

# FAIR HOUSING...IT'S THE LAW!



How **YOU** can  
recognize housing  
discrimination.



Long Island Housing Partnership, Inc.

**Many people do not know the signs of housing discrimination.**



**Sometimes discrimination is easy to identify and, other times, it is less obvious.**

**Housing discrimination includes:**

- preventing someone from getting housing
- treating one renter or buyer differently
- denying someone the right to buy or rent a home even when they can afford it
- It is illegal, if it is done because the person is a member of a group the law protects.

**See why YOU want  
to understand  
housing discrimination.**



- When you understand what housing discrimination is:
  - You will know when your rights are being violated.
  - You will know when you should file a complaint.
  - You can find the housing you need.
  - You can help to stop unfair housing practices.

# What Laws Protect YOU Against Housing Discrimination?

- The federal Fair Housing Act protects you.
- Since you live in New York, the New York State Human Rights Law protects you.
- If you live on Long Island, Nassau County and Suffolk County Human Rights Laws also protect against discrimination.
- This guide will help you to better understand your rights and the laws that protect you.



# What type of housing is covered by the federal Fair Housing Act?

- ❖ Single family homes
- ❖ Multi-family dwellings



# Protected Classes Under the federal Fair Housing Act

- Race
- Color
- National Origin
- Religion
- Sex
- Familial status
  - you have children under 18 in the home
- Disability
  - physical or mental impairment which substantially limits a major life activity (including HIV/AIDS)



Watch the videos:

“Do You Still *Like* Me?”

<http://www.youtube.com/watch?v=Y6pMwl1Xi6E>

“Accents”

<https://www.youtube.com/watch?v=84k2iM30vbY>

In addition to the Fair Housing Act protections, there also are state and local laws.

## New York State Human Rights Law

This law also prohibits discrimination based on:

- Marital status
- Sexual orientation
- Age (18 and older)
- Military status
- Creed, religion



## Nassau and Suffolk County Human Rights Law



Local Human Rights Laws also protect against discrimination.

- Nassau County prohibits discrimination based on *Source of Income* (this includes any lawful source of income, including federal, state, local, non-profit assistance or subsidy program).



# Some Examples of Rental Discrimination

**“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](http://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](http://www.hud.gov/fairhousing).

**NFHA**  
National Fair Housing Alliance

If you are a member of a protected class and someone:

- Refuses to rent
- Lies about availability (it's already rented)
- Has different conditions for renting (asks for a higher security deposit or rental payment)
- Fails to respond to inquiries
- Refuses to provide a rental application
- Advertises “no kids allowed” or “whites only”
- Shows minority clients only certain neighborhoods



# Some Examples of Real Estate Sales Discrimination

If you are a member of a protected class and someone:

- Lies about the rental or sales terms
- Fails to let buyers know about all listings
- Delays to avoid showing a home
- Steers buyers to certain neighborhoods
- Refuses to negotiate with prospective buyers



# Some Examples of Mortgage Discrimination



If you are a member of a protected class and someone:

- Examines a loan application more closely than another
- Provides an unreasonably low appraisal
- Sets different loan terms or conditions
- Denies loans in certain neighborhoods (called “redlining”)



# Some Examples of Home Insurance Discrimination

If you are a member of a protected class and someone:

- Refuses to give you an insurance quote
- Refuses to insure homes in certain neighborhoods (called “**redlining**”)
- Quotes a higher premium



# Other Examples of Discrimination and Illegal Actions

If done because of protected class status:

- Running a discriminatory advertisement
- Creating or enforcing zoning laws that have a discriminatory effect
- Getting people to sell their homes by telling them that a member of a protected class is going to move into their neighborhood
- Threatening someone so that he or she will not file a discrimination complaint



# Does the federal Fair Housing Act have other protections?

Yes, the Fair Housing Act protects people with disabilities when they are renting or buying a home. People with disabilities have the right to reasonable modifications and accommodations so it is easier for them to use and enjoy the home.

An example of a reasonable modification (change):

- Installing grab bars in the bathroom to make it safer.

An example of a reasonable accommodation:

- Providing a deaf or hard of hearing person with written documents.
- If you have a disability and need a service animal, the “NO PETS” rule does not apply.



# Does the federal Fair Housing Act have other protections?

Yes, the Fair Housing Act has design and construction requirements for *covered* multifamily dwellings that have four or more units. These standards include:

1. An accessible building entrance and an accessible route
2. Accessible public and common use areas
3. Usable doors (usable for a person in a wheelchair)
4. Accessible route into and through the dwelling unit
5. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations
6. Reinforced walls for later installation of grab bars
7. Usable kitchens and bathrooms (usable for a person in a wheelchair)



For more specific information, please use the links below:

<http://www.fairhousingfirst.org/fairhousing.html>

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/disabilities/fhefhag](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/fhefhag)

# How to Protect Your Rights or File a Complaint

If you think you are a victim of discrimination,  
you can ask for help from a government agency or private organization.

## Federal Government Agencies:

### **The U.S. Department of Housing and Urban Development (HUD)**

The Office of Fair Housing and Equal Opportunity

U.S. Department of Housing and Urban Development

451 Seventh Street, S.W., Room 5116

Washington, D.C. 20410-2000

(202) 708-2878

Toll Free 1-800-669-9777

<http://portal.hud.gov/hudportal/HUD?src=/programdescription/fheo>



HUD Online Reporting link [http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

To reach the local HUD office in your area, call 1-800-669-9777, TDD 1-800-927-9275.

To download a complaint form, use this link:

HUD Housing Discrimination Are You a Victim of Housing Discrimination

[http://portal.hud.gov/hudportal/documents/huddoc?id=Are\\_You\\_a\\_Victim\\_Eng.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=Are_You_a_Victim_Eng.pdf)





**Housing Discrimination Complaint Application**  
U.S. Department of Housing and Urban Development

## Know Your Fair Housing Rights

### Getting Started

Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal by federal law. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint.

This app will walk you through the process of filing a complaint. You will need the following information to file:

- Your contact information
- What happened to you? How were

◀ Home

It's easy to  
report a  
complaint when  
you have the  
HUD app on  
your smart  
phone.

# How to Protect Your Rights or File a Complaint

## Federal Government Agencies:

### **United States Attorney's Office**

Eastern District of New York  
271 Cadman Plaza East  
Brooklyn, New York 11201  
Attn: Chief of Civil Rights, Civil Division  
718-254-7000  
[www.justice.gov/usao/nye](http://www.justice.gov/usao/nye)

### **U.S. Department of Justice Civil Rights Division, Housing and Civil Enforcement Section**

<http://www.justice.gov/crt/complaint/#six>

### **U.S. Department of Justice**

Civil Rights Division  
950 Pennsylvania Avenue, N.W.  
Housing and Civil Enforcement Section, NWB  
Washington, D.C. 20530  
(202) 514-4713 or TTY: 202-305-1882  
To report an incidence of housing discrimination: 1-800-896-7743

The Fair Housing Act [http://www.justice.gov/crt/about/hce/housing\\_coverage.php](http://www.justice.gov/crt/about/hce/housing_coverage.php)

# How to Protect Your Rights or File a Complaint

## State Government Agencies:

### The New York State Division of Human Rights

Website <http://www.dhr.ny.gov/>

Frequently Asked Questions (FAQs) <http://www.dhr.ny.gov/fag>

Complaint Form <http://www.dhr.ny.gov/sites/default/files/pdf/complaint-form.pdf>

How To File a Complaint <http://www.dhr.ny.gov/how-file-complaint>

Fill-in Complaint Form

<http://www.dhr.ny.gov/sites/default/files/pdf/complaint-form-fill-in.pdf>

1-888-392-3644

718-741-8300 TTY/TDD

**Long Island Offices** [InfoLongIsland@dhr.ny.gov](mailto:InfoLongIsland@dhr.ny.gov)

**The New York State Division of Human Rights**

175 Fulton Ave.

Hempstead, NY 11550

(516) 538-1360

**The New York State Division of Human Rights**

State Office Building

Veterans Memorial Highway

Hauppauge, NY 11787

(516) 952-6434



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

Image by Nicole Rodas

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

  

A public service manager for 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 advocates for fair housing. For more information, visit [www.fairhousing.org](http://www.fairhousing.org).

# How to Protect Your Rights or File a Complaint

## County Government Agencies:

### **Nassau County Commission on Human Rights**

240 Old Country Road, Suite 606

Mineola, NY 11501

(516) 571-3662

### **Suffolk County Human Rights Commission**

H. Lee Dennison Building

100 Veterans Memorial Hwy., Third Floor

Hauppauge, NY 11788

(631) 853-5480



# How to Protect Your Rights or File a Complaint

## Private Enforcement Agencies:

### National Fair Housing Alliance

<http://www.nationalfairhousing.org/>

**Know Your Rights** <http://www.nationalfairhousing.org/KnowYourRights/tabid/4179/Default.aspx>

### Consumer Action

#### Filing a housing Discrimination Lawsuit (English)

[http://www.consumer-action.org/modules/articles/filing\\_a\\_housing\\_discrimination\\_complaint](http://www.consumer-action.org/modules/articles/filing_a_housing_discrimination_complaint)

#### Cómo registrar una queja por discriminación en la vivienda (Spanish)

[http://www.consumer-action.org/modules/articles/filing\\_a\\_housing\\_discrimination\\_complaint\\_sp](http://www.consumer-action.org/modules/articles/filing_a_housing_discrimination_complaint_sp)

**Long Island Housing Services, Inc.** <http://www.lifairhousing.org/>

3900 Veterans Memorial, Suite 251

Bohemia, NY 11716

(631) 467-5111

**You must file the complaint with HUD within one year of the incident you believe to be housing discrimination. You have two years to file your own lawsuit in federal court.**

# What happens when you file a complaint?

- If you file a complaint with the U. S. Department of Housing and Urban Development (HUD), HUD's Office of Fair Housing and Equal Opportunity will investigate if the complaint relates to the Fair Housing Act.
- In some cases, HUD will refer the complaint to a state or local enforcement agency for them to investigate. This may happen when a state or local law has added fair housing protections.
  - For instance...
    - the New York State Human Rights Law has extra protections—it also prohibits discrimination based on marital status, sexual orientation, age (18 and older), military status, and creed.



Remember, if you don't report  
housing discrimination,  
it won't **STOP!**





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U. S. Department of Housing and Urban Development (HUD)

New York State Division of Human Rights

National Fair Housing Alliance

Consumer Action

Long Island Housing Services, Inc.