

# **Fair Housing and Your Rights**

## **What is the Fair Housing Act?**

The Fair Housing Act is a federal law that protects renters and purchasers from discrimination.

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## **What is prohibited under the Fair Housing Act when I am looking to buy or rent?**

No one may do any of the following based on your race, color, national origin, religion, sex, family status, or disability:

- 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;
  - Persuade owners to sell or rent; or
  - Deny access to or membership in a facility or service related to the sale or rental of housing.
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## **What is prohibited under the Fair Housing Act when I am getting a mortgage?**

No one may do any of the following based on your race, color, national origin, religion, sex, family status, or disability:

- 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 a property;
  - Refuse to purchase a loan; or
  - Set different terms for purchasing a loan.
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## **What are the rules under the Fair Housing Act for building accessibility?**

In buildings that have an elevator and 4 or more units:

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

If a building with 4 or more units has no elevator, these standards apply to ground floor units only.

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## **Must my landlord make changes to my rental unit to accommodate my disability?**

Your landlord must let you make reasonable changes to your unit or common areas at your expense if the changes are necessary to use the housing. Where reasonable, the landlord may allow the changes only if you agree to restore the unit to its original condition when you move. Your landlord must also make reasonable accommodations in rules, policies, practices, or services if necessary for you to use the housing.

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## **Are there special rules protecting families?**

Unless a building qualifies as housing for older persons, a landlord may not discriminate based on family status, meaning a landlord cannot refuse to rent to someone with children. Family status protection also applies to pregnant women.

## **Are there any exceptions for landlords to refuse housing?**

A landlord can refuse to rent to someone who is a direct threat to the health or safety of others or who currently uses illegal drugs.

## **What if I believe my landlord or mortgage company has violated the Fair Housing Act?**

You should talk to a lawyer immediately to learn if your rights have been violated and the options available for you. Call your local legal aid, or talk to a private attorney.

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