**Housing Discrimination and How to Spot it**

The Fair Housing Act of 1968 is a landmark civil rights legislation that prohibits discrimination in the process of renting a home, buying a home, financing a home, and in the distribution of housing assistance, among other things. It also bans discrimination based on race, color, religion, nationality, gender, familial status, or disability. The law has been expanded numerous times, and states and localities have enacted their own laws as well, including some that expand protections to people who identify as LGBTQ and prohibit discrimination based on criminal records, immigration status, and ethnic hairstyles. Some discrimination occurs despite a property owner or manager’s intent to discriminate.

Despite these laws, housing discrimination persists in many forms. Regarding housing itself, one form of discrimination occurs when realtors or property managers will steer potential residents or buyers away from certain neighborhoods or refuse to show units in those neighborhoods altogether. In the inverse situation, a property manager or neighborhood might try to pressure someone into moving out of their rental or selling their house, a practice known as blockbusting.

When applying for a rental unit or mortgage, discrimination can occur in the application process, too. Property managers and lenders are legally allowed to reject applicants based on income, credit score, a previous history of nonpayment, prior bankruptcies, and/or bad references, among other things. Still, a rejection on the basis of race, sex, and any of the other aforementioned traits are illegal.

Once an application is accepted, some people may experience discrimination through rent or mortgage payments, such as higher interest rates for underrepresented borrowers. The home appraisal process isn’t immune from discrimination, either; for example, appraisers might devalue a home being purchased by an underrepresented borrower, which could make it harder or more expensive to get a mortgage. In a more severe situation, appraisers could devalue houses in an entire neighborhood largely occupied by a protected group of people.

All real estate that is advertised is subject to the federal Fair Housing Act, which makes it illegal to advertise “any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make such preference, limitation, or discrimination.” It’s also subject to state and local fair housing laws, which prohibit discriminatory advertising in additional categories, such as sexual orientation, gender identity, and source of income.

Complaints alleging discrimination in housing may be filed with the nearest office of the United States Department of Housing and Urban Development (HUD), or by calling HUD’s toll-free number, 1-800-669-9777 (voice), or 1-800-543-8294 (TDD). You can also contact HUD on their website,<http://www.hud.gov/>.

If you believe that you’ve been the victim of discrimination, you can also contact your state’s Attorney General or a local legal aid organization.