

Who Are Housing Providers and Lenders?

Housing providers and lenders are landlords, rental agencies, lenders, insurers, real estate agents, and housing agencies.

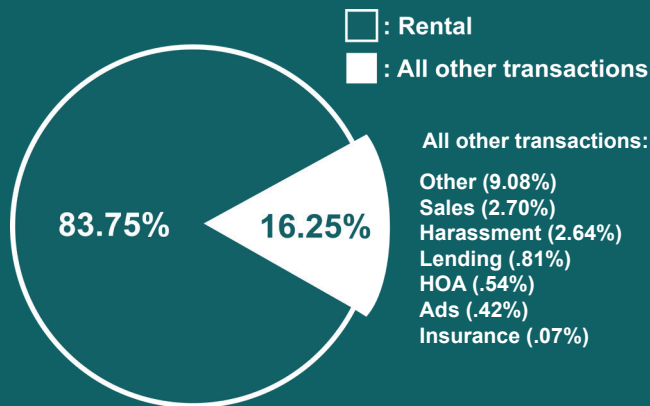
What is the Fair Housing Act?

In 1968 the Fair Housing Act (FHA) was signed, making it illegal for people to discriminate in any aspect of housing based on an individual's race, color, national origin, religion, sex, familial status, and disability. The FHA defines these as their seven federally protected classes.

Where the Fair Housing Act Applies

The Fair Housing Act applies to when people are renting or buying a home, getting a mortgage, seeking housing assistance, or enrolling in any other

COMPLAINTS BY TRANSACTION TYPE



(Source: National Fair Housing Alliance *Fair Housing Trends in 2019*)

We respond to fair housing complaints within 24 business hours and refer them to the proper agency.

Complaint Hotline:
520-306-0938
hotline@seriaz.org
AZ Relay Friendly Business

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Any opinion, findings, and conclusions or recommendations expressed in this material are those of the authors and do not necessarily reflect the views of HUD.



Helping communities in the Southwest since 1994.



Fair Housing Education for Housing Providers and Lenders

seriaz.org/fair-housing

3202 E. Grant Rd., Tucson, AZ 85716



Fair Housing Education for
Housing Providers and Lenders

History

Founded in 1994, Sonora Environmental Research Institute, Inc. (SERI) is a local non-profit in Tucson, Arizona working with low-income and minority communities in the Southwest to help protect the environment and improve community health. Through education and outreach, SERI is helping the community eliminate housing discrimination and protect the rights of all in fair housing.

SERI has a complaint hotline (520-306-0938 and hotline@seriaz.org) for victims of housing discrimination. SERI will respond within 1 business day and refer your complaint to Southwest Fair Housing Council (SWFHC). SWFHC then assists clients with allegations of illegal housing discrimination by providing investigative assistance, counseling, mitigation of complaints, and referrals to resources across Arizona.

What is Prohibited?

- Refuse to rent, sell, or negotiate housing.
- Make housing otherwise unavailable or deny dwelling.
- Set different/less favorable terms, conditions, or privileges for sale or rental of a dwelling.
- Provide different/less favorable housing services or facilities.
- Oral or written statement indicating a limitation or preference based on protected class status.
- Misrepresentation concerning availability of housing.
- Persuade owners to sell or rent because of the entry of a protected class into a neighborhood.
- Discriminate on basis of disability.
- Threaten, retaliate, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Refuse to make a mortgage loan, provide information regarding loans, or purchase a loan.
- Impose different/less favorable terms or conditions on a loan, such as different interest rates, points, or fees.
- Discriminate in appraising property.
- Set different/less favorable terms or conditions for making or purchasing a loan.
- Discrimination in provision of brokerage services.

Good Practices for Housing Providers and Lenders

- Train all employees to follow and understand fair housing laws.
- Create and enforce a non-discriminatory policy.
- Treat anyone inquiring about available housing and lending the same.
- Make the application available to all applicants.
- Maintain housing specs and features, so all applicants are given identical information.
- Avoid advertising that can be interpreted as selecting or discouraging any protected class.
- Display advertising promoting equal opportunity and the official logo.
- Have qualifications be in writing and given to all applicants.
- Notify applicants in a timely manner if they have been rejected and explain why.
- For people with disabilities allow reasonable accommodations and reason modifications.
- Include information on how to request a reasonable accommodation and reasonable modification.
- Keep records including changes to criteria.