

Fair housing laws prohibit discrimination in any activity relating to the sale or rental of dwellings, financing or insuring housing, the terms and conditions related to housing, or harassment that is based on your race, color, religion, disability, familial status, national origin or sex.

It is also unlawful for a landlord or other housing agent to harass a person based on any of the bases listed above, or to sexually harass a tenant, prospective buyer or renter.

Fair housing laws ensure you cannot be denied housing because of a disability. You are entitled to a reasonable accommodation from your landlord if you are disabled and in need of one to provide an equal opportunity to use and enjoy your property. Some examples of accommodations include structural modifications, exceptions to rules or policies, and allowing a service animal in a no-pet complex. Each situation is reviewed individually to determine what is 'reasonable'.

In Michigan, housing laws also prohibit discrimination that is based on an individual's age or marital status.

Beware of predatory lending practices. This high pressure tactic is used by some lenders to prey on the elderly or economically disadvantaged. It usually starts out as an unsolicited offer which sounds 'too good to be true' to help you with your financing, but unfortunately, may end with you losing your home.

Under state law, discrimination complaints must be filed within 180 days of the date of

discrimination. The time limit is 365 days under federal law.

If you believe you have been discriminated against, if you have questions or if you want additional information:

Contact the Michigan Department of Civil Rights at 1-800-482-3604  
TTY Users: 1-877-878-8464  
[www.michigan.gov/mdcr](http://www.michigan.gov/mdcr)



Only Fair Is Fair.

OR

Call the US Department of Housing and Urban Development at  
1-800-669-9777  
[www.hud.gov](http://www.hud.gov)



Printed under authority of PA 453 and PA 220 of 1976 as amended.

No copies printed – web only.  
Previous version obsolete. Updated 11/11.

# Fair Housing Laws



***Know your rights when  
renting, buying, financing,  
insuring***

State and federal laws make it unlawful to discriminate because of your:

- Race
- Color
- Religion
- National origin
- Sex
- Familial status
- Disability
- Age (Michigan law)
- Marital status (Michigan law)

It is also unlawful to retaliate against you for filing a civil rights complaint.

Fair housing laws protect your rights in housing activities such as:

- Viewing or purchasing a home or other property;
- Viewing or renting an apartment or other property;
- Financing, such as a mortgage or a home improvement loan;
- Insurance – homeowners or renters;
- Terms and conditions, and provision of services;
- and Advertising.

## How do you know it's discrimination?

Housing discrimination is usually disguised and more often than not, it is done 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.”

“How can I be sure that you can pay the rent?”

“You have a guide dog? Sorry, we have a no pets rule.”

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

### When you are buying

“The owner just took the house off the market.”

“I’ll have to pre-qualify you before I show you some homes.”

“Do you think you can afford to live in this neighborhood?”

“Let me show you some homes in an area where I think you would be more comfortable.”

### When you want financing

“There’s a problem with your house appraisal.”

“We have a minimum mortgage amount. We don’t process mortgages that small.”

“You might get better terms at another bank.”

“We don’t sell insurance in your area.”

