

If you have questions about your housing rights, HRC can help.

The Housing Rights Center (HRC) is the nation's largest local, nonprofit organization dedicated to fighting housing discrimination.

Since 1986, HRC has identified and addressed the challenges of housing discrimination, and continues to expand and diversify its services and programs to meet the residents' evolving Fair Housing needs.

State & federal fair housing laws protect all of us from discrimination based on race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income, and other characteristics protected by law.

HRC provides residents within the **Los Angeles and Ventura Counties** with services including:

- (1) **Housing Counseling** (free)
- (2) **Outreach & Education** (free)
- (3) **Fair Housing Certification Trainings** for housing providers and professionals.

Contact Us

During the COVID-19 pandemic, HRC is providing all services online and by phone.

Toll Free: (800) 477-5977
TTY: (213) 201-0867

Email HRC:
info@housingrightscenter.org

Los Angeles Office
3255 Wilshire Blvd., Suite 1150
Los Angeles CA 90010
(213) 387-8400

Van Nuys Office
6320 Van Nuys Blvd., Suite 311
Van Nuys, CA 91401

Pasadena Office
1020 N. Fair Oaks Ave.
Pasadena CA 91103

Office locations are handicap accessible.



www.housingrightscenter.org



Housing Rights Center

Services

Live free from discrimination.



This material is based on work supported by the Department of Housing and Urban Development (HUD) under FHIP Grant FE01 #210040. Any opinion, findings, and conclusions or recommendations expressed in this material are those of the author(s) and do not necessarily reflect the views of HUD.

Open the Door to Fair Housing

The Housing Rights Center (HRC) is the nation's largest non-profit civil rights organization dedicated to securing and promoting fair housing. HRC was founded in 1968, the same year that Congress passed the Fair Housing Act (FHA).

Our mission is to actively support and promote freedom of residence through education, advocacy, and litigation, to the end that all persons have the opportunity to secure the housing they desire and can afford, without regard to their race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income or other characteristics protected by law.

HRC serves **Los Angeles County**, including the City of Los Angeles, as well as **Ventura County**.

Our free services include: landlord-tenant counseling, outreach and education, and discrimination investigation.



Free Programs & Services

Landlord-Tenant Counseling

HRC's Housing Counselors can answer your questions about landlord-tenant rights and responsibilities, including topics like security deposits, evictions, repairs, and more. Call our Housing Rights Hotline at 1 (800) 477-5977 (TTY: 1-213-201-0867) to speak with a Housing Counselor for free.

Discrimination Investigation

HRC's Case Analysts investigate allegations of housing discrimination and help victims of discrimination enforce their fair housing rights, including requesting disability accommodations. In some cases, our staff attorneys may be able to advocate for clients or provide legal representation.

Outreach and Education

HRC educates the community about fair housing laws, illegal practices, and landlord-tenant responsibilities. See the schedule on the next page to join one of our free workshops.

Project Place

HRC's monthly rental listing, *Project Place*, provides information on affordable and market-rate rentals, senior housing, and veteran housing throughout Los Angeles and Ventura Counties. Project Place is available for free at www.housingrightscenter.org or HRC's main office.

Free Online Events

Live Housing Rights Q&A

Mondays at 1 PM on Facebook Live.

Housing Rights Workshops

Tuesdays at 2 PM (English) online.

Thursdays at 6 PM (Spanish) online.

Counseling Appointments

Tuesdays through Fridays

from 11 AM to 2 PM.

RSVP at www.housingrightscenter.org/help

COVID-19 Updates and Special Topics in Fair Housing

Fridays at 2 PM online.

RSVP at www.housingrightscenter.org/register

Fair Housing Certification Training

Email outreach@housingrightscenter.org for pricing and dates.

To attend any of these virtual events, go to

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What is Fair Housing?

Learn how you are protected from housing discrimination in California and nationally.



HOUSING RIGHTS CENTER

WORKING FOR JUSTICE AND EQUALITY IN HOUSING

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Fair Housing Laws

Federal Laws

Fair housing means that you have the right to live where you choose without fear of discrimination based on your personal characteristics. Specific characteristics, called "protected classes," are covered under federal law.

These protected classes include:

- Race
- Color
- Religion
- Sex (Gender)
- National Origin
- Familial Status
- Disability

California Laws

The **California Fair Employment & Housing Act (FEHA)** and other state laws provide protections based on additional characteristics.

In California, additional protected classes include:

- Marital Status
- Ancestry
- Source of Income
- Gender Identity/Expression
- Sexual Orientation
- Medical Condition
- Military/Veteran Status
- Genetic Information

Common Examples of Housing Discrimination

Refusing to rent or sell housing to someone because of their **race**.

Prohibiting **children** from being outside in common areas or enforcing a curfew that only applies to children.

Refusing to do timely repairs for tenants of a particular **nationality**.

Refusing to rent to someone because their primary **source of income** is Section 8, social security, or another form of government assistance.

Refusing to allow a **tenant with disabilities** to have a service animal or caregiver in their apartment.

Utilizing advertisements that suggest a preference for a certain type of person, for example, **"quiet home ideal for single professionals"** or **"suitable for good Christian families."**

Threatening to evict a tenant if she doesn't **perform a sexual act**.

Harassing a tenant on the basis of their **sexual orientation** or **gender identity**.

Threatening to **call ICE on a tenant as retaliation** for requesting a repair.

Why Should I Report Discrimination?

Because...

- Many acts of discrimination can only be investigated if someone reports them.
- Fair housing laws protect you from retaliation by your landlord if you report discrimination.
- Discrimination is illegal.
- Reporting discrimination is the first step to stopping it in your community.
- Reporting discrimination promotes long-term benefits for everyone. The laws that protect another person today may be the laws that will protect you tomorrow.

If you believe you are a victim of housing discrimination or have questions about your rights, please contact HRC for more information.

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Families

& Fair Housing

Families with children have protections against unfair treatment in their housing.



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What is Familial Status Discrimination?



Fair housing laws provide protections for families with children to ensure that they have equal access to housing. Under the federal Fair Housing Act and the California Fair Employment & Housing Act, **familial status discrimination** is defined as unfair treatment by a landlord, manager or housing provider on the basis that the household includes minors under the age of 18. These protections apply to biological and adoptive families, pregnant individuals, foster families, legal guardians, and people in the process of securing legal custody of a minor.

One exemption from familial status protections is senior housing, or housing legally designated for older adults. This means that senior housing facilities can legally refuse to rent to families with children.

If you are unsure whether the housing you are trying to secure is legally considered senior housing, contact the Housing Rights Center for further assistance.

Forms of Familial Status Discrimination

Selective Advertisements

It is illegal to state or suggest a preference for households without children in rental listings. Statements such as “no children” or “adults preferred” serve to deter people with children from applying for a rental unit.

Illegal Inquiries

It is illegal to state or suggest a preference for households without children in rental listings.

Refusal to Rent

It is illegal for a landlord to refuse to rent a unit to a family because they have children.

Steering

Steering is the act of manipulating or coercing someone to live in a certain area, whether within the same property or in a different neighborhood. It is illegal to purposely steer tenants with children toward particular buildings, units, or floors. For example, it is illegal to bar households with children from living on the second floor or to only offer them units on the first floor.

Different Terms

It is illegal to impose different lease terms, conditions, or rules on households with children. For example, requiring a liability waiver as a condition of rental or charging a higher security deposit because a household has children are both forms of illegal discrimination.

Occupancy Restrictions

Reasonable occupancy limits may be set, but limits which effectively prevent a parent from living with their children are potentially illegal. A limit of one person per bedroom, for example, has been found to discriminate against families with children because it is so restrictive that it effectively excludes even very small families.

Restrictive Rules

It is illegal for a landlord to adopt, publish or enforce rules that limit the ability of children to use or enjoy their housing or to enforce property rules against families only. Not allowing children to use the pool, play outside, or limiting children’s access to common areas can be a form of familial status discrimination.



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Disability & Fair Housing

A guide to reasonable accommodations & modifications.



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What are Reasonable Modifications?



Reasonable modifications are **physical changes** to a unit or common area that improve the ability of a person with a disability to use and enjoy his or her housing.

Examples Include:

- Wheelchair ramps
- Grab bars
- Flashing doorbells and alarms
- Lowered counters
- Widened doorways

Modifications Must be Allowed

Unless they create an undue financial or administrative burden for the landlord, or alter the essential nature of the landlord's operations.

Who Pays?

In most cases, the cost of a reasonable modification falls on the tenant. However, if a tenant's housing is owned, operated or receives special funding from the government, responsibility for costs may be different.

However, if the tenant's housing is owned, operated or funded by the government, responsibility for costs may be different.

What are Reasonable Accommodations?

Reasonable accommodations are **changes to a rule, policy, practice, or service** that allow a person with a disability equal opportunity to use and enjoy his or her housing.

Examples Include:

- Waiver of a "no pet" policy for a service animal
- Designated accessible parking spaces
- Adjustment of rental due date
- Allowing live-in caregivers
- Extension of time to vacate

Accommodations Must Be Provided

Unless they create an undue financial or administrative burden for the landlord, or alter the essential nature of the landlord's operations.

Who Pays?

So long as they do not create an undue financial burden, landlords are expected to absorb the costs related to the provision of a reasonable accommodation. A landlord cannot charge a tenant extra rent or a security deposit as a condition for granting a reasonable accommodation.

For example, it is illegal to charge a disabled tenant a pet deposit fee in order to have their service or companion animal live with them in the unit.

How do I Request a Accommodation or Modification?

In Writing — It is best to make your request in writing, and provide your landlord with a date within which to respond to your request.

With Support — Include a letter from a doctor, social worker, or other person familiar with you to confirm your disability and your need for the accommodation or modification requested.

Interactive Process — If granting a requested accommodation or modification would pose an *undue* burden to the housing provider, they must engage in a dialogue with the tenant to find an effective alternative that preserves the tenant's fair housing rights.

Contact HRC — We can contact your landlord and request a reasonable accommodation or modification on your behalf.

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LGBTQ+

& Fair Housing

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Know Your Rights



Sexual Orientation Discrimination

The **California Fair Employment & Housing Act (FEHA)** makes it illegal for landlords to discriminate against individuals who are gay, lesbian, or bisexual. The law also protects those who are perceived to be gay, lesbian, or bisexual, no matter what their sexual orientation.

Gender Identity/Expression Discrimination

Fair housing laws also protect individuals who are transgender or who do not conform to gender stereotypes. It is illegal to deny housing, impose unequal terms or treatment, or harass tenants based on their gender identity or expression.

HIV/AIDS Status Discrimination

It is illegal for housing providers to discriminate against individuals based on their perceived HIV/AIDS status. In addition, tenants living with HIV/AIDS have fair housing protections based on disability and may be entitled to certain accommodations.

Homeless Shelters & Transitional Housing

It is illegal for a homeless shelter or program to refuse to admit someone based on their sexual orientation and/or gender identity. It is also illegal to deny an individual housing that is consistent with their gender identity.

Retaliation

It is illegal for a landlord or manager to retaliate against a tenant because that tenant exercised their housing rights. Forms of illegal retaliation may include actions like: discriminatory behavior, increasing the rent, or creating a hostile living environment.

Hate Crimes

Landlords must intervene when they know a tenant is being harassed, threatened, or assaulted by other tenants based on their sexual orientation or gender identity or expression. They can be held liable in court if they do not take action.

Stand Up Against Hate



Examples of Discrimination:

- Making derogatory comments
- Refusing to rent to same-sex couples
- Refusing to use an individual's preferred name and/or gender pronoun

Report Discrimination When You See It

The Housing Rights Center investigates reports of housing discrimination and provide victims of discrimination with information about their rights, responsibilities, and legal options.

If you or anyone you know has been a victim of housing discrimination, contact the Housing Rights Center immediately.

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Sexual Harassment & Fair Housing

No one should be made to feel unsafe at home.



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About Sexual Harassment in Housing

Sexual harassment in housing is a form of **sex-based discrimination** prohibited by the Fair Housing Act. There are two main types of sexual harassment: (1) quid pro quo; and (2) hostile environment.

Quid Pro Quo - "Favor for a Favor"

When a housing provider asks a tenant to engage in sexual conduct in exchange for maintaining housing or other housing related services.

Examples Include:

- A landlord tells an applicant he won't rent them an apartment unless they have sex with him.
- A maintenance worker refuses to make repairs unless a tenant gives him nude photos of herself.

Hostile Environment

When a housing provider subjects a person to severe or pervasive unwelcome sexual conduct in a way that interferes with their access to housing (e.g. sale, rental, availability, or terms, conditions, or privileges of housing or housing-related services, including financing).

Examples Include:

- A landlord subjects a tenant to unwelcome touching, kissing, or groping.
- A property manager makes unwelcome, lewd comments about a tenant's body.

Landlord Liability

Landlords must take action when they know of tenant-on-tenant harassment, and can be held liable in court if they do not.

Harassment is Not Gender Specific

A person of any gender can harass another person of any or the same gender.

Harassment Between Tenants

Landlords can be held liable in court if they knew of tenant-on-tenant harassment and did not take action.

Sexual Harassment Motives Vary

Sexual harassment can also be motivated by a variety of reasons beyond sexual desire including: hostility, power, or other reasons. It is still a violation of the FHA.

Reporting Sexual Harassment



Victims have **one year** to file a complaint with a fair housing agency, like the Department of Housing and Urban Development, California Department of Fair Employment and Housing, or the Housing Rights Center, which can investigate the complaint at no cost to the tenant.

Victims have **two years** to file a private legal action.

If you've experienced harassment in a housing situation, call the **Housing Rights Hotline: 1-800-477-5977** or visit **housingrightscenter.org** to learn your rights.

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Landlords & Fair Housing

Learn about your rights and responsibilities as a housing provider.



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If You've Ever Said...

"We don't allow kids on the second floor."

"We don't take Section 8."

"No pets allowed. No exceptions."

You may have violated the law.

Civil rights laws protect all of us. We have the right to inherit, purchase, lease, sell, hold, or convey real property. Property owners and their agents have the right to choose the most qualified prospective tenants.

However, considerations such as race, color, religion, gender, national origin, familial status, mental or physical disability, sexual orientation, marital status, ancestry, age, source of income, or arbitrary characteristics cannot influence tenant selection or be the basis for differential treatment.

Liability for breaking fair housing laws flows upward. You are liable for any unlawful acts committed by the people you employ, including management companies, managers, and contractors. "I didn't know" is not a valid defense.

To protect yourself and your investment, it is important to know and understand your Fair Housing rights and responsibilities.

Contact HRC to learn more.

As a Property Owner or Manager...

...you have the right to:

- Request a complete rental application.
- Require a reasonable monthly income.
- Require tenants to comply with building rules and conditions.
- Screen potential tenants based on objective qualifications.

...you must:

- Consider all applicants equally.
- Not indicate any preferences when advertising or showing properties.
- Give all applicants accurate, complete occupancy dates and rental terms or conditions and information about other available units.
- Allow reasonable accommodations or modifications for people with disabilities, such as allowing a service or emotional support animal.
- Refrain from making written or verbal inquiries about an applicant's race, ethnicity, religion, sexual orientation, marital status, familial status or other personal characteristics.

Fair Housing Means:

People have the right to choose where to live without fear of discrimination based on their personal characteristics.

It's illegal to base your rental decisions on the following protected characteristics:

- Age
- Gender
- Religion
- Ancestry
- Marital Status
- National Origin
- Arbitrary Reasons
- Primary Language
- Sexual Orientation/Identity/Expression
- Disability (Physical or Mental)
- Source of Income e.g. Section 8
- Familial Status
- Race/Color
- Immigration/Citizenship Status
- Gender

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Predatory Lending & Fair Housing

Learn about predatory lending schemes and protect yourself and your future.



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What is Predatory Lending?

Predatory lending, or **loan fraud**, is when lenders give borrowers unfair loan terms or manipulate them into taking on loans they can't afford.

In housing, predatory lending can occur at any point in the process of purchasing or refinancing a home. A predatory or discriminatory lender can be any bank officer, real estate or mortgage broker, appraiser, loan servicer, or other financial actor—from a big bank to a one-person firm.

Predatory lenders may use high-pressure sales tactics, hide behind complicated financial terms, or even forge documents to deceive borrowers into accepting unfair loans.

Predatory lenders often target people with low incomes or limited credit options. **African Americans, Latinos, women, and older adults** are disproportionately impacted. But anyone can be a victim of illegal lending practices, and predatory lenders often share personal characteristics with their victims.

Predatory lending is unfair, unethical and illegal. In addition, federal fair housing laws make it illegal for lenders to **discriminate** by considering borrowers' personal characteristics—such as race, religion, sex, familial status, or disability—when applying for residential mortgage loans.



Examples of Predatory Lending

- Imposing excessive rates and fees on a borrower who may qualify for lower rates.
- Pressuring a borrower to accept higher-risk loans.
- Packing a loan with unnecessary products and services.
- Knowingly loaning more money than a borrower can afford to repay.
- Stripping homes of equity by convincing homeowners to refinance their loans repeatedly within a short period of time.
- Persuading borrowers to lie about their income in order to qualify for a loan.
- Charging low monthly payments at first, but charging a large balloon payment at the end of the loan period.
- Requiring that women, but not men, provide a cosigner for a loan.
- Applying harsher collection or foreclosure practices based on the borrower's race or the demographics of their neighborhood.

Consumer Tips

- Shop around. Compare loans from different lenders to better understand what is reasonable.
- Borrow only the amount you need and can afford to pay back in time.
- Ask about any additional fees and prepayment penalties, and ensure those fees are reasonable.
- Avoid any loans with low monthly payments and a “balloon” payment at the end.
- Do not sign any documents containing blank spaces that could be filled in later without your knowledge.
- Read everything carefully and ask questions about any terms you don't understand.
- Keep copies of all loan documents.
- Contact HRC for assistance in finding a government agency that can help you.

Contact Us

Housing Rights Center
www.housingrightscenter.org

Toll Free: 1 (800) 477-5977

TTY: 1 (213) 201-0867

Email: info@housingrightscenter.org

3255 Wilshire Blvd., Suite 1150
Los Angeles, CA 90010