

Fair Housing – It's Your Right

Title VIII of the Civil Rights Act of 1968, as amended, prohibits discrimination in housing and declares it a national policy to provide, within constitutional limits, for fair housing within the United States. The Houston-Galveston Area Council (H-GAC) urges that all citizens of the Gulf Coast Region become aware of and support the Fair Housing Law. Each year, the H-GAC Board of Directors passes a resolution recognizing April as "Fair Housing Month" in observance of the anniversary of the passage of the Fair Housing Act. The requirements of the Act are described in following section.

Discrimination Prohibited

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 Types of Housing Are Covered?

The Fair Housing Act covers most housing types. 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, 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) or
- 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.

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (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 property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

If You Think Your Rights Have Been Violated

The United States Department of Housing and Urban Development, or HUD, is ready to help with any problem of housing discrimination. If you think your rights have been violated, the Housing Complaint Form is available for you to download from their website (www.hud.gov), complete and return, or complete online and submit, or you may write HUD a letter, or telephone the HUD office nearest you. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

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

Send the Housing Discrimination Complaint Form or a letter to the HUD office nearest you or you may call that office directly. In the Gulf Coast Region that office is located at 1301 Fannin Street, Suite 2200, Houston Texas 77002. Their phone number is (713) 788-3199.

If You Are Disabled

HUD also provides:

- A toll-free TTY phone for the hearing impaired: 1-800-927-9275.
- Interpreters
- Tapes and Braille materials
- Assistance in reading and completing forms

This information is brought to you as part of the Houston Galveston Area Council's Community Development Program and is made possible in part by a grant from the Texas Department of Housing and Community Affairs. For more information or a copy of our free Guide to Housing Assistance, please contact Chuck Wemple at Chuck.Wemple@h-gac.com or (713) 993-4514.