SHARED OPPORTUNITY IN EVERY COMMUNITY.

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER
- MALL POSTER

Type of Transaction: **DI / R / S**

EVERYONE THRIVES IN A VIBRANT COMMUNITY.



We all want access to opportunities in our neighborhoods, such as quality schools, healthcare, housing, food, jobs and transportation. However, in many communities these resources are very limited. Be a part of the movement to ensure everyone lives in safe housing and has access to opportunities that help us all succeed.

Learn how you can get involved at hud.gov/fairhousing

FAIR HOUSING. SHARED OPPORTUNITY IN EVERY COMMUNITY.





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EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE
- POSTER

Type of Transaction: **DI / R / S**



WE ALL WIN WHEN WE EMBRACE FAIR HOUSING.

Fair housing laws protect your right to housing choice regardless of your race, color, national origin, religion, disability, sex or family status. When everyone has fair access to opportunities and resources, we all win. Join with HUD and local leaders to improve our communities and access to all communities, so that quality schools, transportation, housing, healthcare, food and jobs are within everyone's reach.

Find out how at hud.gov/fairhousing

FAIR HOUSING EQUALS OPPORTUNITY.





A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.

EN / SP / AR / CH / KO / RU / TL / VI

- MAGAZINE

Type of Transaction: **DI / R / S**


FAIR HOUSING RIGHTS OF PERSONS WITH DISABILITIES



NFHA
National Fair Housing Alliance

EN / SP


FAIR HOUSING FOR FAMILIES WITH CHILDREN



NFHA
National Fair Housing Alliance

EN / SP

FAIR HOUSING GUIDANCE FOR CONDOMINIUM, COOPERATIVE AND HOMEOWNERS' ASSOCIATIONS



NFHA
National Fair Housing Alliance

EN / SP


FAIR HOUSING RIGHTS OF PERSONS WITH DISABILITIES TO REASONABLE ACCOMMODATIONS FOR ASSISTANCE ANIMALS



NFHA
National Fair Housing Alliance

EN / SP


YOUR FAIR HOUSING RIGHTS



NFHA
National Fair Housing Alliance

EN / SP

FAIR HOUSING RIGHTS OF PERSONS WHO ARE DEAF OR HARD OF HEARING OR WHO ARE BLIND OR HAVE LOW VISION



NFHA
National Fair Housing Alliance

EN / SP

RESPONDING
TO CRIMINAL
CIVIL RIGHTS
VIOLATIONS



NFHA
National Fair Housing Alliance

EN / SP

FAIR HOUSING RIGHTS
OF SERVICEMEMBERS
AND VETERANS



NFHA
National Fair Housing Alliance

EN / SP

REAL ESTATE SALES
DISCRIMINATION



NFHA
National Fair Housing Alliance

EN / SP

You deserve to live safe from sexual harassment.



Sexual harassment by a landlord or anyone related to your housing violates the Fair Housing Act. If you receive unwelcome sexual advances or are threatened with eviction because you refuse to provide sexual favors, you may file a fair housing complaint.




“Not Just at Work” :60, :30 & :15

EN / SP




YOU HAVE RIGHTS



It's illegal to refuse to rent to you because of your race, color, religion, sex, national origin, disability or familial status.

You have the power to stop housing discrimination.



“You Have Rights” :60, :30 & :15

EN / SP



A ZIP CODE SHOULD NOT DETERMINE A CHILD'S FUTURE.



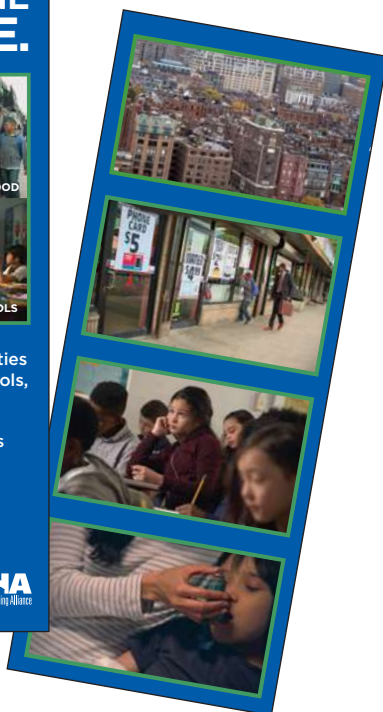
Not everyone has access to the same opportunities and resources, such as quality housing and schools, fresh food and good healthcare.

Learn the many ways to improve communities so that everyone has a fair chance.



“Zip Code” :60, :30 & :15

EN / SP








TAKE ACTION AGAINST HOUSING DISCRIMINATION



FAIR HOUSING IS YOUR RIGHT. USE IT!
HOUSING DISCRIMINATION BECAUSE OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, FAMILIAL STATUS OR DISABILITY ISN'T JUST UNFAIR - IT'S AGAINST THE LAW.


“Open Doors” :60, :30 & :15

EN / SP



“Wanted Everywhere Else” :60, :30 & :15



EN / SP



How can we tell him that the color of his skin is keeping his family from the home of its dreams?

Housing discrimination because of race, color, national origin, religion, sex, familial status or disability isn't just unfair - it's against the law.

Fair Housing Is Your Right. Use It.




ANNOUNCER-READ RADIO SCRIPTS

2018 marked the 50th Anniversary of the federal Fair Housing Act. Unfortunately, significant levels of illegal housing discrimination still persist. The U.S. Department of Housing and Urban Development (HUD) and the National Fair Housing Alliance are pleased to provide Announcer-Read scripts for you to share this important issue with your listeners.

ENGLISH

ANNOUNCER-READ SCRIPT: 15-SECOND SCRIPT:

Sexual harassment doesn't just happen at work.

*If a landlord threatens to evict you or increase your rent if you don't provide sexual favors, **that's against the law**. You can stop it by reporting it. Go to [HUD.gov/fair housing](https://www.hud.gov/fairhousing)*

ANNOUNCER-READ SCRIPT: 10-SECOND SCRIPT:

*If a landlord threatens to evict you or increase your rent if you don't provide sexual favors, **that's against the law**. You can stop it by reporting it. Go to [HUD.gov/fair housing](https://www.hud.gov/fairhousing)*

SPANISH

GUIÓN LEÍDO POR PRESENTADOR: GUIÓN DE 15 SEGUNDOS:

El acoso sexual no solo sucede en el trabajo.

*Que un propietario lo amenace con desalojarlo o aumentar el alquiler si no le brinda favores sexuales, **es ilegal**. Puede detenerlo denunciándolo. Visite [HUD.gov/fair housing](https://www.hud.gov/fairhousing)*

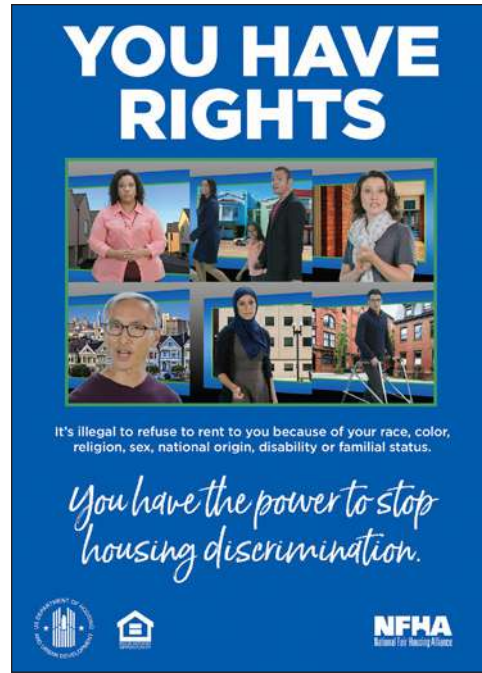
GUIÓN LEÍDO POR PRESENTADOR: GUIÓN DE 10 SEGUNDOS:

*Que un propietario lo amenace con desalojarlo o aumentar el alquiler si no le brinda favores sexuales, **es ilegal**. Puede detenerlo denunciándolo. Visite [HUD.gov/fair housing](https://www.hud.gov/fairhousing)*



EN / SP

“No Strings Attached” :60 & :30



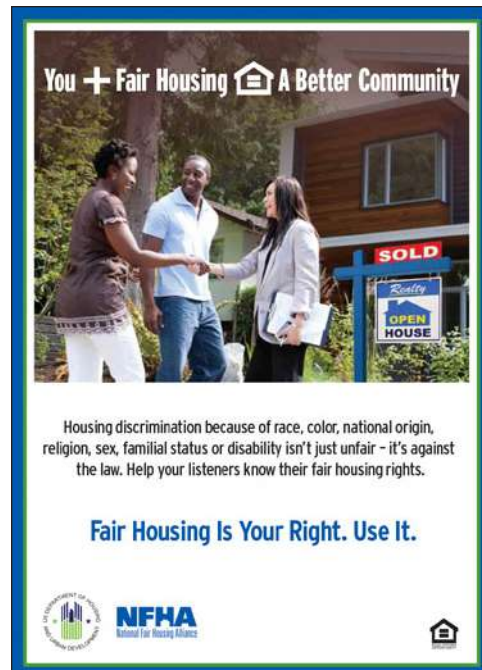
EN / SP

“Imagine” :60 & :30



EN / SP

“Zip Code” :60 & :30



EN / SP

“No Debate” :60 & :30

“Why Not?” :60 & :30



EN / SP

“Use It” :60 & :30



EN / SP

“Around the World” :60 & :30

“Profiles” :60 & :30

“Disability”

2:58

EN



“Wanted Everywhere Else”

:45

EN / SP



“Race”

3:40

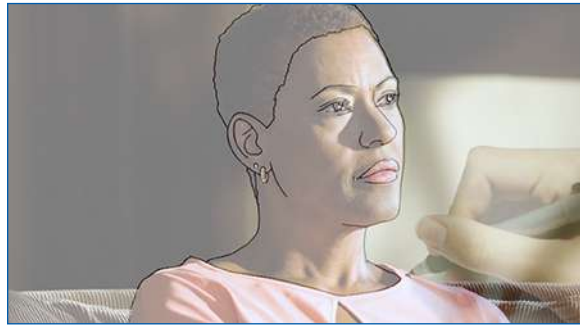
EN



“Drawing Discrimination”

:60

EN / SP



“Familial Status”

3:44

EN



“Open Doors”

:45

EN / SP



Fair Housing Videos for the Deaf and Hard of Hearing

These videos provide critical legal and practical information in a format accessible to persons who are Deaf and/or Hard of Hearing. The videos were produced by Disability Independence Group, NFHA and Sweetwater Media.

Obtaining a Fair Mortgage Loan

What is Lending Discrimination?

Homeowners Insurance Rights

Your Right to Effective Communication in Lending

HUD Housing Discrimination Complaint Form 903

Fair Housing and Equal Opportunity for All

How to Complain about Housing Discrimination

Your Right to Effective Communication in Buying or Renting a Home

Fair Housing and Equal Opportunity for the Deaf

The Federal Fair Housing Act and Reasonable Accommodations

The Federal Fair Housing Act and Reasonable Modifications

Local Fair Housing Organizations

For additional information,
please contact:

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Chief Operating Officer
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f: 202-371-9744
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www.nationalfairhousing.org

For assistance with the localization
of print PSAs, please contact:

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Associate Director of Communications
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www.nationalfairhousing.org

For additional PSA materials
or re-sizing, please contact:

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