

What You Should Know About Your Housing Rights

The U.S. Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which protects you against violations of your housing rights. 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)
- Handicap

The Fair Housing Act covers most housing with very few exceptions. It prohibits discrimination in the sale and rental of housing and in mortgage lending.

What Is Prohibited

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

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- 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 owners to sell or rent (blockbusting)
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing
- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions for purchasing a loan
- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for a person with a disability to use the housing. (Where reasonable, the 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 necessary for a person with a disability to use the housing.

If You Think Your Rights Have Been Violated

HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may fill out a Housing Discrimination Complaint Form, write HUD a letter, or telephone the HUD Discrimination Hotline at 1-800-669-9777 (voice) or 1-800-927-9275 (TTY).

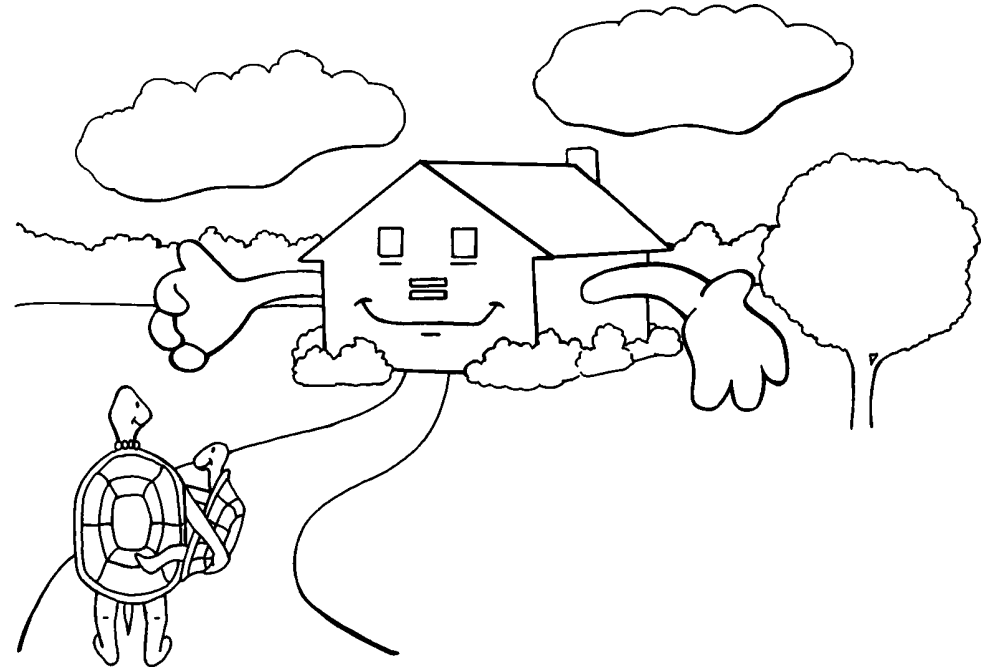
For Further Information

Fair Housing—It's Your Right provides an overview of the Fair Housing Act, explains what happens when you file a complaint, and contains a Housing Discrimination Complaint Form. To obtain a copy, contact the HUD office nearest you or send \$1 to the Fair Housing Information Clearinghouse, P.O. Box 9146, Dept. A, McLean, VA 22102; or call: 1-800-343-3442 (voice); 1-800-290-1617 (TTY). All orders must be prepaid.



This publication was prepared by the Fair Housing Information Clearinghouse with excerpts from *Fair Housing—It's Your Right*.

Fair Housing Means



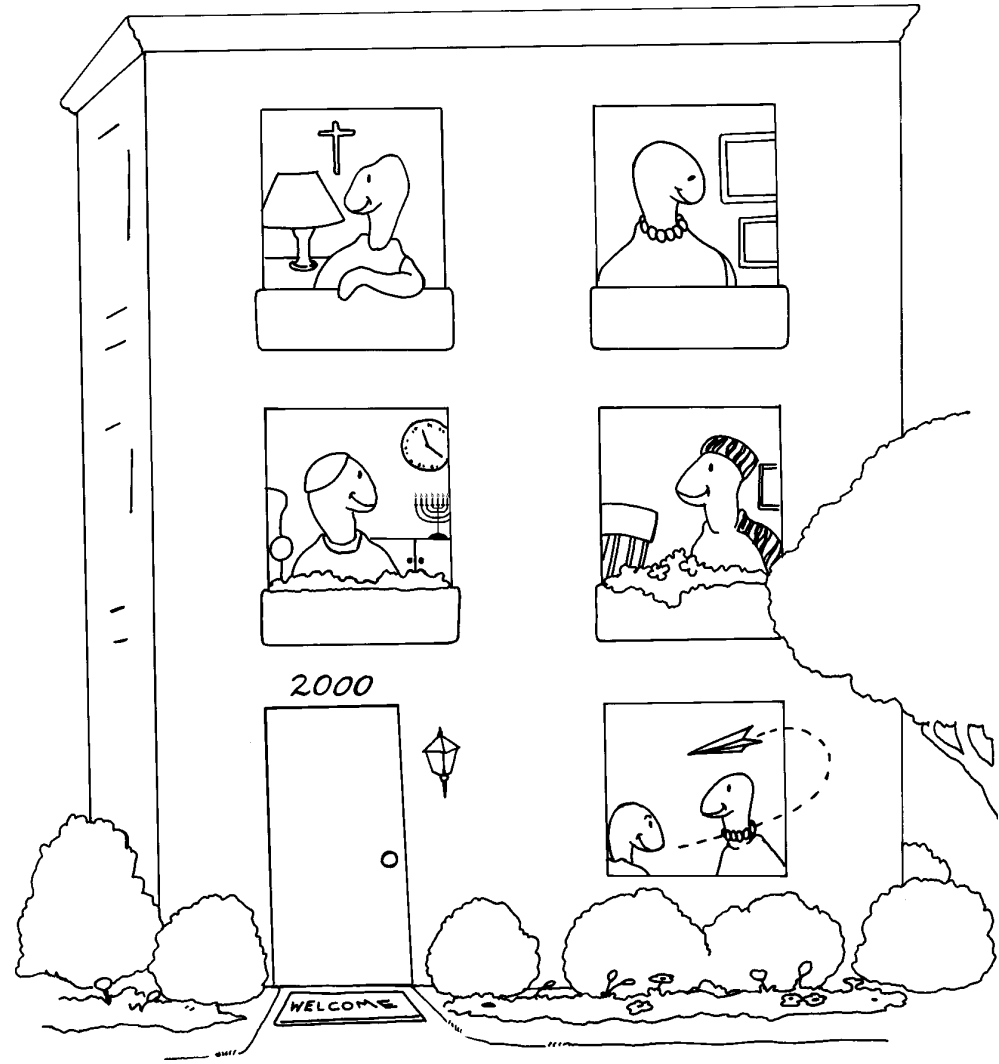
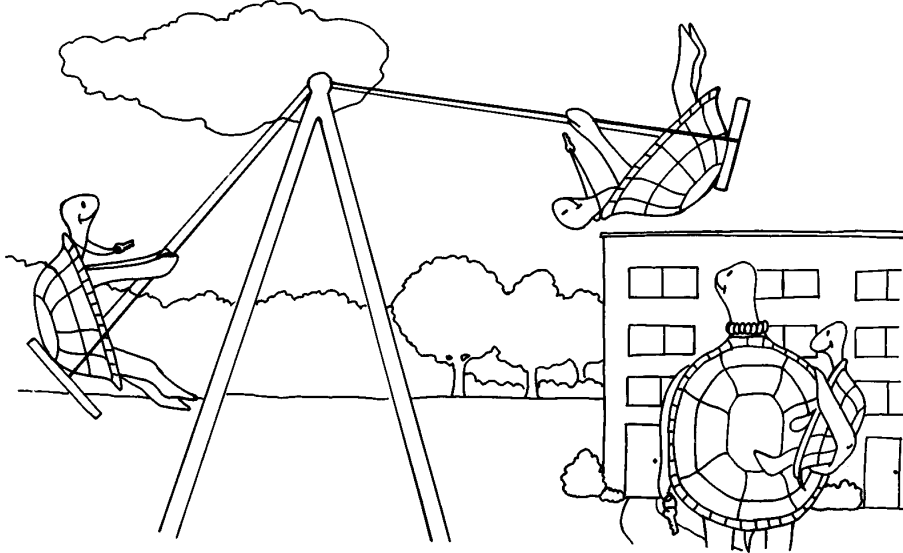
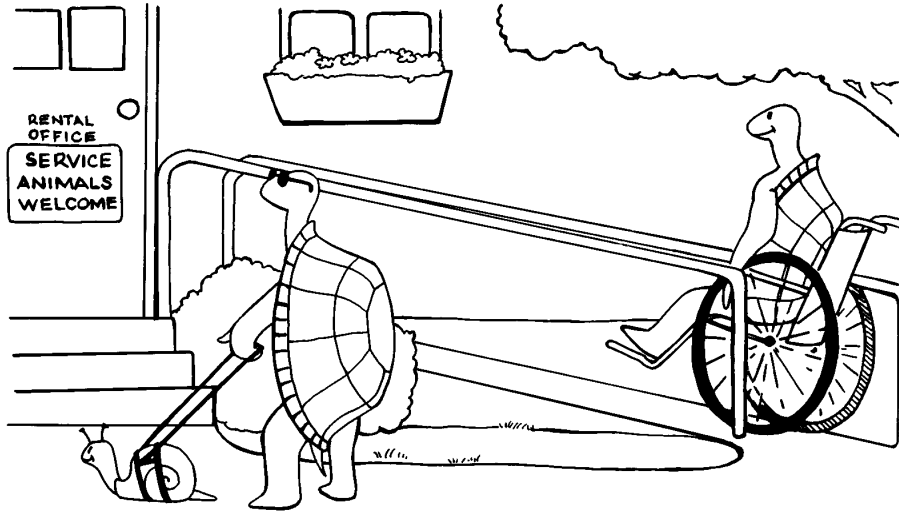
I'm Welcome to Choose Where I Live!



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



I'm Welcome to Choose Where I Live!



It's Against the Law to Discriminate Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin.