## WHEN BORROWING MONEY TO PURCHASE A HOME:

- Loans for housing are covered by the FHA.
- Banks and Insurance Companies cannot deny information, services, loan products, or change their policies based on your protected class status.
- Property Appraisals must never involve discrimination.



"We normally don't give out loans to someone like you."

IF YOU THINK YOU HAVE BEEN THE VICTIM OF HOUSING DISCRIMINATION

PLEASE CONTACT US AT:



7 Florida Legal Services, Inc.

407-801-4224

fairhousing@floridalegal.org

www.floridalegal.org/fairhousing





# FAIR HOUSING BASIC RIGHTS

# Tenants, Landlords, Home Buyers, Lenders



#### HAVE YOU EVER HEARD:

- "We don't rent to families with children."
- "Sorry, this apartment isn't going to work with your disability."
- "You need a Social Security number to live here."
- "Sorry, this neighborhood is not a good fit for you."

## YOU HAVE A RIGHT TO FAIR HOUSING

The federal Fair Housing Act (FHA) protects you from discrimination in housing based on race, color, religion, national origin, sex, disability or familial status.

This applies to renting, buying, mortgages, appraisals, insurance, and looking for a place to live.

#### WHEN RENTING A LANDLORD MUST:

- Advertise without discrimination.
- Make reasonable accommodations and modifications.
- Make necessary repairs to maintain the property.
- Never sexually harass a tenant.
- Never evict or deny housing based on race, color, religion, national origin, sex, disability or familial status.



"Apartment for rent -- Not available for families with children or people with disabilities."

"This neighborhood might not be a good fit for people like you."



# WHEN BUYING OR SELLING A HOME:

- Real Estate agents must never steer you away from a neighborhood based on status in a protected class.
- Terms of a sale must never be limited due to race, sex, or other protected status.
- Equal Opportunity Housing rules exist from time of listing to purchase.
- Real Estate agents must never discriminate when showing a home.