

# Housing Discrimination & Your Civil Rights



## A Fair Housing Guide for Renters & Home Buyers



### What is housing discrimination?

Every day, housing discrimination happens in our state, and often the victims feel powerless to stop it. Fair housing laws define discrimination as someone treating you badly because of your "protected class."



Under fair housing laws, it is illegal for landlords, managers, real estate agents, mortgage brokers, lenders and others to discriminate. See the next page for a list of protected classes.



If you feel you have been treated unfairly, and suspect it is for discriminatory reasons, learn about your rights under the law. Find out how to protect yourself and your family.

Who do fair housing laws protect?	
Protected Classes:	Examples of who is protected:
Race	People who are African American, Asian, Caucasian, Native American, etc.
Color	People who are black, white, brown, etc.
National Origin/Ancestry	Immigrants or refugees, and also people whose families are from another country.
Religion/Creed	Muslims, Christians, Jews, Hindus, Atheists, people with strongly-held faith or religious belief systems, etc.
Sex/Gender	Men or women
Disability	People who are deaf, blind, mobility-disabled, have mental disabilities, etc.
Family or Parental Status	Families with children under 18, including pregnant women, legal guardians, etc.
Marital Status	People who are married, single, divorced, separated, widowed, etc.
Age	Various ages, depending on the law
Sexual Orientation	People who are gay, lesbian, bisexual, heterosexual, etc.
Gender Identity	People who are transsexual, transgendered, transvestites, etc.
Section 8 Participation	People with Section 8 Housing Vouchers or who live in Section 8 subsidized housing programs
Political Ideology	People with ideas or beliefs about government, including political parties or groups
Veteran/Military Status	Honorably discharged veterans, and active or reserve members in any branch of the U.S. armed forces

### What is covered under fair housing laws?

You have the right to equal treatment in housing no matter where you live or want to live. Fair housing laws cover all housing that is rented, leased or sold, including:

- apartments
- single-family homes
- condominiums
- mobile home parks
- rooming houses
- homeowners associations
- transitional housing
- shelters

### Fair housing laws prohibit discrimination in:

- Advertising for housing rental, sale or financing
- Real estate services and transactions
- Mortgage lending
- Homeowner's insurance
- Operation of government housing programs
- Home construction and the sale of vacant lots



### Fair housing laws and landlord-tenant laws are not the same!

Landlord-tenant laws cover general rights and responsibilities of renters and housing providers. For more information, see the Residential Landlord-Tenant Law (RCW 59.18) or the Manufactured/Mobile Home Landlord Tenant Act (RCW 59.20).

Fair housing laws cover the right of people to be free from discrimination in their choice of housing and their treatment when renting or buying. Fair housing laws only apply where a protected class issue is involved.

## DID DISCRIMINATION HAPPEN TO YOU?

Housing discrimination can show up in many forms. Here's what to watch out for:

### Advertising

Fair housing laws cover all written advertising – a newspaper or online ad, an apartment brochure, a vacancy sign, etc. Advertising also includes the language used by landlords, managers, real estate agents, mortgage loan staff, etc. Examples of possible discrimination:



- An online rental ad says "English speakers only."
- The apartment community's brochure has pictures of white people, but no people of color.
- A newspaper ad says "Charming house for sale. Perfect for a couple with no children."
- An immigrant calls about a rental ad. The manager tells her that her accent is hard to understand and hangs up.
- An applicant with a disability is told that he cannot live there with his service animal because the apartment building has a "no pets" policy.
- The real estate agent tells a gay couple that a house has already been sold, but it is still available.

A private landlord or real estate agent cannot ask you questions that make you share your national origin or ancestry. Your immigration status should not be used to make rental or sales decisions.

## Applying for Rental or Trying to Buy

When you go to see a possible rental or ask about buying housing, fair housing laws protect you. Examples of possible discrimination:

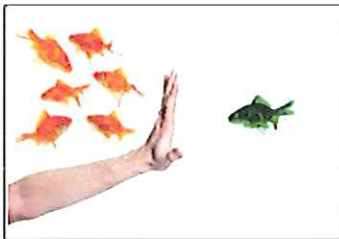
- A leasing agent says he is too busy to show an immigrant applicant an advertised rental.
- The property manager asks about a person's nationality.
- Criminal background checks are run on African American applicants, but not on other applicants.
- A property manager runs credit checks on Latino applicants, but not on others who apply.
- There is an extra deposit for children.
- A manager won't accept a Section 8 voucher (in areas where Section 8 is a protected class).
- The landlord won't rent a large 2-bedroom apartment to a family of five.
- Families with children are told they must rent only ground floor apartments.
- The manager shows white applicants several available apartments and volunteers lots of information about amenities. People of color who apply are shown only one apartment and receive information only if they ask.
- A real estate agent pressures a Vietnamese family to buy a home in a neighborhood with many Vietnamese-speaking households.
- An owner refuses to talk about selling his house to a buyer who was born in Iran.



## Different Treatment for Some Renters

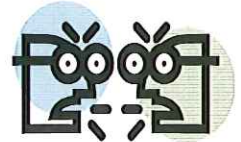
It is illegal for rental policies and rules to be enforced only for certain residents. Examples of possible discrimination:

- New renters receive a lot of paperwork, but the manager won't explain it to renters who speak limited English.
- Residents who are gay get noise notices, but other residents who make noise don't get notices.
- Repairs take a long time for renters who are Muslim, but the maintenance workers fix things quickly for other renters.
- The tenancy rules say "children cannot ride bicycles on the sidewalk."
- A resident with HIV is told that he can't use the swimming pool.
- The rental agent refuses telephone calls from the state Relay Service for the deaf.
- A male-to-female transgender resident is told she must use the men's room at the community center.



## Harassment

Fair housing laws prohibit protected-class harassment by rental or sales housing providers, by other renters or their guests. Examples of possible discrimination:



- After a renter reported that a neighboring renter called him racial names, the landlord did nothing about it.
- A groundskeeper makes fun of an immigrant's accent or customs.
- Someone put a religious joke on the laundry room bulletin board. The manager knows about it, but won't take it down.
- A manager keeps asking a resident for dates, even though she already told him no.
- The pool man stares at young women who sit near the pool, making them uncomfortable.
- A mobile home park manager writes down the license plate numbers of guests who are African American.
- A landlord knows that other renters or their guests call gay renters offensive names, but does nothing about it.
- The homeowner's association bothers a new owner because he installed a wheelchair ramp to his house.
- While a buyer's agent is showing a house to a Latino family, a neighbor comes over and says they should "go live with their own kind".

## People with Disabilities

An applicant, renter, or home buyer who has a disability might need some changes to policies or procedures, or some structural changes to a dwelling or common area. These changes provide people with disabilities an equal chance to live in and enjoy their housing.

A **reasonable accommodation** is a change to rules or policies that is needed because of a disability. Some examples are:

- Small print leases are enlarged for low-vision applicants.
- Management makes a monthly reminder call about rent payments for a renter who had a stroke and forgets due dates.
- Nearby parking spaces are assigned to residents who have mobility disabilities.
- Service animals are allowed to live with residents who have disabilities.

A **reasonable modification** is a physical change to the property to make it more accessible for a person with a disability. Some examples are:

- Putting in bathroom grab bars.
- Installing a ramp to the community center.
- Widening a closet door so a wheelchair user can get inside.



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Examples of possible disability discrimination:

- Management charges a pet deposit for a service dog, even though the applicant shared a doctor's letter saying she needs the animal due to her disability.
- Higher deposits are charged for wheelchair users because a landlord thinks the wheelchairs will cause damage.
- When a resident can no longer climb stairs due to arthritis, the manager refuses to let her move downstairs to a vacant ground floor apartment.
- A condo association assigns accessible parking close to an owner's unit, but then lets other owners and guests park there without penalty.
- The parking lot for a real estate broker's office has no accessible spaces.

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## Section 8 Housing Choice Vouchers

Section 8 is a protected class only in the cities of Seattle, Bellevue, Kirkland, Redmond, and in the unincorporated parts of King County. Examples of possible discrimination:

- A manager claims they only have month-to-month agreements.
- A leasing agent refuses to consider an applicant with a voucher because he does not earn at least three times the full rent.
- A landlord won't allow a Section 8 inspection of the rental.
- A manager charges someone with a voucher more than they charge other residents for the same size rental.
- A landlord wants a voucher holder to agree to side payments.

### Retaliation

Don't be afraid to fight discrimination! Fair housing laws prohibit negative actions taken against people for filing a complaint or for otherwise claiming their civil rights.

Examples of possible retaliation:

- After a resident complains to the homeowners association about racial discrimination, the association starts to give the resident notices and threats of liens.
- A renter files a fair housing complaint with a civil rights agency, then the landlord tries to evict him.
- The manager stops making repairs for a resident who was a witness in a fair housing case.

## Home Buying and Home Loans

Fair housing laws also protect people from discriminatory real estate and home loan practices. Examples of possible discrimination:

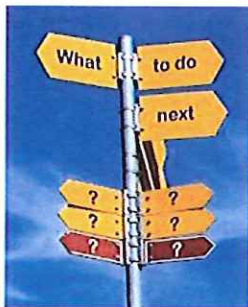
- An owner refuses to discuss a house sale with a buyer who was born in Mexico.
- A real estate agent tells a gay couple that a house has already been sold, but it is still available.
- Even though a Hmong family meets the qualifications for a home loan, the loan officer turns them down.
- A house seller tells his real estate agent not to show the house to any families with kids.
- Although she has good credit and income, an African American borrower is told by a mortgage lender that she must take a subprime loan.



## What is the best way to protect yourself if discrimination happens?

### Act Quickly

If you wait too long, you may not be able to file a complaint. The fair housing agencies can only investigate complaints of possible discrimination that happened in the last year. The longer you wait, the harder it is to prove your case. Over time, witnesses may forget important details and important documents may be lost.



### Document Your Situation

Keep detailed notes about every negative action taken against you. Write down exactly what was said and done, the dates, times and people involved. A complete list of the names, addresses and phone numbers of witnesses can help support your case.

### Keep Records

It is very important to keep all paperwork related to your situation. This includes letters or emails, voice mail messages, lease agreements, notices, rental or loan applications, and any other housing records.

### Cooperate With the Fair Housing Agency

Without your full cooperation, it may be hard to prove your complaint. Keep in contact with the investigator assigned to your case. Meet with the investigator, give statements, and share any paperwork you have.

## Where can you go for help?

The Fair Housing Partners of Washington State!

### These offices handle fair housing complaints:

#### Seattle Office for Civil Rights

For properties inside the city limits of Seattle.  
206-684-4500 or TTY Relay: 711  
[www.seattle.gov/civilrights](http://www.seattle.gov/civilrights)

#### King County Office of Civil Rights

For properties in unincorporated King County.  
206-263-2446 or TTY Relay: 711  
[www.kingcounty.gov/civilrights](http://www.kingcounty.gov/civilrights)

#### Washington State Human Rights Commission

For properties anywhere in Washington.  
800-233-3247 or TTY 800-300-7525  
[www.hum.wa.gov](http://www.hum.wa.gov)

#### Tacoma Human Rights

For properties inside the city limits of Tacoma.  
253-591-5162 or TTY Relay: 711  
[www.cityoftacoma.org/humanrights](http://www.cityoftacoma.org/humanrights)

### These offices provide advocacy and education:

#### Fair Housing Center of Washington

Advocates for renters and home buyers in western Washington.  
253-274-9523 or 888-766-8800 or TTY 711  
[www.fhcwashington.org](http://www.fhcwashington.org)

#### Northwest Fair Housing Alliance

Advocates for renters and home buyers in eastern Washington.  
509-325-2665 or TTY 711  
or 800-200-FAIR (3247) in 509 area code  
[www.nwfairhouse.org](http://www.nwfairhouse.org)