

#### HOUSTON-GALVESTON AREA COUNCIL

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#### FOR IMMEDIATE RELEASE

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# Fair Housing is Everyone's Right

H-GAC Reminds Area Residents to Stay Informed of Your Rights under the Fair Housing Acts

(HOUSTON, TX) – April is National Fair Housing Month, and the <u>Houston-Galveston Area Council</u> urges all residents, both home buyers and renters, to be aware of their rights under the Fair Housing acts.

The <u>Texas Fair Housing Act</u> and the <u>Federal Fair Housing Act</u> (<u>Title VIII of the Civil Rights Act of 1968</u>) protect Texans from discriminatory housing practices in the sale, rental, and financing of homes as well as in the purchase of insurance. Protection from discrimination in these acts is based on race, color, national origin, religion, sex, physical or mental disability, or familial status, which includes pregnant women and the presence of children under age 18 in the household.

#### What does this mean?

The following actions in the sale or rental of housing or mortgage lending violate the Federal and Texas Fair Housing Acts when based on race, color, religion, sex, national origin, disability, or familial status.

## In the Sale & Rental of Housing

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Advertise housing to preferred groups of people only
- Show apartments or homes in certain neighborhoods only
- Say that housing is unavailable for inspection, sale, or rental when in fact it is available
- Set different terms, conditions, or privileges for the sale or rental of a dwelling
- Provide different housing services or facilities
- Deny 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 certain modifications or accommodations for persons with a mental or physical disability, which could include charging a pet fee for a service animal or refusing to assign a nearby parking space for a resident who has a mobility challenge.

## In Mortgage Lending

- 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
- Deny property insurance
- Conduct property appraisals in a discriminatory manner
- Refuse to purchase a loan
- Set different terms and conditions for purchasing a loan



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#### **Know Your Rights & Take Action**

If you believe you have experienced housing discrimination, resources are available:

- Texas Fair Housing Act: Learn more from the Texas Department of Housing and Community Affairs (TDHCA) at <a href="https://www.tdhca.texas.gov/programs/fair-housing-program">https://www.tdhca.texas.gov/programs/fair-housing-program</a>
- Filing a Complaint: Find information on filing a complaint under federal or state fair housing laws at https://www.tdhca.texas.gov/how-file-fair-housing-complaint

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## Houston-Galveston Area Council

H-GAC is a voluntary association of local governments and local elected officials from the 13-county Gulf Coast planning region, which includes an area of 12,500 square miles and more than 7 million people. H-GAC works to promote efficient and accountable use of local, state, and federal tax dollars; serves as a problem-solving and information forum for local governments; and helps analyze trends and conditions affecting the region. For more information, visit h-gac.com.