

What To Do if You Suspect Housing Discrimination

If you feel that you have been discriminated against while obtaining housing or looking for a mortgage or homeowners insurance, you can contact the following agencies to file a complaint:

U.S. Department of Housing and Urban Development (HUD)

Atlanta Regional Office

Telephone (404) 331-5140

Toll Free 1-800-440-8091

TTY (404) 730-2654

Or you can file online at www.hud.gov/offices/fheo/online-complaint.cfm

North Carolina Department of Administration, Human Relations Commission (NCHRC)

Telephone/TDD (919) 807-4420

Toll Free 1-866-324-7474

Website www.doa.state.nc.us/hrc

HUD or NCHRC will investigate to determine whether unlawful discrimination has occurred.

It is your right to file a civil suit at your own expense at any time based on a violation of the fair housing laws without filing a complaint with HUD or NCHRC. Please call NCHRC for more information about the fair housing complaint and resolution process.



Partner Agencies

City of Wilmington

Wilmington Housing Authority

Brunswick Housing Opportunities

Pender County Housing Department

Cape Fear Regional CDC

Catholic Charities

AMEZ Housing

Cape Fear Habitat for Humanity

Cape Fear Land Trust



**Fair Housing -
It's Not an
Option**

It's the Law

*Disability Access Design Standards can
be found at*

Fair Housing Accessibility FIRST

V/TTY 1-888-341-7781

Website www.FairHousingFIRST.org

New Hanover County Planning & Inspections
Department | Community Development

230 Government Center Drive

Wilmington, NC 28403

(910) 798-7165

www.nhcgov.com/planningandinspections

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New Hanover County Planning & Inspections
Department | Community Development

The Fair Housing Act

Equal Opportunity is for Everyone



**Your Rights and What the Act
Prohibits**

**Examples of Housing
Discrimination**

**Contact Information for
Filing a Complaint**



Fair Housing Act Prohibitions and Examples of Discrimination



Everyone has a right to equal housing opportunities. Tenants and prospective home buyers of any race, color, religion, national origin or gender, including people with disabilities and families with children, are protected against housing discrimination by The Fair Housing Act, a federal law enforced by the U.S. Department of Housing and Urban Development (HUD).

People with disabilities have additional protections. HUD's definition of being disabled (or handicapped) includes people with physical, mental or developmental disabilities, HIV/AIDS related illnesses or who are recovering from alcohol or substance abuse.



People with disabilities have the right to make improvements to rented homes at their own expense if the work is necessary for them to live there. They also have the right

to ask landlords to agree to reasonable exemptions from tenants' rules. For instance, a no-pets policy should be waived for a visually impaired tenant with a guide dog.

The law also protects families with children under 18, covers pregnant women, people arranging for an adoption and anyone who has permanent or occasional custody of children under 18, such as foster parents or grandparents. Housing designated for the use of seniors over 55 is exempt from this requirement under the Housing for Older Persons Act (HOPA).

If you believe you were treated unfairly in obtaining housing, you have the right to file a complaint with HUD.

Examples of Housing Discrimination

- Refusing to sell to, rent to, or otherwise deal with an interested tenant or buyer.
- Applying different sale, rental or occupancy terms for different people.
- The refusal by real estate professionals or companies to serve minority customers, steering customers to certain neighborhoods, or making claims about the racial makeup of an area.
- Lying about the availability of housing. This includes telling people of color, families or a disabled person that an apartment is already taken, when it is not.
- “Blockbusting” or frightening people into renting or selling their property by manipulating their prejudices. For example, telling people that a minority group is moving into the area.
- Discrimination in financing housing by a bank or other business. This includes charging creditworthy minority customers higher interest rates than white customers.
- Harassing tenants and homeowners into abandoning their leases or leaving their homes. This includes racial and sexual harassment, such as slurs and threats of violence and sexual advances and innuendoes.
- Local zoning laws that have an unfair effect on minorities and are discriminatory in nature. For example, laws that restrict the size or number of occupants in a home, or disallow accessory dwelling units. These regulations have been used to target Latino and Asian households who may live with several generations under the same roof.
- Refusing to permit reasonable accommodations for assistive aides, assistive animals, parking, or physical modifications to existing properties or refusing to provide wheelchair accessible housing in new multifamily construction.

Prohibited Mortgage and Insurance practices can be more difficult to recognize. They include:



- Refusal to make a mortgage loan and/or provide information regarding loans
- Imposition of different terms or conditions on a loan, such as different interest rates, points, or fees

- Discrimination in appraising property
- Refusal to provide homeowners insurance coverage for a dwelling because of the race, color, religion, gender, disability, familial status, or national origin of the owner and/or occupants
- Discrimination in the terms or conditions of homeowners insurance coverage because of the race, color, religion, gender, disability, familial status, or national origin of the owner and/or occupants
- Refusal to provide homeowners insurance, or imposing less favorable terms or conditions of coverage because of the race, color, religion, gender, disability, familial status or national origin of the residents of the neighborhood in which a dwelling is located

