



HOUSING DISCRIMINATION UNDER THE FAIR HOUSING ACT

Housing discrimination is illegal in nearly all housing, including private housing, public housing, and housing that receives federal funding.

- [The Fair Housing Act](#)
- [Who Is Protected?](#)
- [What Types of Housing Are Covered?](#)
- [What Is Prohibited?](#)
- [Additional Resources](#)

The Fair Housing Act

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. [Additional protections](#) apply to federally-assisted housing. Learn more here:

https://www.hud.gov/program_offices/fair_housing_equal_opp/non_discrimination_housing_and_community_development_0

Who Is Protected?

The Fair Housing Act prohibits discrimination in housing because of:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status
- Disability

What Types of Housing Are Covered?

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

What Is Prohibited?

In the Sale and Rental of Housing:

It is illegal discrimination to take any of the following actions because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing

https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

- Otherwise make housing unavailable
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- Make, print or publish any notice, statement or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures or other requirements
- Evict a tenant or a tenant's guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit privileges, services or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building or neighborhood or section of a building or neighborhood
- For profit, persuade, or try to persuade, homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners insurance because of the race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Deny access to or membership in any multiple listing service or real estate brokers' organization

For more information and examples, visit [Examples of Housing Discrimination](#).

In Mortgage Lending:

It is illegal discrimination to take any of the following actions based on race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin:

- Refuse to make a mortgage loan or provide other financial assistance for a dwelling
- 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 a dwelling
- Condition the availability of a loan on a person's response to harassment
- Refuse to purchase a loan

For more information about discrimination in mortgage lending, visit [Fair Lending](#).

Harassment:

The Fair Housing Act makes it illegal to harass persons because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin. Among other things, this forbids sexual harassment. Learn more about sexual harassment [here](#).

Other Prohibitions:

In addition, it is illegal discrimination to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation

Advertising:

For more information about advertising and the Fair Housing Act, visit [Advertising and Marketing](#).

Additional Protections For Persons With Disabilities:

Housing providers must make reasonable accommodations and allow reasonable modifications that may be necessary to allow persons with disabilities to enjoy their housing. Get more information about reasonable accommodation [here](#).

Certain multifamily housing must be accessible to persons with disabilities. Get more information [here](#).

How to File a Complaint

Phone

You can speak with an FHEO intake specialist by calling 1-800-669-9777 or TTY: 1-800-877-8339. You can also call the Florida regional FHEO office at (678) 732-2493, (800) 440-8091, or TTY (404) 730-2654

For the options below, please visit the website for links to email addresses and to download forms.
https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

Online

You can file a complaint with FHEO online in [English](#) or [Spanish](#).

Email

You can download [this form](#) (also available in [Arabic](#), [Cambodian](#), [Chinese](#), [Korean](#), [Russian](#), [Somali](#), [Spanish](#), and [Vietnamese](#)) and email it to your local FHEO office at the email address on [this list](#).

Mail

You can print out [this form](#) (also available in [Arabic](#), [Cambodian](#), [Chinese](#), [Korean](#), [Russian](#), [Somali](#), [Spanish](#), and [Vietnamese](#)) and mail it to your regional FHEO office at the address on [this list](#).