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Housing Discrimination: How to Spot it and What You Can Do About It

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The federal Fair Housing Act of 1968 makes it illegal for home sellers, real estate agents, and other housing-related service providers to discriminate on the basis of race, color, national origin, religion, sex, family status, or disability. At the state and local level, many municipalities have adopted their own fair housing laws to expand upon these federal protections.

With varying levels of government involved in the fair housing space, it can be a bit confusing when you need to seek guidance or possibly file a complaint. If you believe you've been the victim of housing discrimination, here are some steps you can take.

Understand your state and local laws

In addition to the federal Fair Housing Act, the Fair Housing Center of Southeast & Mid-Michigan (FHC) says that, in Michigan, "housing discrimination is prohibited by the Elliott-Larsen Civil Rights Act and the Persons with Disabilities Civil Rights Act." The FHC explains that "state law includes all federal protections and adds age, marital status, weight, and height."

Local ordinances may also provide additional protections. For example, the FHC says Lansing also specifically bans discrimination based on "student status, veteran status, political affiliation or belief, sexual orientation, gender identity, gender expression, or source of income." And East Lansing adds protections for "sexual orientation, student status, use of adaptive devices or aids, or legal source of income."

Know what discrimination looks like

The FHC says that "while commonly experienced, discrimination can be subtle, friendly, and often difficult to pin down." The organization provides some examples of possible red flags, including:

- A refusal to sell, rent, or show available housing.
- Requiring different terms and conditions for identical dwellings, i.e. charging higher rent, security deposit for different tenants.
- Being told that the dwelling isn't right for you or your family.
- Being told that housing isn't available in an apartment with a "For Rent" sign.
- Housing advertisements that say, "no kids" or "adults only."
- A refusal to make a reasonable accommodation or allow a modification to make the dwelling accessible for a person with a disability.
- Harassment or intimidation.
- Offering non-standard and unfavorable terms in the purchase of a home or property insurance.
- Terms of availability that change between a phone contact and an in-person visit.
- Being steered to racially segregated neighborhoods during your home search.
- Excessive or inappropriate questioning upon requesting information about a dwelling.

How to report an issue

There are several avenues for filing a complaint. At the federal level, you can contact the U.S. Department of Housing and Urban Development (HUD) at 800-669-9777 or find more information at www.HUD.gov/FairHousing. At the state level, there is help through the Michigan Department of Civil Rights, which can be reached at 800-482-3604 or www.Michigan.gov/MDCR.

For those in the Greater Lansing area, the FHC is a great local resource. According to its website, the center is a private nonprofit "dedicated to investigating complaints of illegal housing discrimination based on federal, state, and local fair housing laws, as well as resolving reasonable accommodation and modification requests for people with disabilities."

The FHC "provides investigative services, testing, advice, advocacy, conciliation, attorney referral, and community education in Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Monroe, Shiawassee, and Washtenaw Counties." And the organization says all services are offered free of charge.

If you believe you've been the victim of housing discrimination or would like to run a situation by the FHC, you can reach them at 877-979-3247 or send an email to complaints@fhcmichigan.org. Please include a brief description or summary of the incident along with your name and contact information. An FHC staff member will reach out to you for more information and all allegations or complaints will be kept confidential.

In addition to reaching out to the FHC, it is encouraged to file an ethical complaint with the Greater Lansing Association of REALTORS® because the fair housing violation may also be a Code of Ethics violation.

For more local real estate news, or to file a Code of Ethics violation visit the Association website at www.lansing-realestate.com.