



## Fair Housing: It's Your Right

**State and/or federal laws prohibit housing discrimination on the basis of:**

- Race or Color
- Religion
- Familial status
- National origin
- Sex
- Disability
- Age
- Marital status

**Fair housing laws protect your rights when you:**

- View or purchase a home.
- View or rent an apartment or other living facility.
- Obtain financing, such as a mortgage or home improvement loan.
- Insure your home or apartment.

**Fair housing laws ban discrimination in:**

- Terms and conditions for buying or renting a home.
- Advertising and marketing housing.
- Providing housing services.

**State and federal laws also prohibit:**

- **Steering:** directing renters or home buyers to particular neighborhoods based on race or ethnicity.
- **Predatory lending:** marketing less favorable home loans to persons based on a protected characteristic.

## CONTACT US

If you believe you have been discriminated against or have questions about fair housing, contact:



800-482-3604

Video Phone: 313-437-7035

MDCR-INFO@michigan.gov

www.michigan.gov/mdcr



800-669-9777

www.hud.gov

*Under Michigan law, discrimination complaints must be filed within 180 days of the date of discrimination. The time limit under federal law is 365 days.*

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MICHIGAN  
DEPARTMENT OF  
CIVIL RIGHTS

Your guide to

# FAIR HOUSING

Know your  
rights when  
renting, buying,  
financing or  
insuring a home

## How do you know if it's discrimination?

Housing discrimination is usually disguised, often with a smile and a handshake. Although some of the following statements may seem reasonable, they could be excuses to prevent you from renting an apartment, buying a home or getting financing or insurance.

### Pay close attention when you hear statements like:

#### When you are renting -

- *"I rented that apartment right after you called."*
- *"Yes, we rent to families with children, but our children's section is full."*
- *"We have a long waiting list."*

#### When you are buying -

- *"Let me show you some homes in an area where you'll be more comfortable."*
- *"The owner just took the house off the market."*
- *"I'll have to pre-qualify you before I show you any homes."*

**You should know:**  
**It is unlawful to retaliate against a person for filing a civil rights complaint or being a witness in a civil rights investigation.**

#### When you want financing -

- *"We don't process mortgages that small."*
- *"You might get better terms at another bank."*
- *"We don't sell insurance in your area."*

Some of these comments may be valid, but they also may be a pretext to discriminate.

### Accessibility for persons with disabilities

State and federal laws require housing providers to make reasonable accommodations that are necessary and related to a person's disability, such as:

- Allowing a service or support animal in a no-pet complex.
- Assigning parking.
- Making exceptions to rules or policies.



Housing providers are also required to allow modifications to the property that are related to a person's disability, such as installing ramps, grab bars or visual smoke detectors. These structural modifications:

- May be at the tenant's expense.
- May require the housing provider to approve the plans.
- May require the tenant to return the property to its original condition when moving out.

